

The Impact of E-Accounting on the Performance of SMES in Iraq: Examining the Mediator Role of Internal Control: Empirical Study on SMES in Iraq

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Abstract

Electronic accounting is one of the critical success factors affecting the success of small and medium enterprises (SMEs). Electronic accounting plays a vital role in multinational companies' day-to-day operations and management compared to other information systems. Electronic accounting is considered a supporting information system used to perform management tasks that include planning, organizing, controlling, and decision-making so that existing resources can be utilized. Better use. Electronic accounting provides much-needed financial and accounting information that allows managers to evaluate a company's past business performance and develop a plan for the business (Okoro, 2016). The available literature indicates that various studies have been conducted to examine the influence of electronic accounting on internal control systems and coordination within different theoretical frameworks. However, relatively few studies have examined the impact of many aspects of electronic accounting features on internal control systems and operational performance. In addition, there needs to be more research exploring how structure affects these relationships. Therefore, the current study examines the relationship between information quality, cost savings, quick decision-making, and ease of use using electronic accounting with internal control systems and operational efficiency. Specifically, the current study explores the relationship between the control system in the company and its performance. The research model consists of a set of hypotheses tested using a sample of 345 accountants working in a commercial SME in Iraq. Analysis was performed through Smart PLS to confirm that electronic accounting functions have a positive impact on the performance and effectiveness of the internal control system. The results of this study have important theoretical and practical implications through a deeper understanding of the impact of SMEs on the characteristics of electronic accounting, internal control systems, and efficiency. Its activity.

Keywords: *Electronic accounting characteristics, internal control system, SMEs' performance.*

1. Introduction

In today's business situations, electronic accounting is a vital resource. It can be defined as computer programs capable of tracking financial transactions and providing immediate business reporting and analysis (Kabir et al., 2015). Good electronic accounting will help

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businesses take control. Depending on the nature of the company, an electronic accounting client can offer a variety of electronic accounting (Shwede, F., Hami, N., Bakar, S. Z. A., Yamin, F. M., & Anuar, A., 2022). Accountants admit that the benefits of accounting software have freed them from manual documentation and transaction reporting. By using electronic accounting, financial time and costs can be reduced. Furthermore, it is possible to obtain high-quality information and make quick decisions. Small businesses are vital in highlighting the strategic value of accounting in the business community. It should be noted that the success or failure of SMEs is related to the use of management accounting information (Fatima, 2016). To survive, small business owners need up-to-date, accurate, and timely accounting information. An accounting system is used to analyze and verify a company's financial position and to prepare the tax documents necessary to provide information to support other company functions, such as development, strategic planning, human resource management, and marketing (Salloum, S., Al Marzouqi, A., Alderbashi, K. Y., Shwede, F., Aburayya, A., Al Saidat, M. R., & Al-Marouf, R. S., 2023). When organizations use electronic accounting, they find that electronic accounting systems can effectively manage financial data when computerized. It also helps to generate immediate reports for the organization (Boame et al., 2014).

Technology is essential to providing accurate information and effective business management in today's business environment (Aburayya, A., Salloum, S., Alderbashi, K., Shwede, F., Shaalan, Y., Alfaisal, R., Malaka, S. and Shaalan, K., 2023). Many businesses depend on computers and software. Successful operation and integration of IT solutions are becoming essential to all companies (Al-Laith, 2012). The productivity and performance of service and manufacturing organizations are heavily influenced by information technology. In particular, accounting has influenced the highest degree (Shwede, F., Hami, N., & Bakar, S. Z. A., 2021). There needs to be more guesswork and documentation (Teru et al., 2019). Although electronic accounting is essential and widely used, more research must be done in this area. Previous studies have found that implementing electronic accounting improves performance. As a result, it improves decision-making processes, consistency of accounting information, and internal performance to extend business control and facilitate transactions (Habiba et al., 2019). An accounting system is used to record, analyze, monitor, and evaluate the financial position of a business. A company's stability, viability, and profitability are judged by its financial situation. It is achieved by preparing reports using various calculations, including return on investment (ROI), return on equity (ROE), and return on assets (ROA). Financial information must be presented to get a complete picture of a company's financial performance (Asamoah, 2018).

Accounting costs can be reduced by automating these functions. Reports are prepared accurately and submitted on time, and businesses can use this information in making financial decisions. Large companies develop custom programs to meet their needs. Small businesses can use pre-sale accounting packages (Daru, 2016). In the corporate sector, SMEs have an essential role when corporate accounting is crucial. The success or failure of SMEs will be indicated by using an electronic accounting structure (Amidu et al., 2011). SME managers must ensure and maintain reliable financial data to make timely and low-cost decisions to improve their survival (Emad et al., 2014).

2. Literature Review

The following section discusses the theoretical contribution of the paper and an overview of previous studies conducted to show the relationship between electronic accounting, internal control, and SME performance. It focuses on a research review of the characteristics of electronic accounting and how it has affected performance based on the mediator's impact on the internal control system.

2.1 Application of Technology Acceptance Model (TAM) Theory

In recent times, the importance of information technology has manifested in understanding why the new technology is accepted or rejected. Since the 1970s, software engineering has been introduced, and various studies have focused on the acceptance, adoption, and use of information technology and information systems. This is a requirement for service and technology realization. SMEs must be willing to invest in information technology (Surendran, 2012) continuously. The Technology Acceptance Model (TAM) theory (Davis, 1986) is considered the most influential and widely used theory to describe information systems accepted by an individual. The acceptance of TAM information systems is rooted in rational action theory (Ajzen & Fishbein, 1980). It was initially proposed by Davis (1991). He wants to say that SMEs must use innovation based on electronic accounting to improve their performance. Such technology will internally monitor companies and ensure their efficiency (Diatmika, 2016). One of the factors influencing the successful implementation of computer-based electronic accounting is user trust (Ravikumar, R., Kitana, A., Taamneh, A., Aburayya, A., Shwedeh, F., Salloum, S., & Shaalan, K., 2022). Successful implementation of electronic accounting technology can support internal control monitoring efforts to improve organizational performance. Bandura's 1986 SET suggested that personal beliefs can influence technology adoption. Thus, it promotes user acceptance of the technology.

2.2 Application of The Contingency Theory

The second theoretical perspective used in the framework is the randomness theory (1958). "Random" means something valid only under certain circumstances or conditions (Chenhall, 2003). Randomness is often considered a condition in which the effect of one variable depends on another (Donaldson, 2001). In 1958, Woodward proposed the contingency theory. It is a theory of behavior. The perceived effectiveness of redundancy theory depends on regulating both the task of controlling the system and the decision structure. In addition, the findings of Gordon et al. (2009) indicated that the impact of contingencies on the correlation between corporate risk management and firm performance is significant and positive. According to Jokipii (2010), who studied the effectiveness of the internal control system on organizational performance, random variables will reveal uncertainty about the environment, company size, organizational structure, and strategy (Alhasan et al., 2020).

2.3 Application of The Stewardship Theory

The final theoretical perspective used in the framework is management theory (Donaldson & Davis, 1991). The theory proposes that when managers are autonomous, they act as responsible custodians of their assets (Cribb, 2006). Management theory was proposed by Donaldson and Davis (1991). It was used in this study to supplement the contingency theory. Management theory is a related theory that can be used to explain internal control. The main reason for using this theory is to identify situations contributing to the agreement between the trustee's interests and the manager. Ebimobowei and Binaebi (2013) assert that the existence of audit results from the management accounting concept. As management approaches are adopted in the government sector, changes are likely to occur in the industry. Management theory serves as an accountability mechanism that can be used to ensure monitoring and reporting to improve performance (Cribb, 2006).

2.4 Electronic accounting

The handling of financial data in organizations can be improved by electronic accounting, commonly known as electronic accounting (Salameh, M., Taamneh, A., Kitana, A., Aburayya, A., Shwedeh, F., Salloum, S., and Varshney, D., 2022). This term describes a computerized accounting system that relies on computer technology to process financial data (Soudani, 2013). Another term used in the literature to describe electronic accounting

is computerized accounting and information systems (AIS). In the modern business world, electronic accounting has become a vital resource and can be defined as computer programs capable of tracking financial transactions and providing reporting and analysis. Immediate analysis for businesses (Kabir et al., 2015).

