

INVESTIGATING THE ROLE OF COMPUTERIZED ACCOUNTING SYSTEM IN THE DEVELOPMENT OF SME'S IN SIERRA LEONE

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Abstract

The success or failure of modern commercial institutions is largely determined by accounting. An accounting system that uses computer technology to collect and handle financial data in businesses is referred to as computerized accounting, also known as electronic or system-based accounting. This study explores SMEs' computerized accounting practices in Sierra Leone. The study also examines effective financial record keeping identifying the role of computerized accounting. The research design is based on a survey methodology that uses a simple random sample design of SMEs selected throughout the country. For the purpose of this research, data were collected using self-structured questionnaire consisting of both open ended and closed questions from that SMEs use accounting software to generate financial information. The main value of this study is the discussion of the computerized accounting practices of SMEs in Sierra Leone. The research has provided valuable input and knowledge on how SME entrepreneurs in Sierra Leone view and use financial information across all districts It is suggested that the government should broaden its efforts to promote SME entrepreneurs by creating a side-by-side approach to beneficiary prospects.

Keywords: Accounting software, Computerized Accounting System (CAS), SMEs, Sierra Leone

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INTRODUCTION

The success or failure of modern commercial institutions is largely determined by accounting. Accounting systems prepare the paperwork required for taxation, record, analyze, monitor, and assess the financial health of businesses, and support numerous other organizational operations with information. (Amidu et al., 2011). An accounting system that uses computer technology to capture and handle financial data in businesses is referred to as computerized accounting, also known as electronic or system-based accounting. (Amidu, M., Effah, J., & Abor, J. (2011). In this study the terms Computerized Accounting refers to any accounting system that depends on Information and Communication Technology (ICT) for performing its information system functions. Accounting data is crucial for SMEs since it may assist businesses in managing their immediate issues in crucial areas like costing, spending, and cash flow by offering data to enhance monitoring and management (AL Smirat, B. et al 2013).

The growth of Sierra Leone is significantly influenced by small businesses, or SMEs. Depending on how successful their activities are, various business units' contributions to Sierra Leone's growth and development will vary. The truth is that, in addition to the thorough

documentation of business transactions that, at the end of the period, keeps the owner informed about the performance of the business, the establishment and implementation of controls by the owners or management are what underpin the success of a business enterprise. (AL Smirat, B.et al 2013). Computerized accounting can make the accounting process more efficient and accurate, and provide businesses with real-time data to make informed decisions. (Aradhana Relhan 2013) The 2nd OECD conference classified them as a heterogeneous group and defined SME defers from one country to another (OECD, 2004). “Levy and Powell also cites (Burns 2001) and (Storey, 1994) as ascribing the difficulties of defining SME’S as a homogenous group, but rather to leave them to the common attributes of differentiating them in terms of employee size, sales & Financial Position” (Levy and Powell, 2005), (Robu, 2013).

Therefore, This research aims to examine the various types of accounting records that SMEs maintain, their thoroughness, and the presence of accounting skills and knowledge necessary to gather and handle accounting information that can assess the performance of SMEs.

LITERATURE REVIEW

Role of SME’s In Economic Development:

As a key proponent of economic development, the OECD has, for the past two decades, sought to inform and educate globally about the paradigm shift in the key role that SME’s will now and are expected to play in the development and sustainability of economies (Perrault and Donjeta Morina et al., 2016), from the United States to Europe, Asia, and particularly the continent of Africa (OECD outlook to 2030, 2008). The last 10 to 15 years have seen an increase in SME’s as a result of the prevalent and changing business environment globally, with the OECD postulating this to be responsible for between 60% and 70% of employment in the global workforce, making it a phenomenon that cannot be ignored (Levy and Powell, 2005).

Growth and Challenges to Growth of SME’s & Economies:

Gibb and Davies (1990) alluded to Sara and Evans (2011) that arguably no single theory exists that represents a singular reason for the growth of SME’s, with limited possibilities of such theories evolving in the future. Owing to this argument, there is almost no set of globally theory-defined methodologies for the growth of SME’s (Carter & Jones-Evans (2012). However, SME’s that make up about 95% of the businesses in Sub-Saharan countries are seen to grow at almost a direct reflection on the level of growth of many countries within the Sub-Saharan region (Fjose, Grünfeld and Green, 2010) and experienced globally.

