



THE IMPACT OF ACCOUNTING DIGITALIZATION ON THE QUALITY OF FINANCIAL INFORMATION IN TUNISIAN SMALL AND MEDIUM-SIZED ENTERPRISES

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Cite this article:

T., Slaheddine (2026), The Impact of Accounting Digitalization on the Quality of Financial Information in Tunisian Small and Medium-Sized Enterprises. African Journal of Accounting and Financial Research 9(1), 87-98. DOI: 10.52589/AJAFR-X9S3C98R

Manuscript History

Received: 29 Dec 2025

Accepted: 30 Jan 2026

Published: 7 Feb 2026

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ABSTRACT: *This research explores how accounting digitalization affects the quality of financial information in Tunisian SMEs. Based on the Information Systems Success Model and Contingency Theory, the paper delves into the relationship between the use of digital accounting tools and the accuracy, timeliness, and reliability of financial reporting. A quantitative survey was done with 210 Tunisian SMEs from the manufacturing, trade, and service sectors. The data were processed using multiple regression analyses. The survey results reveal that there is a significant positive impact of accounting digitalization on all aspects of financial information quality. The changes in the financial reporting in developing countries through the strategic use of digital accounting systems are one of the key findings published by the authors. Furthermore, this study offers viable suggestions for the managers and policymakers of Tunisia to implement the findings of the study.*

KEYWORDS: Accounting digitalization, Financial information quality, SMEs, Contingency theory, Accounting information systems, Quantitative survey.



INTRODUCTION

Over the last 20 years, digital transformation has greatly changed accounting. The development of information technology has made it possible to move accounting away from manual, paper-based processes toward digital systems that are automated and integrated. As a result, financial information is produced, handled, and shared within organizations in a completely different way.

Small and medium-sized businesses are the mainstay of the Tunisian economy. Official statistics indicate that SMEs account for over 90 percent of registered firms and play a major role in job creation and value creation. Nonetheless, many Tunisian SMEs continue to use traditional accounting methods that limit the quality and effectiveness of financial information.

Moving to digital accounting systems, for example, ERP solutions, cloud-based accounting software, and automated reporting tools, deeply changes the way benefits arise. These systems boost processing speeds, minimize clerical errors, and enhance data consistency. Therefore, they facilitate better managerial decision-making and compliance with regulations.

Nevertheless, there are some hurdles at the level of the structure of the economy that prevent the successful implementation of digital accounting systems in developing countries. For instance, Tunisian SMEs are typically capital-constrained, and they have a limited number of skilled employees. In addition to these factors, they also resist organizational changes. All these difficulties may result in a lower impact of digitalization on the quality of financial information than initially expected.

The present research is a way of measuring, through data, how accounting digitalization impacts the quality of financial information in Tunisian SMEs. The study not only concentrates on accuracy, timeliness, and reliability but also, it bridges a considerable gap in the accounting information systems literature, specifically in the context of Tunisia.

LITERATURE REVIEW

Through the amalgamation of cutting-edge information technologies with the conventional accounting frameworks, accounting digitalization has brought about a seismic change in accounting and financial reporting practices. Referring to previous works of literature, it has been demonstrated that Accounting Information Systems (AIS) can substantially increase the effectiveness, internal control, and consistency of the data by automating the collection, processing, and reporting of the data.

In accordance with the Information Systems Success Model, the quality of the system and the quality of the information are the main focuses of technology adoption that lead to success (DeLone & McLean, 2003). There is strong evidence in support of the assertion that the use of digital accounting systems enhances the transparency, accuracy, and off, the, record decision usefulness of financial information (Romney & Steinbart, 2021; Granlund, 2011; Susanto, 2015; Nicolaou, 2000; Ifinedo, 2011).

The role of different digital technologies, such as Enterprise Resource Planning (ERP) systems, cloud accounting, and process automation in enhancing the quality of accounting information



is the main focus of a large body of literature. Among other things, ERP systems are capable of facilitating the integration of data between different functional areas, thus, not only lowering the amount of duplication but also strengthening the internal controls which, in turn, produces financial reporting that is more accurate and consistent (Davenport, 1998; Nicolaou & Bhattacharya, 2006; Zouari & Abdelwahed, 2020; Kanellou & Spathis, 2013; Sampaio & Silva, 2025). Cloud-based accounting systems lead to further improvements in availability and promptness as they allow remote access to real-time data processing, especially a great benefit for small and medium enterprises (SMEs), which have limited resources (Agostino et al., 2022; Andreeva, 2022; Oualid et al., 2021; Bekiaris & Markogiannopoulou, 2023; Mikhlif & Smaoui, 2024).

Human and organizational factors are important determinants of the extent to which digital accounting systems improve information quality. User competence, training, and top management support have been reported by several studies as the key factors that determine the success of the system (Ifinedo, 2011; Susanto, 2015; Al, Hattami et al. , 2024; BinSaeed et al. , 2023; Aguiar & Gouveia, 2020). Digitalization without sufficient skills and change management practices may not only fail to deliver the expected benefits but may even lead to a decrease in information reliability due to misuse or system complexity. This literature reveals that technology alone cannot do the job; thus, organizational readiness is also a must.

Evidence in the literature on the impact of accounting digitalization on financial information quality in emerging and developing economies is mixed. The studies conducted in North Africa and the Middle East show that the adoption of digital accounting results in a general improvement of accuracy and timeliness; however, these effects are limited by the lack of infrastructure and the problems associated with the cost of the technology (Agostino et al., 2022; Mikhlif & Smaoui, 2024; Al Shanti & Elessa, 2023; Oualid et al., 2021; Zohry & Al-Dhubaibi, 2024).