Boame et al. (2014) observed that when a company integrates electronic accounting into its operations, it realizes that accounting software effectively manages time value and financial data and can deliver timely results for SMEs. Past achievements of SMEs can be analyzed to develop potential business strategies, economic and monetary needs of managers, and accounting information using electronic accounting (Shwedeh, F., Hami, N., Bakar, S. Z. A., Yamin, F. M., & Anuar, A., 2022). The benefits of using this accounting software can be seen in many ways. Financial data is easy to interpret; it will benefit the users and the company's overall structure and simplify the economic process. Overall, the system positively affects many areas of business operations, such as revenue and profit, improved customer satisfaction, less training, and reduced production and maintenance costs (Alfartoosi & Jusoh, 2020). Electronic accounting can influence organizational behavior and bring positive results (Grande et al., 2011).

Similarly, Romney and Steinbart (2015) argue that electronic accounting expertise and skills are critical to an accountant's career success, as one of the essential roles of accountants in small and medium enterprises can use the application of electronic accounting (Alkashami, M., Taamneh, A., Khadragy, S., Shwedeh, F., Aburayya, A., & Salloum, S., 2023). Therefore, since the research model aims to assess the technological stress of accountants when using electronic accounting, its characteristics (quality of knowledge, cost reduction, ease of decision-making, etc.) and ease of use) are the perspective of "what electronic accounting can do." for you" instead of "what electronic accounting can do for you," the characteristics of electronic accounting are explained in the following section.

2.4.1 Information Quality

The definition of information quality depends on the distinction between the necessary information defined by the objective and the information collected (Eppler & Wittig, 2000). Information quality can be defined as "the ability to meet the stated and potential needs of information consumers (Alshikhi & Abdullah, 2018). Information quality has become a concern as it has always been an essential issue in enterprises and can be clarified by the following reasons. First of all, companies want to demonstrate the importance of quality information, which is crucial for them to understand the data to control the affairs of the organization without any problems. In recent years, this need has increased as workers are well-informed and believe that information must be mastered to complete assigned tasks (Khadragy, S., Elshaer, M., Mouzaek, T., Shammass, D., Shwedeh, F., Aburayya, A., and Aljasmī, S., 2022). Second, many (SMEs) are looking for a very efficient integration mechanism for their globally distributed information sectors as they continue to move globally. Third, the criteria for data matching current standards have been improved to avoid data manipulation. Speaking of rules and processes, the accuracy of the information has become essential for the success of electronic accounting. As information processing has become necessary in small and medium enterprises, it must effectively deal with quality information management issues. Effective management should be based on some policy. Quality information addressing relevant factors, such as (reliability, quality, completeness, and timeliness) is easily accessible in electronic accounting (Zoto, 2014). More business-oriented research is needed on the reliability of electronic accounting in non-Western countries. Electronic accounting researchers can and should use technology and business knowledge to fill the gap. Information reliability is the degree to which they can trust the data source. Therefore, data is critical (Yas et al., 2020). Trustworthy information is considered dependent, truthful, accurate, sincere, and respected. The primary measure of reliability is consistency (Pierce, 2008). The quality of information depends mainly on the reliability of the reported data, according to managers,

budgeting and control in the organization, and the decision-maker's opinion on how the system generates valuable information that can meet the information needs of business processes. All these factors affect the effectiveness of electronic accounting (Nwinee et al., 2016).

2.4.2 Cost Reduction

According to Akeem (2017), cost reduction relates to positive and planned approaches to improve efficiency. Cost reduction is the principle of reducing costs without compromising the efficiency or effectiveness of a service or quality (Choudhari, 2018). The business climate today is very competitive and affects SMEs. In the present case, the impulsive reaction is to reduce all costs to the lowest level. Excessive discretionary and non-value-adding expenses should be eliminated (Shwedeh, F., Hami, N., & Baker, S. Z. A., 2020). All facets of a company's cost structure should be carefully investigated, thus preserving its competitive position. Many companies have the objective of achieving full benefits. Optimizing profit is one of the criteria for assessing business success, particularly in the business sector. Therefore, the sales levels have to be increased, leading to higher demand and costs. Therefore, to gain optimum profit in a competitive market where the price of goods and services influences the direction, it is essential to manage expenses and reduce costs (Bardhan & Thouin, 2013).

The increasing competition and the need for information have reduced business costs to allow consistency. Despite the competition, the rise in technology and the rising trend within companies is an alternative approach to success. This growing technology will enable it to electronically register, move and store books and documents. Taking that into consideration, the adjustment would improve the use of e-accounting. Thus, forcing businesses to change their business processes could help reduce costs (Abed, 2014). It is critical to create a system in electronic media instead of looking for documentation in hard copies. It lowers business costs and makes regulation more effective, especially in regulatory and business activities. The hours invested by workers are thus reduced due to e-accounting, and the system is more efficient and effective (Beg, 2018).

2.4.3 Fast Decision Making

The decision-making process aims to achieve the desired result by choosing from several alternatives (Eisenfuhr, 2011). Quality and timely decisions are vital in degerming the success of SMEs. The decision-making rules in SMEs' internal design are crucial because they describe the assignment of decision rights and other related matters. The competition created by globalization has created more significant uncertainty for SMEs to make good decisions on important issues (Meagher & Wait, 2013). In line with this study (Deshmukh & Romine, 2002) states that electronic data interchange and web-based storefronts could be generated using company accounting software. The functions of procurement, production, planning, and monitoring could be enhanced through live links to the accounting system. Consequently, transactions should be reported immediately within the particular time of the transaction; otherwise, if the time passes between the occurrence of the trade and the time is recorded, deliberate steps should be taken to certify the reports (Thabit & Abbas, 2017). Using emerging technology in business is crucial in modern management, decision-making, and operations.

E-accounting facilitates business decision-making to select more accessible decision-making options, improve decision-making effectiveness, and reduce SMEs' costs. Some basic features illustrate the crucial information in the organization as part of the information system (Holjevac, 2012). Using e-accounting to support decision-making would boost managers' confidence in information technology (Meagher & Wait, 2013).

2.4.3 Easy to Use

According to the software users, the software interface should be able to guide users in accomplishing the given tasks at different stages. A user-friendly technology can reduce

the difference between systems and users in a manner that allows more interaction between the user and the job rather than with the system. A user-friendly interface would require details from users to complete the tasks. The parties requested under a narrow scope would receive limited meaningful responses. Before the interface performs a job, it seeks confirmation from the users to avoid taking the wrong actions that could cause damage (Yang & Peterson, 2004). In this era of technological advancements, it becomes crucial for organizations to keep up with the trend by making their work environment technology-based. It is necessary to pay attention to accounting education. With the presence of “e-Learning environments,” professionals and learners in every field should have access to new facilities. Recently, individuals have been required to be educated in such a way that they acquire information evaluation and interpretation skills. They are also required to have the ability to draw attention to issues while determining the most relevant information for managers and the present. Another requirement is the ability to use communication technologies, especially accountants. As a result of the advancement in ICTs, there is a change in accounting education. Currently, e-accounting is a crucial requirement in the educational system because it allows learners to learn accounting without boundaries together with versatile interaction (Guney, 2014).

The introduction of computers many areas ago, especially in enterprises, has made the processing and storing of information in an electronic environment indispensable. The use of computers by accounting professionals has become essential due to the developments in computer technologies and their reflections in different occupations. Consequently, it is paramount for accounting students to acquire knowledge on the usage of computers in accounting, and instructors could use appropriate methods to teach the students how to use computers in accounting (Demirkan, 2001). As a result of computer usage and the internet in enterprises, computer usage in accounting has grown. It is observed that many accountants now employ computers for their personal and work use because of the increase in computer literacy.