Establishing Growth Theory:

As stated before, Gibbs and Davies (1990) postulate that there is no existing growth theory. However, cunning various authors there are contributing hypotheses that result in this growth. For instance, Hans and Hermann tabled a listing of articles and journals available as of 1995 related to research on SME’s, which on further review noted the surmised focus was on Counseling of growing SME’s (laboring on large companies counseling younger SME’s, consultation and discussion with families and external consultants) and profile of Growth oriented SME’s mainly focusing on internal factors such as motives and personal objectives of the business as responsible for their growth (Landst`röm, Frank and Veciana, Pp. 29-31 1997). The Edinburgh group which sanctioned a study to know the impact of SME’s in economic growth, states that SME’s “will need advice on finance, risk, regulations and other competitive issues to achieve growth” not only locally but at international scale (Edinburgh Group, 2012).

Focus on Sierra Leone:

Although the literature has produced an enviable background to the subject of SME’s, very minute fractions have been able to delve around this particular area of challenge, where not just theories but practical direct integrated solutions contributing to the growth of SME’s in SL are postulated. Probably the most aligned hypothesis already mentioned and identified in the literature’s read on the Sierra Leonean SME’s development relating to the researchers’ focus is the pillar upon which the MTI Strategy paper is built, with specific reference to pillar four that seeks to widen access to skills training (MTI MSME strategy Paper p. 8, 2013) and the IFC’s SME’s sustainability document (Gadzekpo, 2014).

The Sierra Leone economy, which is the focus of this research, has experienced an economic imbalance in the last 15 years and has been ranked among the fastest growing economies at one point, but then regressing to a very slow rate or non-existent economic growth with great volatility as a result of dependency on natural resources. One of the factors that has been a drawback for decades is the recording of accounting and financial activities precisely SME’s which has led to a failure to obtain an actual picture of the role that SME play in the development of Sierra Leone’s economy. Therefore, one study focused on the role of computerized accounting in ameliorating the development of SME’s in Sierra Leone.

Accounting practices and financial reporting of SMEs:

The shifts in the business landscape have resulted in a growing volume of information to be handled, produced, and distributed. Therefore, a crucial aspect is the quality of the information generated by the business, as it will inform business decision-making (AL Smirat, B.et al

2013). Accounting systems offer a source of information for owners and managers of SMEs in any sector to assess financial performance. In any manner, profit can similarly be regarded as the essential foundation of a business, and thus, the accounting frameworks, ideas, and principles implemented must accurately capture and present all pertinent accounting data to guarantee dependability in its evaluation. Reported earnings indicate shifts in owners' wealth, which may clarify why key business economic decisions focus on financial outcomes, assessed through profitability. (Maseko&Manyani, 2011). (Nico Gilbert Nathaniel Siagian, Manfalutin and Iskandar Muda (2022).

Recording of accounting and financial transaction activities for SME entrepreneurs has been a drawback for decades, which has led to the failure to obtain an actual picture of the role that SME play in the development of Sierra Leone's economic space. Since the country has experienced economic imbalance over the years, this study investigates the role of computerized accounting in ameliorating the development of SME entrepreneurs in Sierra Leone.

METHODOLOGY

Therefore, this research was conducted with the general objective of investigating the empirical relationship between the use of Computerized Accounting systems in financial recording and the development of SME's in the Sierra Leone economy.

The study aimed at achieving the following objectives:

1. To examine the background establishment and current status of SME's in Sierra Leone.
2. To identify the relationship between computerized accounting and effective records keeping.
3. To examine how Computerized Accounting System supports business analysis and decision making.
4. To evaluate the effect of this development of SME's in Sierra Leone.

To understand how SMEs in Sierra Leone prepare and utilize financial information for their corporate management, the research was conducted by gathering data from both primary and secondary sources. In accordance with the literature review and theoretical framework, a survey questionnaire was developed as the major instrument of this study. Numerous retail firms employ 100 or fewer employees in Sierra Leone across districts, and the majority of firms constitute the population for the study. A total of 100 questionnaires were distributed in Freetown's western rural area: 20 in Bo district, 10 in Makeni district, and 15 in Kenema and Kono district.

