

Review of Scoping Studies on E-accounting, Internal Control System and the Performance of SME in Iraq

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Abstract

Technology has revolutionized the world in many aspects and one of them has been through E-accounting that has today been critical in many companies as far as adding value is concerned. Aspects such as cost reduction, fast decision making, high quality achievement and the ease of performing key activities in value effectively and efficiently have been enabled by E-accounting. The soaring impact of bureaucratic accomplishment has in the recent past led to the exploration online financial transaction. Existing literature indicates that multiple studies have been undertaken to examine how e-accounting influences the in-house control system and the concert in various theoretical frameworks. Even though that is the case, there exist only a few studies that have assessed the impact that e-accounting characteristics has on internal control system and also its performance. Besides, research that is concerned with exploring how the mentioned relationship are affected by the constructs is lacking. Therefore, this study sought to explore the link that exist between cost savings, quick decision-making, quality of information and ease of using by utilizing e-accounting to track the control system inside the company and its performance. The link between output and the control system were also explored. The model of the research incorporated a list of presumption that were focused on investigating the outcomes and a considerable number of accountants that were working at commercial SME. The Smart PLS was instrumental in confirming that the e-accounting features have a considerable impact on the concert and efficiency of internal control system. Therefore, the results that were obtained proved to be key in understanding the impact of SME in relation to the characteristics of e-accounting, and control system of companies in Baghdad, Iraq.

Keywords: *Internal Control, E-accounting, SME.*

1. Introduction

In a market that is highly competitive and dynamic, businesses always face a range of challenges. As a business grows, it usually encounters different problems and opportunities that require different approach in handling. Thus, this creates greater difficulty in conducting monitoring functions and produces risks that can prevent a business from achieving its objectives. Computerized documentation has been one of the many advances that several companies have made in a bid to stay relevant in the unpredictable business market that is very competitive. Incorporation of technology in business has

become so mandatory that many have believed that it is unfeasible to accomplish contentious supremacy in the field of business without it. This notion among many others has thus made e-accounting to gain a lot of prominence in money presentation. Investigations have been carried out on definite framework using computerized documentation on financial matters and the effect of administration realization. Therefore, both variants are required to be collaborated in one framework of to show the achievement of the company in verifying the unconventional correlation in both of them. Hence, this current research is conducted to fulfil the purpose. The practicality of e-accounting could be seen as it backs up the organization day to day events, policy making procedure, and assist the accomplishment of the administrative duty in the organization (Suzanet al., 2020). Whether the organization employs insufficient book-keeping evidence structure, the business deals procedure would not be accurate and as the consequence that could appear is the bookkeeping evidence has to be negotiated. The organization could not provide the evidence accurately, and the pronouncement would be inaccurate.

Internal control encompasses the policies, processes, tasks, behaviors and other aspects of a company that, taken together: facilitate its effective and efficient operation by enabling it to respond appropriately to significant business, operational, financial, compliance and other risks to achieving the company's objectives (Turgaeva et al., 2020). This includes the safeguarding of assets from inappropriate use or from loss and fraud, and ensuring that liabilities are identified and managed; help ensure the quality of internal and external reporting. This requires the maintenance of proper records and processes that generate a flow of timely, relevant and reliable information from within and outside the organization; help ensure compliance with applicable laws and regulations, and also with internal policies with respect to the conduct of business.

SMEs play very vital role in economy of any nation particularly for developing nations and economically emerging nations (Fiseha and Oyelana, 2015). Majority of SMEs are really struggling to survive. Those that are able to survive are still performing so badly despite their crucial contributions to the entire economy (Neneh, 2018). As such, an effective internal control in SMEs has the potential of enabling them to succeed and reducing employee fraud. However, many small businesses comprise of only the owners of business with possibly one or two executives and some few employees who focus on the business performance and not accounting and undervalue the importance of strong internal controls.

However, despite a fact that internal control and e-accounting are vital factors affecting firms regardless of their size, there is little evidence on the effect of internal control and e-accounting practices on performance of SMEs since most of studies on internal controls and e-accounting globally focus more on large firms than SMEs. Thus, a literature gap, which this study intended to determine by examining; what are effects of internal control and e-accounting practices have on the financial performance of SMEs.