Nevertheless, using technologies for a long time does not translate to using them efficiently (Bias et al., 2005). The quality of accounting software that is easy to use and understandable would benefit its user. Therefore, the success of the system depends on user-friendly accounting software. Generally, the positive use of the system has influenced the quality of the output in company in several aspects, which include sales and revenues, productivity, and customer satisfaction. The system could also reduce training, support, time development, and maintenance costs (Alfartoosi & Jusoh, 2020).

2.5 Internal Control System

Policies and procedures are the company's system of internal control. The management team implements them to achieve organizational goals. They also ensure orderly and efficient business operations. Policies and procedures focus on compliance with internal policies, prevention and fraud, detection of errors, protection of assets, accuracy, consistency of accounting reports, and timely preparation. Accurate financial documents. Provide reasonable assurance about the (a) effective and efficient operation; (b) internal financial controls, and (c) compliance with laws and regulations. Internal control of the whole system focuses on the company's financial base (Kabye et al., 2019). An internal control system includes all the procedures and policies (internal controls) used by an entity's management and directors to help them achieve their objectives. , most efficient and orderly. In managing the business, managers should emphasize the importance of complying with internal policies, protecting assets, disclosing and preventing fraud and miscalculation, and presenting records and complete and accurate financial information on time. (Akinleye and Kolawole, 2020).

Internal control aims include securing assets by preventing and detecting them regularly, hindering illegal purchases, and using the company's available assets to maintain records as detailed as possible to show the company's assets adequately. This could be done by

providing a transparent financial report developed using GAAP. All these could enhance efficiency in handling the revenue and expenditure of the company under the guidance of the board of directors and the managerial policies as stated in the rules and regulations (Susanto,2016).

E-accounting could manage internal control and obtain the necessary accounting information anticipated by internal monitoring rather than protecting properties and ensuring the set rules in the company are adhered to. Dishonest activities would flourish if internal control is not incorporated into e-accounting (Abu-Musa,2010). A significant objective of e-accounting is to take charge of the organization's business by designing an effective control system that could assist the accountants in achieving this goal. The shortfalls of financial reporting could be addressed with e-accounting. A study by Sori (2009) states that the process of financial reporting could be accelerated with e-accounting, and it also tackles the issue of human resources regarding financial reports. An error that cannot be stopped can occur in financial statements when weak internal controls are in place (Arnott,2006). The company's internal management could be improved with e-accounting by providing reliable, up-to-date, detailed, and comparative data (Al-Qudah, 2011). Based on the above findings, it could be stated that financial report quality is impacted by e-accounting and internal control. They are essential in obtaining standard financial reports, used as the criteria for decision-making by management and the relevant bodies.

2.6 The Performance

The performance of small and medium enterprises can be defined as a measure that allows quantifying the company's actions to achieve its objectives. If companies are more successful in meeting the needs of their stakeholders than their competitors, they can achieve their goals. It can be measured quantitatively or qualitatively (Augustine et al., 2012). The efficiency of an organization can be calculated using economic or non-economic variables (Alnajjar, 2017). Therefore, it can be measured quantitatively or qualitatively (Augustine et al., 2012). Electronic accounting is a method to help organizations strengthen control and improve the performance of SMEs. Electronic accounting provides relevant and reliable details to decision-makers, saves costs, and is user-friendly software. Electronic accounting can be used to record an organization's financial transactions. It combines systematic controls and accounting techniques to track financial transactions, provide internal and external performance reports, and aid in financial reporting with the ability to improve organizational performance (Perez et al., 2010).

Ganyam and Ivungu (2019) discovered that e-accounting could contribute to the execution of a business strategy to boost SME efficiency. In cases where environmental uncertainty demonstrates a particular fluctuation, the management could re-analyze the objectives and strategies adopted by their organization. It enables SMEs to view external and internal changes. The line managers could assist SMEs in meeting their goals by looking at the accounting information system and using it to rectify the problems. At present, various aspects range

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in boosting their performance. E- accounting has grown dramatically, and over the past decades, its contributions to business processes have created much interest. Therefore, its impact on business processes and outcomes have been thoroughly investigated (Ahmad,2019).

3. Hypotheses development

The proposed framework for the current study indicates the relationship between e-accounting characteristics, internal control system, and performance (Figure 1.0).

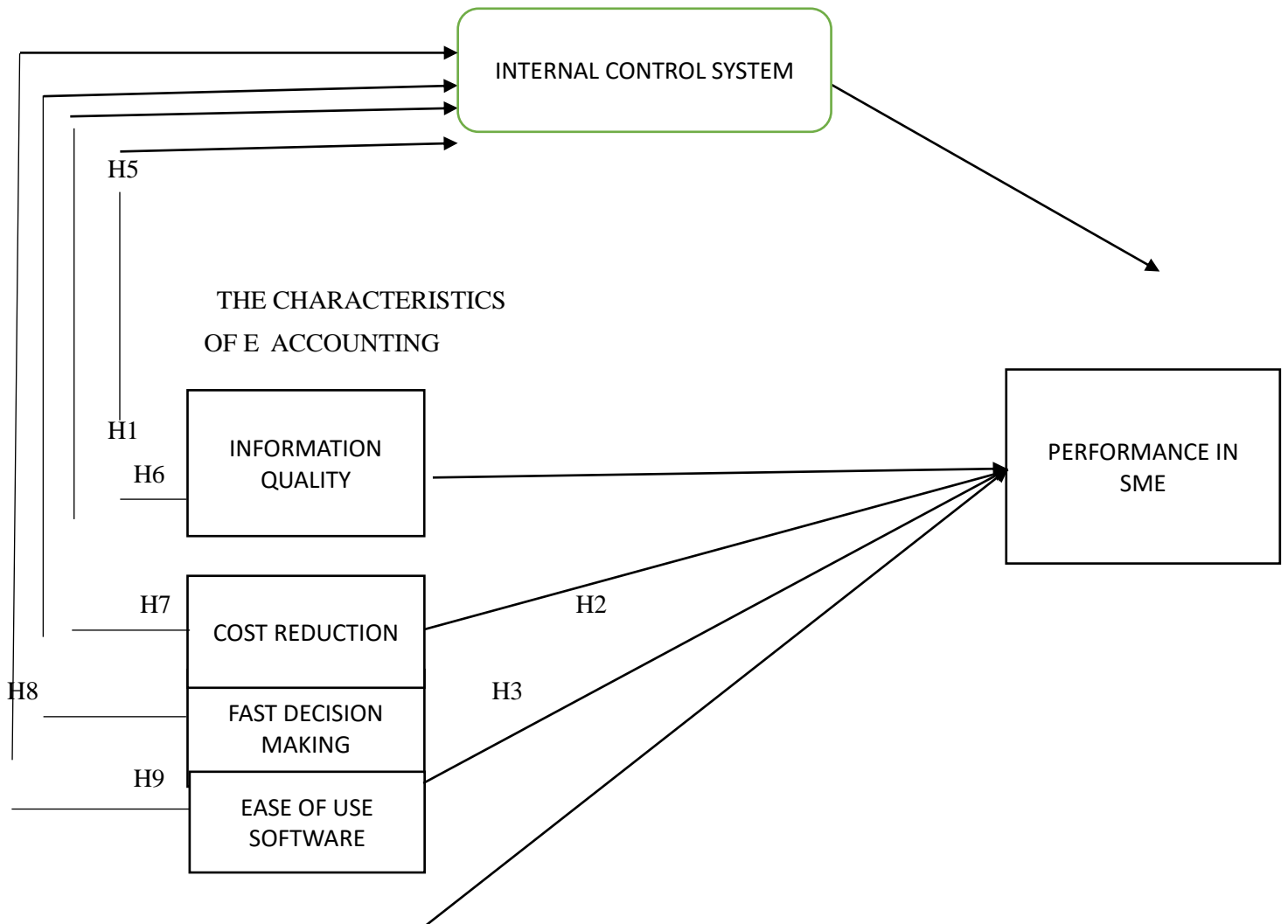


Figure 1: The research framework

The model proposes that the internal control system acts as a mediator to show the only relationship between electronic accounting and performance. The conceptual model assumes that the characteristics of electronic accounting, including information quality, cost reduction, quick decision-making, and user-friendliness, will affect the internal control system and performance. The conceptual model accepts that the above-mentioned electronic accounting functions will be linked to the EMS implementation and control system. The current study develops the hypotheses to show the relationship between variables, which will be explained in the following sections.