DATA

The study was quantitative in nature. For the purpose of this research, data were collected using self-structured questionnaire consisting of both open ended and closed questions based of the relevant past literature and objective of the study, and appended to this document targeted 160 SME's owners, managers or delegated representative, for the purpose of gaining a concrete, diverse or otherwise harmonizing response on the research phenomenon. Quantitative and qualitative data were utilized. Considering the limited time frame available, most questionnaires were hand delivered by representatives' on-behalf of the researcher whilst others were couriered through special arrangements. Collection was carried out by the same representatives and a team of three protégé assembled to facilitate the speedy collection of responses as the postal system was not efficient to aid this process. Data responses are tabulated and analyzed using MS Excel/SPSS data analysis and graphical tools. The major statistical techniques used were charts and graphs: pie charts, bar charts, line presentation, area presentation, scattered graph.

Table: 1. Questionnaires collected according to districts

Questionnaires collected according to selected Districts						
	Freetown	Bo	Kenema	Kono	Makeni	Total
Questionnaire Issued	100	20	15	15	10	160
Questionnaire Responded	60	18	12	14	8	112
Non-Responded	40	2	3	1	2	48
Percentage of Response	60%	90%	80%	93%	80%	70%

This study relies on a sample of systematically selected SMEs throughout the country's districts. The sample was selected from small and medium-sized retailers in the following districts: 100 questionnaires were distributed in the western rural area of Freetown, 20 in Bo district, 10 in Makeni district, and 15 in Kenema and Kono districts. Table1 reports the size distribution of the sample responding firms in terms of number of employees.

RESULTS AND DISCUSSIONS

The results from our questionnaires analysis are given in the followings sections.

A. Examine the background establishment current status of SME's in Sierra Leone:

Based on the respondents' responses, the following Table-2 shows the background and current status of SME's in Sierra Leone.

Table 2: Current Status of SME's

I. Business Ownership	Freetown	Bo	Kenema	Kono	Makeni	Percentage (%)	Total
Individual	40	6	5	5	5	54	61
Family	7	3	2	2	2	14	16
Partnership	10	3	2	1	1	15	17
Joint/others	11	2	2	1	2	16	18
							112
II. Key Decision Maker							
Owners	45	10	5	6	5	63	71
Managers	8	3	4	2	3	18	20
Mixed	10	3	4	2	2	19	21
							112
III. Business Acquisition/Ownership							
Start-up	50	10	9	19	6	84	94
Inherited	0	2	4	0	3	8	9
Purchase/Takeover	3	3	0	3	0	8	9
							112
IV. Source of Financing							
Savings	39	4	7	6	2	52	58
Loans	5	2	5	7	3	20	22
Other Sources	6	3	5	3	2	17	19
Partnership	5	3	2	2	1	12	13
							112
V. Capital Mix							
Savings	41	3	10	3	4	54	61
Family/Friends	3	2	5	3	2	13	15
Loan	8	3	5	9	2	24	27
Inherited	2	0	1	0	0	3	3
Sale of Asset	4	2	0	0	0	5	6
							112
VI. Estimated Percentage of Business Growth							
Staff	5	5	5	5	5	22	25
Assets	3	2	5	3	2	13	15
Income/Sales	10	3	5	9	2	26	29
Profits	19	5	10	4	5	38	43
							112

Businesses owned by individuals made up 54% of the total respondents, with family ownership at 16%, partnership at 15%, and others at 14%. 63% of respondents had owners as the key decision makers, with decisions made by the manager/employees or mixed managers and employees 18 and 19, respectively. 84% of respondents started their own businesses, while inherited and takeover businesses represented 8% and 8%, respectively. More than half of the respondents (65%) financed their start-ups from savings, with 25% starting from loans, 12% from other sources, 21% from partnerships, and 15% from partnerships. 54% of the capital mix invested was from savings with a further 24% from loans, whilst family and friends, 13% was from Sales of Asset is 5% and Inheritance is 3% was from inheritance. Ninety% of the

respondents identified growth in all four areas of their business, with constant growth in staff size and the highest growth in profits for very few SME's.

B. Identify the relationship between computerized accounting and effective record keeping.

To identify the relationship between computerized accounting and effective record keeping, the questions on the financial recording system and its methods, updates, reporting, etc. are framed, and the responses are presented in the following Table-3.