2. Scoping Review and Research

Scoping studies represent an increasingly popular approach to reviewing research evidence. However, no universal scoping study definition or purpose exists. Definitions commonly refer to 'mapping,' a process of summarizing a range of evidence in order to convey the breadth and depth of a field. Scoping studies differ from systematic reviews because authors do not typically assess the quality of included

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studies. Scoping studies also differ from narrative or literature reviews in that the scoping process requires analytical reinterpretation of the literature. Researchers can undertake a scoping study to examine the extent, range, and nature of research activity, determine the value of undertaking a full systematic review, summarize and disseminate research findings, or identify gaps in the existing literature. As such, researchers can use scoping studies to clarify a complex concept and refine subsequent research inquiries. Scoping studies may be particularly relevant to disciplines with emerging evidence, such as rehabilitation science, in which the paucity of randomized controlled trials makes it difficult for researchers to undertake systematic reviews. In these situations, scoping studies are ideal because researchers can incorporate a range of study designs in both published and grey literature, address questions beyond those related to intervention effectiveness, and generate findings that can complement the findings.

The field of finance is also actively incorporating scoping review due to the ever changing world of technology that is transforming the sector rapidly. Besides, theoretically, the findings of the research and the reviews are used to map all fields of studies because it is difficult to imagine the scope of material used and the evidences being accessible. This review purposed to examine how e-accounting and internal control system affects the performance of SMEs in Baghdad, Iraq. The underlying aim was anchored on recognizing the difficulties encountered when obtaining evidence of findings in areas where no research has been conducted thus distinguishing the significance of methodical studies in areas of research endeavor. As such, this aspect seeks to show that distinguishing gaps in literature through a scoping study won't really recognize the research gaps where research itself is of low quality since it does not shape some portion of the study.

Internal control practices include risk assessment, communication, activities control, environment and monitoring. These practices enhance efficiency of operations through the application of standardized procedures. Internal control practices also provide the reliability of financial reporting; assist management in making proper and good financial decisions and identification and elimination of fraudulent acts within a business entity. The introduction of e-commerce has thus sought to improve the efficiency of internal control practices thereby improving the performance of SMEs in Baghdad. Based on this technological advancement, SMEs can gain from developing capabilities for managing, enjoying reduced transaction costs, gaining access for the rapid flow of information, developing capacities for gathering of information and dissemination of international scale.

The concept of e-accounting is very much directly connected with the performance of an organization whereby internal control system as an arbitrator to show the distinctive correlation. The successful utilization of e-accounting is important for the organizations since it assists the organization to attain economical, expand salary/profits in progress, generate ruthlessness as well as shoot up production. Therefore, effective e-accounting could affect the general procedure of the organization and dominate the fulfillment in using a specific confidentiality. Although e-accounting is very important and is widely used, there has been relatively little research in this area. Past studies have revealed e-accounting system implementation expands in performance as a result of improvement accounting information quality, the process of decision-making and internal control. The controls facilitate transactions of a company globally. Accounting systems are essentially used for analyzing, recording, evaluating, and monitoring the financial condition of companies. The stability, viability, and profitability of a business are evaluated based on its financial condition. It is carried out by preparing

reports using ratios such as ROI, ROE, and ROA and to illustrate the financial performance of a firm more comprehensively, financial information is used. E-accounting could affect managerial performance and simultaneously provides positive results (Ernawatiningsih and Kepramareni, 2019). Huy and Phuc, (2020), argue that e-accountancy expertise as well as aptitudes are vital to the achievement of accountant’s career because one of the key roles of accountants in SME is to be able to use the application of e-accounting. Therefore, since the research model intends to assess the techno stress level of accountants when using e-accountancy, its features (quality of knowledge, decrease in expenses, simple analyzing and simple application) are seen as 'what e-accountancy could offer”, and not 'what e-accountancy can do for you’. E-accountancy features enable the achievement of information quality, cost reduction, fast decision making, and ease of conducting business (Shagari et al., 2015). The achievement of these aspects usually require internal control to assist in getting the required accounting information as expected (internal control other than securing assets ensures adherence to the set rules in the organization. The growing use of e-accounting has seen reduced incidences of fraudulent activities in organizations as a result of its integration with internal control system. Therefore, using a conceptual framework on e-accounting and internal control to discuss and analyze the performance of SMEs seem to be a rational option aligned with recent business studies’ trends.

3.0 Methodology

The scoping review method that was originally advanced in Arksey and O’Malley and later improved and elaborated in Levac and recommended in Colquhoun was adapted in the scoping review. The procedure for scoping review methodology involved five-step heuristic that include identifying research question, identifying relevant studies, study selection, charting the data, and collating, summarizing results and reporting the results.