3.1 The relationship between information quality, cost reduction, fast decision-making, ease to use, and the internal control system

Investigating the connections between evidence quality and the internal control mechanisms utilized to achieve the research goal is the first fundamental premise of the current study. The purpose of Hypothesis 1 is to determine whether there is a substantial correlation between internal control systems and information quality in SMEs. In today's information-rich environment, every professional organization needs its internal and external users to access accurate information to make informed decisions (Neogy,2014). A technology called e-accounting can transform economic data into financial information that helps with decision-making. With e-accounting, SMEs could perform better (Sori,2009). Organizations have recently had to compete in the information age, even though most institutions, businesses, and communities now rely heavily on information (Xu,2009). According to Moqbel (2014), E-accounting is a company's administrative element that focuses on collecting, cataloging, sorting, reviewing, and transferring adequate financial data to make choices and external coordinate partners. Several factors, including staff qualifications, internal controls, organization size, support from senior management, and information quality, are necessary for successful e-accounting. These components are crucial to boosting e-accounting effectiveness. According to Mndzebele (2013), e-accounting and internal control have a vital link in which e-accounting gives SMEs accurate information, and the data must be clarified as soon as possible. E-accounting uses the internal control framework to manage the internal system and make it more practical, precise, and economical. Consequently, it is expected that the information quality when adopting e-accounting will significantly impact the internal control system used by SMEs.

H1. Information quality improves the internal control system

To achieve the research objective, Hypothesis 2 examines how internal control systems and cost reduction are related. Since hypothesis 1 foresees a significant relationship between information quality and internal control systems in SMEs, any inaccurate information that is at the core of crucial issues, such as decision-making or contested elections, could result in a problem between the accountant's relationship with the internal control unit, which would reduce internal productivity and cause stakeholders to make decisions later (Redman, 2014). (Emeka-Nwokeji,2012). The prevalence of lousy information raises costs (Al-Sa'di et al., 2017). E-accounting has successfully overcome several challenges the internal control system encountered during the audit. It must be able to audit operational procedures, record transactions, and provide quick information as required (Namukokoba,2020).

Some elements, such as the ongoing updating of the accounting information system in response to requirements and what they must adopt from the many modern approaches to technologies, would minimize the cost of collecting data and thus impact the internal control system. The cost and control system in the audit process—software and equipment—might be reduced with electronic invoicing. The research is undertaken in light of the issues faced by the employees in internal control and unstringing the work, taking into account the renewal or development of accounting information and encouraging the work of accounting information in the firm (Alhosban & Maqableh, 2014). Consequently, e-accounting may result in cost savings and substantially impact SMEs' internal control.

H2. Cost Reduction improves the internal control system

Consequently, e-accounting could lower costs and significantly impact SME interns. This study's third hypothesis was developed, which looks at how quickly decision-making and the internal control system are related. The theory is created to examine the critical connection between making quick decisions and the internal control system in SMEs. It is required to detect, record, evaluate, summarize, and convey financial information to the

internal control unit for decision-making since e-accounting is a crucial component of the management information system. Decision-making relies on deliberate selection from various options (Geerts & White Jr, 2004). E-accounting gives managers the knowledge they need to assess their financial status and make decisions that will help SMEs. Management decisions will influence whether all organizations and those who make up those organizations succeed or fail in realizing the pre-determined goals and objectives (Anaëli,2018; Almbaidin,2014).

It was interesting that accounting management uses financial and non-financial information often intended for internal control. Data is necessary to make choices and accomplish the organization's objectives (Dalabih,2018).

E-accounting is a component of the management information system, which gathers, organizes, examines, and sends financial input to the management for quicker decision-making (Adenike,2018). Internal control and oversight can supply pertinent and trustworthy information for rapid decision-making while producing the management measure using the framework of e-accounting. Beyond this traditional view, the function of e-accounting is expanded to encompass the preparation and administration of business activities in addition to the development of the financial reports of the internal control system (Teru et al., 2015).

H3. Fast Decision Making improves the internal control system

Hypothesis 4 of the present study investigates the connection between easy-to-use and internal control systems. The hypothesis is formulated to predict whether a significant relationship exists between easy-to-use and internal control systems in SMEs. Many SMEs need to maintain sufficient financial records and have challenging access to auditors because they do not take full advantage of the practice of their financial reporting. Davis et al. (2009) state that whether the company is small or large, it could have identical and more straightforward accounts, such as income or loss statements, budget, capital, assets, and liabilities. A small company needs to go through and understand its expenses, income, support, and penalties. According to Sinarwati et al. (2019), e-accounting for SMEs is a means to produce financial reports well, which are currently required to serve and detect inaccuracy and facilitate the task of the auditors and the managers as well as the owner of SME to make decisions specifically related to the financial statements and supporting reports provided by the accounting department. With the presence of e-accounting, the task of internal control would be easier, faster, and more flexible.

The accounting information could be obtained without any Huddle. Therefore, e-accounting would make the process easy to handle and freely monitored by the internal control unit, which checks the financial condition. Moreover, it is easy to learn and operate. The user-friendly feature of e-accounting makes it popular because the instruction is clear and easy to understand. On the other hand, for the accounting system to be successful, it should provide reliable and easy-to-use information to complete the process to enable the internal control system could be used to compare current and past year data. Since e-accounting offers easy access to the database because it is always open to users, reliable and timely information appears significant (internal control system).

Multitask, wizard file, icon, and pre-built templates could be retrieved, and repeated transactions could be detected by holding frequently used records. Record keeping would be reliable and usable by incorporating the method (Obeidat et al., 2013; Tarhini et al., 2015). Furthermore, Al-Mamary et al. (2014) conducted an empirical study on e-accounting to detect how the system could be provided to SMEs. He found that e-accounting has contributed significantly to providing the necessary infrastructure to deliver the databases. E-accounting is mainly linked to information technology. This ensures data collection and processing to provide the required information to the internal control in terms of storage, updating, and retrieval of information are on the right track,

with less cost, easy to use, and high-quality internal control system in the organization. Thus, this would facilitate the task of administrators at all levels in the decision-making process, which include an internal control system to complete all the administrative functions and use such information appropriately. Therefore, using e-accounting has a significant impact on the internal control system.

H4. Easy to Use improves the internal control system

3.2 The relationship between the internal control system and the performance

Hypothesis 5 of the current research investigates the connection between the internal control system and the performance, which realizes the research goal. The hypothesis is formulated to predict whether there is a significant connection between the internal control system and SME efficiency. Ibrahim et al. (2017) suggest that internal control is crucial to ensure all the policies and procedures implemented can achieve the organization's primary goals by providing the company has carried out the most effective methods. Next, the employers should ensure strict adherence to management policies is observed to safeguard the assets, preventing and detecting deception, and effective performance measures that enable organizations to direct their actions towards achieving their strategic objectives. These controls are the key instruments in the internal control system and should be protected by all management areas. Accounting, financial control, management controls, and internal audits could be considered internal controls. These approaches could be referred to as the functional areas of the internal control system.

Bongani (2013) argues that internal control procedures could defend financial statements and enhance organizational performance and effectiveness. Consequently, it maintains compliance with regulations and SME legislation and competes to obtain funding from external sources. To keep the trust that precedes the release of funds by most investors, SMEs must demonstrate the necessary control systems and competencies. Given this, many SMEs have designed and enforced adequate internal controls to eliminate accounting fraud cases, achieve operational effectiveness and resource security, and comply with relevant laws. Oppong et al. (2016) fully agree with this submission and have broadened the sound and successful internal control concepts over the managerial, operational, financial, and procurement processes and procedures, which contribute significantly to the performance of SMEs. However, he admits that flaws and shortcomings in internal control contribute to the inaccuracy of financial reports and innate mistakes and cites a few examples, which include Enron, WorldCom, and Global Crossing incidents. Despite this claim, Bongani (2013) argues that the introduction and implementation of suitable control systems, in some way, ensure assets and resources are protected and generally impact performance. The internal control system is, therefore, likely to significantly affect performance.