Table 3: Relationship between computerized accounting and effective records keeping

I. Financial recording system/process:	Freetown	Bo	Kenema	Kono	Makeni	Percentage (%)	Total
Yes	25	5	6	5	5	41	46
No	3	30	15	8	10	59	66
							112
II. Methods-of maintaining-financial records							
Manual	28	20	8	5	6	60	67
Electronic	15	10	7	5	8	40	45
							112
III. Financial-Record Regular Updates							
Daily	41	3	10	3	4	54	61
Weekly	2	1	2	1	2	7	8
Monthly	10	3	4	2	3	19	22
Yearly	7	3	4	2	2	16	18
Others	2	1	1	0	0	4	4
							112
IV. Fulfillment-of financial reporting requirements.							
Yes	25	18	13	12	15	74	83
No	11	6	8	2	2	26	29
							112
V. Reporting Compliance							
Yes	20	15	8	7	11	54	61
No	5	3	5	5	4	20	22
							83

The relationship between computerized and effective record keep states that 41% of respondents' businesses claim to have a financial records system or process in place, while 59% do not. Sixty% of the respondents maintain their financial records manually, while only 40% maintain them electronically. 54% of respondents updated their records daily, 19% and 16% on a monthly and yearly basis, respectively, with 11% combined maintaining it on a weekly basis or otherwise. The majority (74%) of the respondents were required to periodically fulfil financial reporting to owners/governments. Others preferred not to respond. Of the 74% of respondents required to fulfil periodic financial reporting, 54% complied with the reporting deadline regularly, while 20% did not.

C. Examine how Computerized Accounting (CA) System supports business analysis decision making:

In order to examine how computerized accounting systems supports business analysis for decision making, responses are collected for how frequently the computerized accounting system aided in decision making processes of the SME's which is shown in Table-4 below.

Table: 4 Computerized Accounting System support and business analysis

I. Financial records for decision making	Freetown	Bo	Kenema	Kono	Makeni	Percentage (%)	Total

Yes	20	18	28	10	20	86	96
No	2	1	3	4	6	14	16
							112
II. Frequency of use in decision making							
Monthly	7	5	15	3	6	32	36
Quarterly	5	5	3	2	3	16	18
Yearly	5	7	3	2	7	22	24
When required	3	1	7	3	4	16	18
							96
III. Use-of computerized Accounting system							
Yes	15	3	6	5	8	33	37
No	7	20	13	15	20	67	75
							112
IV. Duration in the use of Computerized Accounting (CA) system							
Start of business	3	0	2	3	2	9	10
1-3 Years	6	2	1	1	4	12	14
4-6 Years	2	1	2	1	2	7	8
7-10 Years	2	0	0	0	0	2	2
10 years & Above	2	0	1	0	0	3	3
							37

To examine how a computerized accounting system supports business analysis for decision making, the following results were obtained: 86% of respondents use financial records for decision making, with only 14% of the respondents not doing so. Respondents who use financial records on a monthly basis stand at 32% and 16%, respectively, while 22% and 16% do so on a yearly and quarterly basis, respectively. Only 33% of respondents alluded to using computerized accounting in their business, while 67% did not. Of the SMEs, 33% use computerized accounting. A total of 12% of respondents using computerized accounting started within the first three years, followed by 9% at the start of business, 7% at four to 4-6yrs, 3% at to 7-10 years and 3% at ten years and above.

D. Evaluate a defined relationship of how this phenomenon supports the development of SME's in Sierra Leone.

To examine how a computerized accounting system supports business development, responses are collected for which the computerized accounting system aided in the decision-making process and how effectively it is useful to SMEs, as shown in Table-5 below.

Table 5: Computerized Accounting System and business Development

I. Computerized accounting-measures set by regulators	Freetown	Bo	Kenema	Kono	Makeni	Percentage (%)	Total
Yes	11	5	4	10	10	36	40
No	20	15	12	10	15	64	72
							112
II. Computerized Packages/Processes							
Ms excel	10	5	5	3	5	25	28
Sage	1	0	0	0	0	1	1
Quick-books	1	0	1	0	0	2	2
Others	3	1	2	0	0	5	6
							37
III. Reason-for Particular Package or Option							