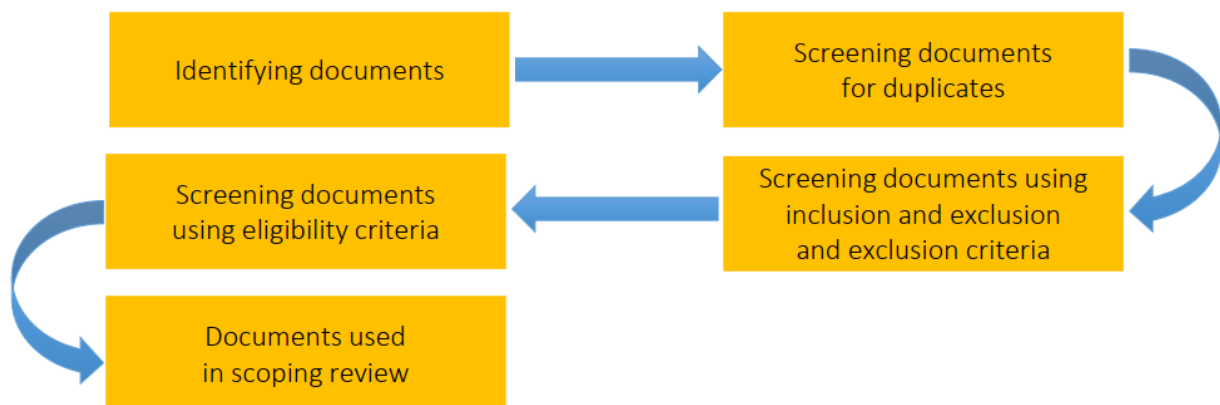


Figure 1: Scoping Review Process

3.1 Identifying Research Questions

The commencement stage for scoping review is usually the identification of research question just like in literature reviews. As such, the research questions were identified and this step was helpful with regard to choosing the appropriate methodology to use. Consideration on appropriate features of the research question is usually essential for instance, the research populace, intercessions or results. It is

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suggested that the integration of e-accountancy will go a long in improving the financial performance of SMEs. This thought is based on the fact that since several companies especially the SMEs are yet to incorporate the use of e-accountancy and there is the issue of financial underperformance and cases of fraudulent are still being witnessed then the technology is poised to get a lot prominence in the near future.

3.2 Identifying Relevant Studies

The strength of scoping studies includes the breadth and depth, or comprehensiveness, of evidence covered in a given field. However, practical issues related to time, funding, and access to resources often require researchers to consider the balance between feasibility, breadth, and comprehensiveness. The research strategy yielded a vast amount of literature, making it difficult to determine how in depth to carry out the information synthesis. Although Arksey and O'Malley identify these concerns and provide some suggestions to support these decisions, we also struggled with the trade-off between breadth and comprehensiveness and feasibility in our scoping studies (Arksey and O'Malley, 2005). As such, it is recommended that researchers ensure decisions surrounding feasibility do not compromise their ability to answer the research question or achieve the study purpose. Second, it is recommended that a scoping study team be assembled whose members provide the methodological and context expertise needed for decisions regarding breadth and comprehensiveness. When limiting scope is unavoidable, researchers should justify their decisions and acknowledge the potential limitations of their study. In this study, reviewing time, language, and range limitations, studies from 2008 to 2020 are included. The start date was picked to acknowledge significant changes and also given the fact that career assistance is somewhat a recent tool.

The current business environment is highly competitive, with an impact on the SME. All costs are reduced to the lowest level as an impulsive reaction under the present situation. Unnecessary discretionary and non-value-added costs are removed by carefully investigating all aspects of an organizational cost structure, yet keeping its modest spot. Most enterprises have the objectives of obtaining the highest profit. Due to relation of management with maximizing profit as one of the tools to assess the business's performance particularly in a manufacturing company, there should be increasing sales, therefore, increasing production resulting in higher cost. Therefore, to achieve maximum profit in a competitive market where the goods and services price impacts demand, there should be cost control and cost reduction (Bardhan and Thouin, 2013). To operate a business, you must be innovative, that is not just thinking of profitability but also responsibility and sustainability as well. A strong business growth plan focuses on how to increase profits and how operating costs can be reduced by embracing technology. Due to non-existence of software malfunction and the low cost, the accountant and employer will both be satisfied when using e-accounting. Records do not occur manually because the financial records are kept online in the data host processor, thereby saving lots of money being spent on several accounting software and manual books (Choudhari, 2018). However, e-accounting entails applying the web automation for the purpose of corporate book-keeping. Just as an e-mail is the automated form of the old-style postal communication, electronic book-keeping is "electronic enablement" of book-keeping processes that is lawful, could be traced and are formerly known as conventionally guided using paper (Trabulsi, 2018). Therefore, it is imperative that clients are informed about the benefits of e-accounting. By using the accounting software, accounting team's

every member is able to achieve much more within a stipulated time, thereby suggesting that a smaller team is necessary (Beg, 2018).