H5. Internal Control System improves performance.

3.3 The relationship between quality of information, cost reduction, rapid decision-making, easy use, and performance

The sixth critical hypothesis of this research is to investigate the connection between information quality and performance. The researchers formulate the hypothesis to predict whether there is a significant relationship between information quality and performance in SMEs. According to Gorla et al. (2010), the quality of the systems and information is measured in the information systems. The system's quality, for example, is the quality of processing the data itself. It is characterized by state-of-the-art technology, a system that offers crucial functions and features, easy-to-learn, and high-quality storage. The software is user-friendly, easy to learn, has high storage efficiency, and easy-to-maintain. The definition of information quality relates to the quality of the outputs of the information system. It could be defined in terms of results that are helpful to business clients, crucial to the decision-making process, easy to understand (representing IS quality as value), and

meeting the users' information requirements (meaning IS quality as conformance to specification).

According to Al-Mamary et al. (2014), information quality has become a crucial concern in organizations and an active subject in information systems research. Therefore, any organization needs to pay attention to the system's quality to improve the quality of the information generated and to improve efficiency in the organization. The primary role of e-accounting is to assign predictive meaning to past, present, and future business activities. Accounting information is also a source of decision-making in the form of periodic reports or special assessments, including pricing, production levels, product mix, outsourcing, inventory policy, customer support, labor agreements, and capital investments (Trabulsi, 2018). As an integral part of e-accounting, computerized accounting methods and financial performance are directly related to economic growth in SMEs. Financial managers need the financial and accounting quality of information generated by e-accounting to determine the company's past performance design plans (Nguyen & Nguyen, 2020). In addition, recently, the accounting system has inclined to be an information system that does not stop at the limits of quality data and financial information but provides descriptive and quantitative as well as more comprehensible quality information that is useful for users to enhance organizational efficiency in decision-making (HaraHarish15). Therefore, the quality of information will likely significantly affect the results.

H6. Information Quality improves the performance

The seventh hypothesis explores the correlation between cost reduction and efficiency. The hypothesis is formulated to predict whether there is a significant relationship between cost reduction and performance in SMEs. Several researchers have raised some arguments supporting this relationship, which will be dealt with in this section. According to Grande et al. (2010), the optimum adoption of e-accounting by SMEs means more efficient adaptation to an evolving world and a high degree of competitiveness. E-accounting is used as an innovation. It provides the opportunity to set up a virtuous circle, leading to an improvement in the results and a reduction in financial and organizational costs. Thus, capital markets are easily accessible.

Though Ganyam and Ivungu (2019) address the accounting method in the past with the use of e-accounting, pen, and paper based on information technology, the working atmosphere of the accountants has undoubtedly changed. The e-accounting foundation provides information that is readily available and accessible to support decision-making and enhance facilities and operations. Efficient business decisions based on evidence and knowledge are created and could be used to produce accurate, reliable, and consistent reports. Accounting data produced by e-accounting is a valuable tool that facilitates decision-making by providing financial information to several users. However, accounting information is just as valuable as storing the underlying data and presenting the information. Minimizing costs and increasing efficiency, accounting information should be given accurately and promptly to the management of the organizations. Despite these arguments on the presence of a significant cost reduction by using e-accounting and its effect on SME efficiency, other studies refute these arguments. They show no significant impact of cost reduction on the company's performance.

Al-Dalabeeh and Al-Zeaud, (2012) demonstrate that there is no effect of e-accounting on efficiency in the process of cost reduction since the overall percentage of impact needs to be increased (61%). They suggest the acceptance of the study sample used for accounting information systems is at a smaller level of cost management and planning costs and decision-making by e-accounting results. The study also analyses the questionnaire given to the samples when surveying the companies. The results indicate there is no significant effect of reducing cost on the organizational performance of Iraqi SMEs. Therefore, cost reduction has no significant impact on performance.

H7. There is no significant effect of Cost Reduction on the performance

The eighth fundamental hypothesis investigates the connection between fast decision-making and performance. The hypothesis is designed to predict whether there is a compelling correlation between rapid decision-making and SME efficiency. How business is handled and established is extremely important. According to Buljubasic and Irgun (2015), any wrong or misleading decision could create a loss for the company. Therefore, any decision made by the management should be based on factual, qualitative, timely, and unambiguous information. Without adequate information, the nature of competitive and productive organization management is inconceivable, considering the era of high transformation of information technology and highly established communication. These two elements represent information for rapid decision-making (Diaz & Villamizar, 2017). Hanifi and Taleei (2015) have argued that decision-making is often part of one of the primary management functions.

Management often makes essential decisions in the firm, and leadership and decision-making are frequently seen as complementary duties. The best performance courses are chosen as part of the decision-making process. To choose the best available solutions, management should evaluate the efficacy of the various alternatives based on specific facts. For this reason, they frequently rely on financial and economic data gathered through e-accounting. In today's economy of globalization, the management information system is crucial for decision-making. Investing in information technology tools is currently advocated for businesses to boost their effectiveness, efficiency, and overall performance.

Furthermore, e-accounting is crucial in ensuring corporate success in managing organizational decision-making. Therefore, they seek alternatives to provide successful e-accounting in the company's operation (Horvat and an&ojzer, 2019). Quick decision-making when using e-accounting is, therefore, likely to significantly impact performance.

H8. Fast Decision Making improves the performance

The last vital hypothesis of this research is to investigate the connection between ease to use and the organization's performance. The researchers formulate a hypothesis to predict whether there is a significant relationship between ease of use and performance in SMEs. There are many reasons why these factors are related to overall improvement. For example, one factor that facilitates the reduction of the requirements for extensive training is a user interface that is easy to understand. It also helps reduce the time required to complete the given task, which leads to increased productivity levels for employees while reducing the time and cost needed for development. In typical situations, each factor is not independent of another element. Instead, they work together to form the workplace environment (Chong & Nizam, 2017). Boadi et al. (2017) describe the system's usability concerning the performance of the system, its functions of the system and its user interface. The quality of a system does not have a direct effect on its implementation of a system. However, suppose the system is easy to learn, error-free, technically sound, well-documented, user-friendly, and flexible. In that case, it could have a direct effect on the performance of the organization.

Toshniwa (2016) reveals that information technology in e-accounting includes mainframe computers, microcomputers, software, databases, networks, the intranet, electronic commerce, and various related technologies. Information technology use e-accounting as hardware, software, database, telecommunications, networks, and procedures. The characteristics of that technology are functionality, ease to use, compatibility and maintainability. According to Amidu et al. (2011), different kinds of responses among employees could trigger the easy-to-use of e-accounting software in the workplace. Some reactions include job satisfaction, resistance to workplace pressure, participation in decision-making through the contribution of ideas, and enthusiasm for higher productivity.

Guney (2014) has demonstrated that the quality of the e-accounting system is positively linked to the operational level of organizational performance. However, the above arguments lead to the hypothesis that views e-accounting system is characterized by high maintenance. Easy updating is highly flexible and impacts internal organizational performance (through improved decision-making). This is similar to the result presented by Guney (2014). Meanwhile, Oladejo and Yinus (2020) describe that the quality of a system in e-accounting could be measured with dimensions, namely usability, adaptability, and maintainability. Therefore, easy to use e-accounting has a significant impact on performance.

H9. Easy to Use improves performance.

4. Research Method

According to Aguinis & Vandenburg (2014) and Levitt et al. (2018), a positivist paradigm and a quantitative strategy collect primary data through a self-administered survey. Thus, the current study involves empirical analysis and hypothesis testing.