Cost Effective	10	5	5	1	3	21	24
User Friendly	1	0	0	0	0	1	1
Easily Available	3	1	1	2	2	8	9
Not time consuming	1	0	1	1	0	3	3
							37
IV. Support of Growth of SME's							
Yes	30	18	28	13	20	97	109
No	0	0	0	0	3	3	3
							112

To evaluate a defined relationship in the support development of SME entrepreneurs in Sierra Leone, the following results were obtained: only 35% of respondents responded that there are measures set by regulators for the use of computerized accounting systems precisely for SME entrepreneurs, while a significant 64% did not. Of the 33% of respondents who used Computerized Accounting, 25% used MS Excel, 1% used sage, 2% used QuickBooks, and 5% used others. Of the 33% of respondents who used the Computerized Accounting package, the first consideration was cost effectiveness at 21%, followed by easy availability at 8%, not time consuming at 3%, and user-friendly at 1%. A total of 97% of the respondents agreed that Computerized Accounting can support the growth of SME's in Sierra Leone.

MAJOR FINDINGS

- The majority of the SME business in Sierra Leone is owned by individuals aligning to the generic case globally (Abor and Quartey, 2010) and (Wingwon, 2012), who are also responsible for decision making with 54% and 64%, respectively, which squarely makes owners responsible for successes or failures of the business, which is posit to be beneficial as the current trend in the UK (Ten top tips for small to medium enterprise (SME) success, 2014).
- The majority of SME's began as start-ups acquisition of 84% owned by individuals, which supports the reasoning behind personal savings being the key source of finance at 52%. This is statistically convened to the global picture, as smaller businesses, especially with single owners, provide a huge percentage of the capital from personal savings (Newman, Borgia and Deng, 2013) and (Tieguhong et al., 2012).
- With the majority of SME's alluding to keeping financial records and adhering to reporting requirements at 54 and 74%, respectively, it is somehow in discordance with the fact that little growth and longevity exist among SME's in Sierra Leone.
- With the majority of SME's alluding to using financial records for decision making with the regularity indicated, an assumed inefficiencies/skills gap exists in this process, as noted in the analysis. This is further explained with evidence of reasons stated for not using financial records, such as cost, time required, and setup know how and preference, with percentages of 29%, 17%, and 9%, respectively.
- The underpinning survey questions portray that only one-third of SME's that use accounting records use computerized accounting, with 25% using Microsoft Excel and 33% using a computerized accounting system. This identifies with the hypothetical views of the researcher on the impact of the lack of use of Computerized Accounting, and nothing that even those who use Microsoft Excel might be limited to mere data entry at a basic level with no skills and knowledge to generate reports and analysis enabling effective decision making.
- The researched phenomenon is overwhelmingly buoyed, as a highly satisfactory 97% of respondents are inclined that Computerized Accounting supports growth. This is accepted globally and in Africa, with countries such as Nigeria, Ghana, and South Africa, all registering the importance and gains of Computerized Accounting. Further, narrative responses from respondents identify key benefits associated with Computerized Accounting, such as accuracy, efficiency, recording, reporting, and decision making, all of which are fundamental to the growth of SME's and identify the advantages of computerization (Lai, Zhao and Wang, 2006).

CONCLUSION AND RECOMMENDATIONS

The study has offered significant understanding and awareness of how SME entrepreneurs in Sierra Leone perceive and use financial information throughout all districts. It highly suggests that upcoming researchers examine aspects like the connection between company size, finance, and financial management practices, along with how these elements relate to company performance. Consequently, case studies or thorough interviews with a suitable number of participants should be carried out. This is essential to deepen the comprehension of SME entrepreneurs and their use of financial data.

It is recommended that database of SME's in Sierra Leone be developed. It is a general problem in Africa, but several countries such as Nigeria, Zimbabwe, Ghana, and South Africa have gone ahead to Implement policies to help not only tracking of SME's financial records

but planning by governments and other stakeholders in accessing the needs of SME's. The government should broaden its efforts to promote SME entrepreneurs by creating a side-by-side approach to beneficiary prospects after adhering to all localized policies and regulations introduced to help create a formalized structure for SME's. The government and other stakeholders must engage and plan together using, for instance, the SME strategy implementation document, mapping out, and allocating responsibilities to avoid duplicated efforts, while at the same time abandoning aspects such as in myopic and measure fixation kinds of tendencies, the government should therefore ensure compliance in the use of this system.

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