Besides cost reduction, e-accountancy also supports fastens the decision making process. The application of the latest technical knowledge in policymaking and procedures in the profession and modern management, is very important. Commercial policymaking should be supported by applying e-accounting to select simpler solutions in decision making processes, reducing the costs of SMEs and increasing efficiency of decision selection. Some basic features are used to determine the role of business information systems in the organization (Holjevac, 2012). Using e-accounting makes the managers confident with information technology to support decision making (Meagher and Wait, 2013). For the success of any SME, quality and timely decision is vital. In fact, one of the most essential aspects of its internal design is how SME chooses to design its decision-making rules and assigns decision rights with the reward system and how to assess performance, as one of the vital aspects of SME design (or architecture). With the increase in global competition, and higher uncertainty from exposure to more markets and more competitors, the ability of SMEs to make good decisions is very important (Neziraj and Berisha, 2018).

A technology that is user-friendly is capable of reducing the difference between systems and users in a manner that allows more interaction between the user and the task rather than with the system (Adenike, 2018). The quality of accounting software used and understood easily would be helpful for its user. Thus, the system used becomes successful depending on the level of easy-to-use accounting software. Generally, an increase in easy-to-use has positive influence on many aspects of a firm's output quality including lower support and training cost, increased revenues, productivity, sales, and customer satisfaction, development costs and time and maintenance costs (Alfartoosi and Jusoh, 2020). The introduction of computers in many areas, especially enterprises, has made the processing and storing of information within an electronic environment indispensable. The use of computers by accounting professionals has become important due to the developments in computer technologies as well as their reflections in different occupations. Consequently, it is paramount for accounting students to acquire knowledge on the usage of computer in accounting, and instructors can use the post appropriate methods to teach the students how to use computer in accounting (Al-Dalabih, 2018). As a result of the usage of computers and internet in enterprises, computer usage in accounting has grown. It is observed that many accountants now employ the use of computers for their personal and work use because of the increase in computer use. Nevertheless, the use of technologies for a long time cannot be necessarily translated to using it efficiently (El-dalabeeh et al., 2019). The increase in data processing in different areas of human life such as education, work and leisure are increasingly drawing the attention of individuals to user friendly software design. An interface's ergonomic design is reflective of the quality of such design, and it is one of the factors that determine the acceptance of an interactive human-computer system (Kanakriyah, 2017).

Therefore it is evident that SMEs stand to gain a lot through e-accounting integration with internal control system. The e-accounting technology offers a good avenue to satisfy SMEs financial needs thereby ensuring their growth. Already many SMEs especially those in developing countries are slowly realizing what they stand to gain with this technology and thus they are gradually starting to incorporate it into their daily activities. To many companies and organizations, e-accountancy has been included

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as a key infrastructural system that seeks to financial security. For the many sectors that are yet to incorporate e-accountancy due to the many disadvantages that are associated with technology, it is high time they considered using this technology; its benefits are immense.

3.3 Study Selection

The study's scoping search was carried in academic databases that included academic Search premier; Industry Source Premier; Emerald Full content and Emerald understanding; Taylor and Francis; Sage Publication; EBSCO; Web of Knowledge and Google Scholar; ProQuest (USA Thesis); Directory of Open Access Journals (DOAJ); As can be found in the literature review, particular articles were checked from 2005 to 2021.

3.4 Charting the Data

This stage involved the extraction of data from included studies. To clarify this stage, it is always recommend that the research team collectively develop the data-charting form to determine which variables to extract that will help to answer the research question. Also, it is recommend that charting be considered an iterative process in which researchers continually update the data-charting form. The diagraming approach which is similar to account view was used.

Many studies provide limited findings that only apply to specific industries or cases, while others fail to explain the interaction between physical security measures and other types of security controls. Furthermore, most research do not explain how technological, organizational, and humans interact with each other, which results in the vague understanding of the influence they have on performance. It is also important to emphasize that the lack of sufficient details about specific internal controls that makes it hard to project the performance of new technology, such as e-accountancy. Suppose this technology is integrated into the existing internal control system. In this situation, it seems justified to conclude that the chosen research problem and the study's scope are promising.