4.1 Survey instrument development

The researchers developed a survey instrument to measure each of the variables in the research model following the guidelines suggested by Rowley (2014). The first few questions in the survey questionnaire are designed to collect demographic information, followed by a section comprising items that capture the information on each of the variables in the model. The scales used for measuring each of the constructs are Likert Scales, with satisfactory internal consistency reliability reported using Cronbach Alpha values (Hair et al., 2010). The items are adapted from similar studies published by top-tier journals with pertinent information related to the collected data. Before the distribution of the questionnaire, all the respondents agreed to answer the items in the questionnaire, and the response rate was 100%.

5. Data analysis

The data was examined by the researchers twice. First, a preliminary analysis is performed using the SPSS version 23 to extract demographic information from the respondents and to conduct descriptive statistics. The analysis tests for normalcy and outliers using the usual technique variance. The second step uses Smart-PLS version 3.9 and partial least squares for structural equation modeling (SEM) to analyze the measurement model and test the hypotheses (Hair et al., 2019; Memon et al., 2018).

5.1 Respondents' Features and Demographic Profiles

The distribution of the demographic factors is shown in Table 1. The findings show that 62.3% of respondents are men and only 37.7% are women. The responses show that the respondents' ages ranged. 11.3% of the respondents were between the ages of 20 and 30; 51.9% were between the ages of 30 and 40. The most significant percentage is 40 to 50-year-old respondents, who made up 27.5%, 50 to 60-year-old respondents made up 5.8%; and respondents beyond 60 years old made up the least number of respondents. The distribution of the demographic factors is shown in Table 1. The findings show that 62.3% of respondents are men and only 37.7% are women. The responses show that the respondents' ages ranged. 11.3% of the respondents were between the ages of 20 and 30; 51.9% were between the ages of 30 and 40. The most significant percentage is this one. 40 to 50-year-old respondents made up 27.5%, 50 to 60-year-old respondents made up 5.8%, and respondents beyond 60 made up the least number of respondents. 34.2% of respondents have a master's degree, 15.1% have a first degree, and 31.9% have a diploma, according to the results of the educational level question. The respondents with

primary school education had the lowest percentage (1.7%), followed by those with secondary school education (7.2%) and Ph.D. holders (7.5%). The most significant proportion in the income category comprises workers making between \$1,000 and USD 1,500, and the lowest percentage, 9%, includes workers making over USD 2000. 20.3% of the respondents make between \$1500 and \$2000 yearly, while 20.6% get between \$500 and \$1000 monthly. The percentage of users who are most satisfied with e-accounting is 62%, while the lowest number of users who are unsatisfied with it is only 1.4%. 15.9% and just 10.7% of respondents who are extremely satisfied with e-accounting see it as routine. 19.4% of survey participants chose electronic accounting. It offers high-quality information. 18.6% prefer e-accounting because it allows for quick decision-making, 10.1% do so because the program is user-friendly, and 6.4% do so because it saves money. The majority of respondents, 44.1%, concur that all the aspects of e-accounting are helpful and appropriate in the workplace.

Table 1: Demographic characteristics

Variable	Level	Frequency	Percentage
1. Gender	Male	215	62.3
	Female	130	37.7
2. Age	20-30 years old	39	11.3
	30-40 years old	179	51.9
	40-50 years old	95	27.5
	50-60 years old	20	5.8
	more than 60 years old	6	1.7
3. Educational	Primary school	6	1.7
	Secondary school	25	7.2
	Diploma	52	15.1
	Degree	110	31.9
	Master	118	34.2
	PhD	26	7.5

4.	Income	between 500-1000 USD\$	71	20.6
		between 1000-1500 USD\$	140	40.6
		between 1500-2000 USD\$	70	20.3
		more than 2000 USD\$	31	9
5.	Satisfied	very dissatisfied	5	1.4
		dissatisfied	5	1.4
		normal	37	10.7
		satisfied	214	62
		very satisfied	55	15.9
6.	Reason	information quality	67	19.4
		cost reduction	22	6.4
		fast decision making	64	18.6
		easy use software	35	10.1
		all of them	152	44.1

5.2 Measurement Model: Convergent validity

The measurement model (items or indicators) that defines and observes the measurement features of the variables is the foundation for evaluating how latent variables are used. It identifies the connections between the variables or indicators that were observed. Measurement models, which define the hypotheses and relationships between the collection of observed data, such as ratings or questionnaire items, impact latent variables. They are measured as variables or constructs. The measurement model is essential because it suggests a test for the validity of the observed variables and will be utilized to measure the latent variable in the future.

Concurrent validity and construct validity are two terms that can be used to define convergent validity. Measurement errors and convergent validity are considered as Average Variance Extracted (AVE) evaluates the percentage of variance by indicators. The extracted average variance (AVE), which aims to measure the amount of variation

from its indicators by a latent variable component related to the amount owing to the measurement, is used to assess the convergent validity of the constructs. The minimum required level of average variance extracted (AVE) for the interpretation of the PLS analysis is 0.5, while the lowest acceptable level of dependability is 0.7 (Hair et al., 1998; Hair et al., 2010). (Fornell and Larcker, 1981; Gefen et al., 2000; Hair et al., 2017). High outer loadings on a construct show that the constructs are connected and have a close relationship. The reliability of the indicator measure of the external loadings. The (constant) external loadings often need 0.708 or more substantial (Hair et al., 2017). However, it is best to permanently exclude from the scale indications with extremely low outer loadings (below 0.40). (Hair et al., 2011). Only when eliminating the indicator results in a noticeably higher AVE and composite reliability should indicators with external loadings between 0.40 and 0.70 be considered for removal from the scale (Henseler et al., 2009).

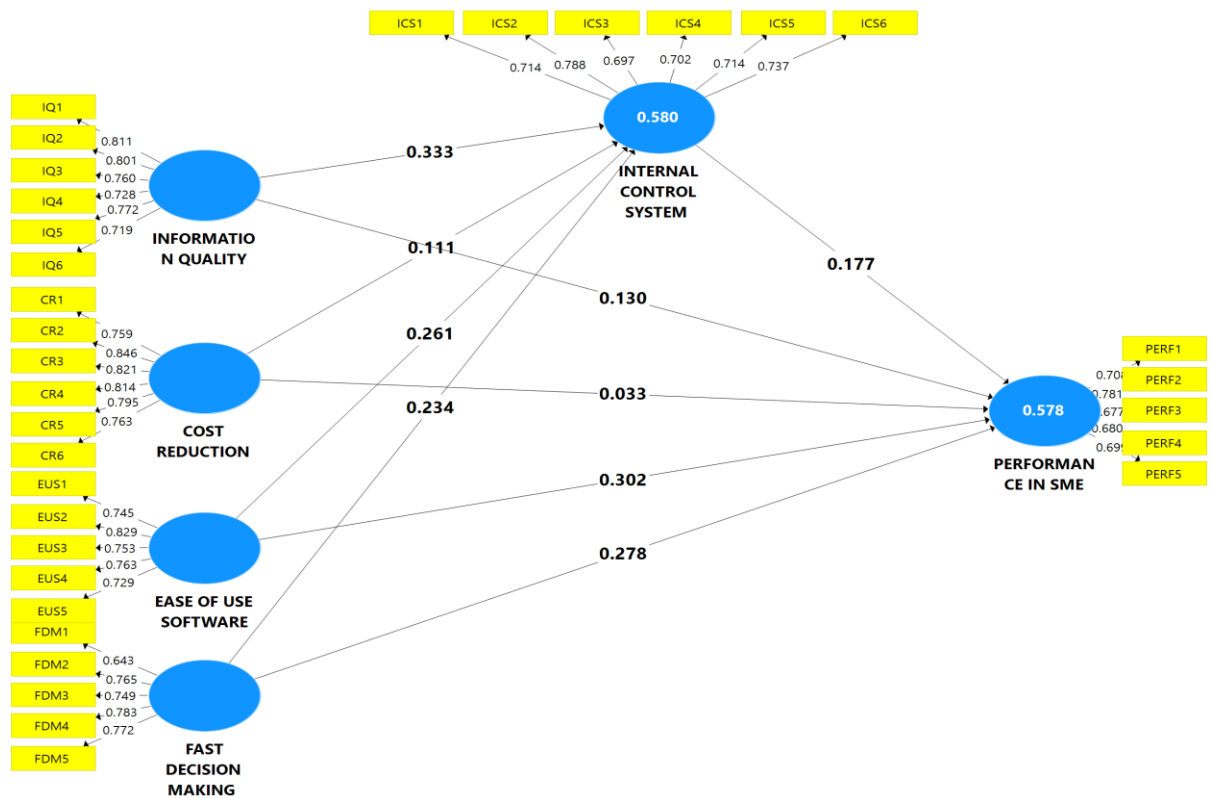


Figure 2: Measurement model with standardized values

If the distinction from other notions is visible and the discriminant validity is evident. As a result, the development of discriminant validity denotes a construct's distinctiveness and captures the phenomenon of being missed by other constructs in the model. According to (Hair et al., 2014), discriminant validity can be assessed using one of two approaches, namely:

- Fornell Larcker's (1981) criterion
- HTMT (Hetrotrait-Monotrait ratio of correlations) Criterion
- Cross Loading Criterion

The discriminant validity of each construct ascertains that the square root of the AVE of each construct might be compared to the correlation of each construct with the other. The square root of the AVE must be more significant than the correlations between the latent variables, according to Fornell and Larcker (1981). This result demonstrates the discriminant validity of the measurement model (Chin, 1998). Many academics have challenged the Fornell Larker (1981) referenced criterion for differentiating discriminant

validity, although researchers continue to employ it. Another method to evaluate discriminant validity is using the Hetrotrait-Monotrait (HTMT) ratio of standards, according to Henseler et al. (2015). The method of assessing discriminant validity in SEM based on variance is novel. If two constructs have been tested in the ideal situation, it calculates the exact connection between them (i.e., if they are reliable with no error).

In addition, the model's discriminant validity was evaluated for the current study using HTMT. According to Hair et al. (2010), the HTMT would have a value between 0.85 and 0.90, separating the two constructs. The HTMT values for each construct in this study are shown in Table 4.14. The constructs exhibit sufficient discriminant validity as a result.

5.3 Assessing the structural model

Using a bootstrapping approach, the first model's proposed research hypotheses are assessed for their importance. In bootstrapping, the original dataset is randomly resampled to create fresh samples with the same size as the original dataset. This method is used to examine the dataset's dependability and statistical significance of these coefficients, which determines how accurate the calculated path coefficients are (Chin, 1998). According to Figure 3, each endogenous construct's standardized path coefficients (β), p-values, the significance of the routes, and R2 are all calculated.

Table 2 List of hypotheses and relative paths for the first model

	BETA	SE	T Statistics (O/STDEV)	P Values
The path (IV the to mediator)				
COST REDUCTION -> INTERNAL CONTROL SYSTEM	0.111	0.052	2.153	0.031
EASE OF USE SOFTWARE -> INTERNAL CONTROL SYSTEM	0.261	0.051	5.095	0
FDECISION-MAKING -> INTERNAL CONTROL SYSTEM	0.234	0.042	5.634	0
INFORMATION QUALITY -> INTERNAL CONTROL SYSTEM	0.333	0.049	6.776	0
Path b (Mediator to DV)				
INTERNAL CONTROL SYSTEM -> PERFORMANCE IN SME	0.177	0.062	2.865	0.004
Path cm (Direct effect of IV to DV)				
COST REDUCTION -> PERFORMANCE IN SME	0.033	0.053	0.62	0.536
EASE OF USE SOFTWARE -> PERFORMANCE IN SME	0.302	0.062	4.87	0
FAST DECISION MAKING -> PERFORMANCE IN SME	0.278	0.048	5.821	0
INFORMATION QUALITY -> PERFORMANCE IN SME	0.13	0.06	2.189	0.029

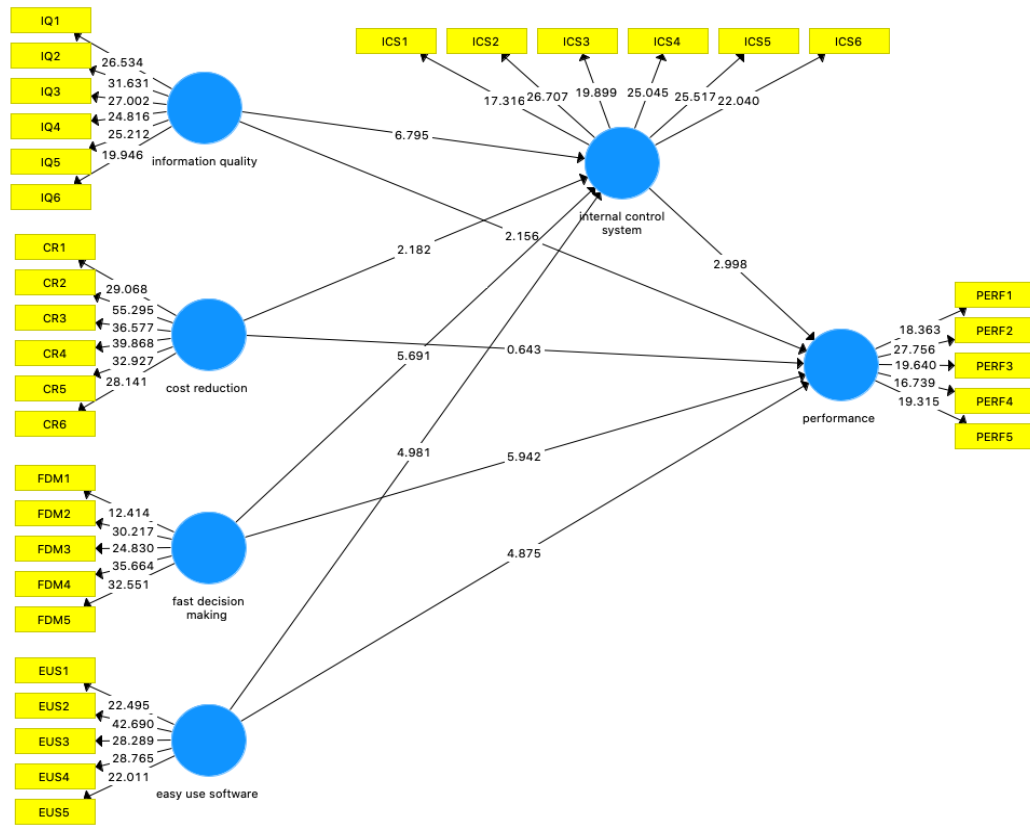


Figure 2 Path model

Table 2's bootstrapping method result shows the p-values for each possible path. The findings show that the impact of cost-saving measures, quick decision-making, and user-friendly software on internal control systems is statistically significant (path a). These findings indicate that the internal control system is positively and significantly impacted by information quality ($\beta=0.333$, $p<0$). Similar to cost reduction, internal control is positively and significantly impacted ($\beta =0.111$, $p<0.031$). The quick decision entirely and substantially affects the internal control ($\beta =0.234$, $p<0$). Finally, user-friendly software's favorable and substantial impact on internal control is ($\beta =0.261$, $p<0$). The bootstrapping results also show a positive and significant link between the internal control system and performance ($\beta =0.177$, $p<0.004$) (path b). Last but not least, these bootstrapping findings show how independent factors directly impact performance (path c's). Statistically speaking, all but the cost savings are significant.

As a result, information quality has a positive and substantial direct influence on performance ($\beta = 0.13$, $p<0.029$). Comparably, quick decision-making has a positive and significant immediate impact on performance ($\beta = 0.278$, $p<0$). Finally, easy-to-use software has a positive and substantial direct effect on performance ($\beta =0.302$, $p<0$). Although cost-cutting has an immediate negative impact on performance, there is no discernible impact ($\beta = 0.033$, $p<0.536$). The R2 number demonstrates that the independent factors account for a significant portion of the variance in the dependent variables. As a result, a higher R2 value enhances the structural model's capacity for prediction.