3.5 Collating and Reporting

This stage of the study that is concerned with the gathering or evaluation of information for the literature review is very critical. The review involves perusing, examining, reviewing and evaluating an extensive corpus of studies even though it is only a small portion of the analysis that can be incorporated into the final report. The section usually endeavors to show diagram of all the evaluated materials and the presentation of the conceivably substantial assemblage of the materials. Scoping study requires logical system or topical development to exhibit evidence of the current accessible literature, and no attempt is made to introduce the reviews with regard to the value of the findings and evidence in relation to specific mediations or strategies while trying to understand the meaning the scoping study and the broader implications for research, policy and practice. As such, this leads to the final stage of the framework.

3.7 Consultation

The consultation stage is usually an optional stage though it is being argued that it contributes to the methodological rigor and thus it needs to be considered as a required component. In this study, the experiences gained were helpful in the methodological stage. The analysis of the articles

revealed that e-accountancy applications could reduce the impact of internal and external financial threats.

There has been recent increase in the requirements for bringing data into line with the existing standards, so the information misuse will not be forgotten. Based on the rules and systems, quality of information has become very important for e-accounting success. Since information processing is considered as a commentative proceeding within any SME (Adebayo et al., 2016). In fact, relatively little research based on business has been done on the reliability of e-accounting in non-western countries. The researchers of e-accounting can and should apply their knowledge of both business and technology to fill this gap. The meaning of reliability of information is literally how much the researcher could depend on the origin of the statistic details, and the figures. Well-founded details are truthful, conscientious, certain, real, actual, unflinching, and reputable. The major measure of reliability is consistency (Alshikhi and Abdullah, 2018). Information quality largely depends on how reliable it is and how it is reported. The opinion of decision makers on how useful the information the system generates is able to satisfy the informational needs for the process of operation, reports from managers, budgeting and control within the organization as it influences how effective E-accounting is (Nwinee et al., 2016). In (2018), Ekienabor and Oluwole, suggested that it is very important for every organization to keep reliable records of accounting. Other than helping it thrive legally and financially. Through the use of the basic principles of accounting, the many shortcomings of accounting are reduced, thus, yielding quality and reliable work. Professional accountants ought to employ the use of accounting software to allow them make reports that are reliable by collecting quality financial reports. Thus, in light of these developments, it seems justified to expect that SMEs will continue realizing great returns and exceptional performance thus attracting others.

Discussion and Conclusion

The core aim of the research is to ascertain the consequences of the e-accounting characteristic on the SMEs' performance with the mediating effect of internal control system. This was carried out by gathering and analyzing pertinent statistics and the consequences were extended and debated. In the context of the link between e-accounting characteristics which act as an antecedent, the internal control system and the performance are crucial. Therefore, based on the support from the theory and empirical evidence which are obtained in the data analysis, the current study has posited significant and positive relationships amid dimensions of e-accountancy features which include quality of information, decrease in expenses, quick pronouncement, user friendly) as well as the internal control system. The relations amid e-accountancy system besides internal control system have been first tested by with a limited range of items for measuring the above dimensions of e-accounting characteristics. In contrast, the current study provides a finer understanding of the above relationships with a wider array of measurements items. The current study addresses the limitations which have been mentioned in the preceding paragraph and the investigation on the relationships with twenty-two (22) components representing the four dimensions which include evidence superiority, decrease in expenses, quick pronouncement and user friendly, and in relation to inner authority structure and the performance. The consequences of the statically investigation point out information quality, fast decision making and user friendly; positively effect and mediated the internal control system on the performance except for cost reduction. The statistical analysis shows the investigation in mediated by internal control system on the performance is not significant and has no effect even with more inclusive and robust

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measures of e- accounting dimensions. Hence, the findings confirm the theoretical position which describes a modern accounting system such as e-accounting could provide an effective internal control system. Thus, it is critical that firms develop their organizational performance. The research provides significant impact on e-accounting literature especially in relation to technology acceptance model (TAM) theory, contingency theory as well as stakeholder theory.

Previous studies have revealed mixed results with regards to the correlation amid e-accountancy, internal control structure and the performance based on the guidance of TAM theory. The consequences of this research demonstrate the level of e-accountancy of Iraqi companies has slightly increased over the study period. The current research provides additional literature and suggestions on restructuring economy and developing SME. Based on the literature review and previous studies, the researcher is confident that by enhancing the use of e-accounting in SMEs, it could elevate the image and business capacity of the industries. E-accounting could strengthen the economic status of SMEs and thus, allowing it to compete with the other companies. The findings on the mediator analysis contribute to the stewardship and stakeholder's theory. The positive correlation amid internal control system as performance mediator reveals the facts that stewardship and stakeholder's theories serve as accountability mechanism that could be used in ensuring good auditing, monitoring and reporting with the aim of improving performance in the organizations.

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