The Smart-PLS algorithm function is used in the current study to get the R² values. The two endogenous latent variables may be able to account for 57.5% of the internal control system in this model, according to the adjusted for the internal control system, which in this case is 0.575. The modified R² for performance in the model is 0.572, which suggests that the mediators of good information, cost savings, quick decision-making, user-friendly software, and internal control system could account for 57.2% of respondents'

performance. The exogenous construct's small, medium, and considerable impact sizes are represented by the recommended standards of f^2 0.02, f^2 0.15, and f^2 0.35. (Cohen Jacob 1988). The f^2 result shows that the effect size of four exogenous constructs for the internal control system suggests a small effect size for cost reduction, with $f^2=0.018$, as well as (between small and medium effect size) for fast decision-making and easy-to-use software, with $f^2=0.083$ for quick decision-making, and $f^2=0.084$ for easy-to-use software. Finally, $f^2=0.151$ is the effect size for information quality (between medium and large). The performance effect size for cost reduction is poor with $f^2=0.002$, followed by simple software ($f^2=0.102$), which ranges between small and medium, and fast decision-making ($f^2=0.109$), which runs between small and medium. Information quality is next with $f^2=0.02$, which shows a small effect size, and the internal control system is next with $f^2=0.031$, which also offers a small effect size.

6. Discussion

Numerous empirical studies based on various contexts have been undertaken in the past to determine the antecedents of e-accounting (Fatima, 2016; Venegas & Mosqueda, 2017; Ali et., 2016; Ibrahim et al., 2017). The effectiveness of the internal control system and the relationship with e-accounting features (as an antecedent) are critical (Soudani, 2013; Liu, 2016; Teru & Hla, 2015; Rashedi & Dargahi, 2019; Fanxiu, 2016; Mamary et al., 2014; Trabulsi, 2018; Ganyam & Ivungu, 2019; Horvat & Mojzer, 2019; Oladejo & Yinus, 2020). The current study has also proposed significant and favorable links between the dimensions of e-accounting features (quality of information, cost reduction, fast decision, and simplicity of use) and the internal control system based on the support from the theory and empirical data. Soudani (2013) initially tested the relationships between the e-accounting system and the internal control system using a constrained set of items to gauge the aforementioned e-accounting features. In contrast, the current study uses a wider variety of assessment items to understand better the links mentioned above.

The current investigation addresses the limitations stated in the preceding paragraph. It examines the connections between twenty-two (22) elements representing the internal control system's four performance-related dimensions: information quality, cost reduction, quick decision-making, and ease of use. The statistical analysis results show that, except for cost reduction, the internal control system and routine are positively impacted by information quality, prompt decision-making, and convenience. The statistical study demonstrates that even with more comprehensive and reliable measures of e-accounting dimensions, the investigation of the relationship between cost reduction and performance is small and has no impact. Thus, the results support the theoretical claim that enterprises can improve organizational performance by using a modern accounting system, such as e-accounting, which may offer a reliable internal control system.

The current study adds to the body of knowledge on e-accounting, particularly about the stakeholder theory, contingency theory, and technology acceptance model (TAM). Only a few studies have examined the connection between e-accounting and the success of SMEs in Iraq. The relationship between e-accounting, internal control systems, and performance based on TAM theory has been the subject of conflicting findings in earlier research. According to the study's findings, there has been a minor increase in the use of electronic accounting in Iraqi businesses during the research period. Advancing the usage of e-accounting in SMEs also promotes literature and aids in economic restructuring and SME development. It might continue to operate and face off against rival businesses. The results of the mediator analysis support the stewardship and stakeholder theories by pointing to a beneficial correlation between internal control as a mediator and performance. The findings also show that the stewardship and stakeholder approach can be used to ensure proper audits, monitoring, and reporting to boost performance.

6.1 Limitations

The present study explains the effect of some characteristics of e-accounting and the mediator effect of the internal control system on the performance of SMEs. Therefore, one of the limitations of this study is the possibility that the relationships between the individual dimensions of e-accounting and the performance could be influenced by either missing mediator variables or other characteristics of e-accounting. There could be more effective performance, which has not been considered in this model. Secondly, this study focuses only on how to use e-accounting. The usage is only in Iraqi SME commercial and thus might not represent all other SME sectors in Iraq, such as industrial, agricultural, tourism, and multi-sector SMEs. Therefore, the next researcher in Iraq can study the use of e-accounting in other SMEs to know the conditions of the surroundings and compare the type of work between them. Finally, future research could attempt to capture the risk function of using an e-accounting system and its effect on organizational performance. It could be invested in further study since the advancement of computing and information technology is not followed by a similar development in procedures and controls but is kept at pace with a parallel story of employee knowledge, experience, and understanding of those facilities. Finally, the accounting information systems could threaten the stability, reliability, and integrity of financial and accounting data provided by these systems to SMEs if they are exposed.

6.2 Suggestion for future research

First, a questionnaire is used as a data-gathering tool in this study. This is acceptable since a sizable portion of the research population is successfully elicited through the questionnaire. In-depth interviews and case studies are two other research techniques that could be used. Some SMEs' annual reports could be used for comparable future studies.

The study's second main focus is on elements that influence how well SMEs use the e-accounting system. This is required to determine the characteristics that cause users of the e-accounting system to use it. Further study might be done on the difficulties encountered when deploying the e-accounting system in SMEs.

Thirdly, the study used the four e-accounting features of cost savings, quick decision-making, high information quality, and ease of use. Future studies might examine other e-accounting features and advantages. Avoid the extra processes, though, as it is possible to change data in single or numerous shared databases. Prevent software developers and accountants from misusing financial data by keeping it secure.

Fourthly, future research could re-examine the mediating effect of the internal control system in other developed and developing nations, as the current study determines the influence of e-accounting on the performance of SMEs in Iraq with the mediating effect of the internal control system.

The impact of additional moderating and mediating variables, such as the environment, the organization's culture, security risk, and training, on the relationship between e-accounting and the performance of SMEs in Iraq may also be known.

7. Conclusion

The primary goal of this study is to determine how the characteristics of e-accounting affect SME performance in Iraq with the construction of an internal control system acting as a mediator. This is accomplished by gathering and reviewing pertinent study data. The outcomes are additionally given and appropriately discussed. Soudani's research is one of the earliest empirical studies to examine how e-accounting affects performance (2013).

His research is noteworthy because it compares the effects of internal control systems with the impact of using an e-accounting system on financial performance. The above

analysis shows a simple linear model without considering essential risk factors. The current study goes a step further by testing and proposing a more reliable model that illustrates the connections between internal control systems, SME performance in Iraq, and the attributes of e-accounting (information quality, cost savings, quick decision-making, and simplicity of use). A set of nine (9) hypotheses has been constructed with the aid of empirical literature, anecdotal evidence, rational reasoning, and the backing of the technology acceptance model (TAM), stewardship theory, and stakeholder theory. The data gathered from 345 respondents who responded to the questionnaire sent out by e-mail is used to test the hypotheses. The respondents are accountants working for SMEs in Iraq. The model above has been further enhanced by including e-aspects accounting and characteristics (information quality, cost savings, quick decision-making, and ease of use), which may have been overlooked in earlier empirical studies on e-accounting, internal control systems, and the performance link.

A more comprehensive range of indicators is employed to quantify each component of the practice to identify previously overlooked characteristics of e-accounting. The obtained data are subjected to multivariate analysis utilizing structural equation modeling (SEM), particularly the SEM-PLS (partial least squares) approach, to test the measurement and structural models. According to the tests for convergent validity, the scales had sufficient internal consistency reliability, and all of the items might have been preserved. The path analysis, however, showed that eight hypotheses are valid. According to the results of the statistical research, SME performance in Iraq with an efficient internal control system is impacted by the characteristics of e-accounting. The results of this research project have implications for future researchers, university research, and essential SME stakeholders.

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