Moreover, this research indicates that factors such as the regulatory environment, technological maturity, and company size play a crucial role in shaping the outcomes of digitalization.

More recently, empirical studies have also associated the digitalization of accounting with greater timeliness and relevance of financial reporting. The automation of various tasks has led to a significant reduction in running times and hence to the minimization of the period between the completion of the financial statements and the actual publication of the information, thus the decision usefulness of accounting information is significantly increased (Kanellou & Spathis, 2013; Agostino et al., 2022; Sampaio & Silva, 2025; Alhchaimi & Hashim, 2025; Mikhlif & Smaoui, 2024). These enhancements are especially vital for the SME sector, where timely information is used for making both operational and strategic decisions aimed at maintaining the firm's competitiveness in the market.

Moreover, the literature on accounting is currently witnessing an increase in discussions regarding the impact that emerging technologies such as artificial intelligence, machine learning, and blockchain may have on the financial information quality level of firms. With the help of AI-based systems, the detection of any fraud attempts, the precision of forecasting, and the identification of anomalies are improved, thus, the overall trustworthiness of the information is enhanced (Chen et al., 2016; Wang & Hou, 2024; Foo et al., 2023; Yang et al., 2024; Sampaio & Silva, 2025). Although blockchain technology can provide a



solution to the problem of record tampering and can also enhance the auditability of the records, the adoption of this technology by SMEs is still very limited due to the high costs and the complexity of the systems (Apriyanti & Yuvitasaki, 2021; Itzhak & Faccia, 2024; Afifa et al., 2024; Ros, 2025; Papiorek & Hiebl, 2024).

Theoretical Framework and Hypotheses Development

The main theoretical base of this study is the Information Systems Success Model and Contingency Theory, which together offer a more comprehensive view for explaining the impact of accounting digitalization on the quality of financial information.

The Information Systems Success Model argues that system quality, information quality, and service quality are the main factors that determine the effectiveness of the system and the outcomes of the organization (DeLone & McLean, 2003). In the case of accounting, digital systems enhance processing capabilities, data integration, and control mechanisms, which, in turn, have a direct impact on the quality of accounting outputs (Romney & Steinbart, 2021; Susanto, 2015; Nicolaou, 2000).

On the one hand, from an accounting information systems point of view, digitalization upgrades the system quality by means of automation, procedure standardization, and instant data processing. Top system quality diminishes mistakes in data entry and guarantees that accounting records are consistent, thus resulting in more reliable financial information (Kanellou & Spathis, 2013; Granlund, 2011; Davenport, 1998; Zouari & Abdelwahed, 2020; Sampaio & Silva, 2025).

Previous studies have also shown that companies whose accounting systems have been digitalized to a greater extent experience fewer reconciliation errors and have financial statements that are more aligned.

Contingency Theory indicates that the success of accounting systems is dependent on both internal and external factors to the organization, such as the size of the company, level of technology, and human resources (Otley, 2016; Chenhall, 2003; Ifinedo, 2011; Aguiar & Gouveia, 2020; Al, Hattami et al., 2024). In SMEs, resource shortages and limited skills may hinder the benefits that digital accounting systems can bring; thus, technology adoption in itself is not a guarantee of improved information quality. This theoretical standpoint applies in particular to emerging nations like Tunisia, where the institutional environment and infrastructure differ largely from one firm to another.

Accuracy is the fundamental aspect of the quality of financial information, and it connotes how free from errors the accounting figures are and how well they portray the economic transactions. Digital accounting systems can improve the accuracy level of accounts by reducing the requirement for manual operations, putting through validation rules, and allowing for automated reconciliations (Susanto, 2015; Nicolaou & Bhattacharya, 2006; Romney & Steinbart, 2021; Agostino et al., 2022; Mikhilif & Smaoui, 2024). Studies from practice show a positive link between the degree of automation and the diminished number of accounting errors in SMEs as well as in big companies.

Timeliness means that financial information should be made available at the right time, that is, when it is really required for making decisions. The digitalization of accounting contributes to the improvement of timeliness as it facilitates record maintenance and substantially shortens



the time needed to prepare financial statements (Kanellou & Spathis, 2013; Sampaio & Silva, 2025; Alhchaimi & Hashim, 2025; Agostino et al., 2022; Oualid et al., 2021). In fact, in situations marked by competition and high uncertainty, timely financial information is of great importance for the efficient planning and control of management. This further highlights the strategic importance of digital accounting systems.

Reliability is the extent to which users can rely on financial information for their areas of decision, making. Digital accounting systems raise reliability because they make it easier to keep the record of transactions, strengthen internal controls, and provide exemplification of original data (Nicolaou, 2000; DeLone & McLean, 2003; Chen et al., 2016; Foo et al., 2023; Itzhak & Faccia, 2024). Nevertheless, earlier publications stress that reliability is to some extent dependent on the skills of users as well as on the governance structures. Hence, the implication is that technology provides the tools that professionals can utilize but does not take over their professional judgment.

From the above theoretical considerations and empirical findings, the following hypotheses are articulated:

Hypothesis 1: Accounting digitalization has a positive effect on the accuracy of financial information in Tunisian SMEs.

Hypothesis 2: Accounting digitalization has a positive effect on the timeliness of financial reporting in Tunisian SMEs.

Hypothesis 3: Accounting digitalization has a positive effect on the reliability of financial information used for managerial decision-making in Tunisian SMEs.

RESEARCH METHODOLOGY

Research Design

The paper leverages a quantitative, explanatory research design to thoroughly investigate the causal link between the digitization of accounting and the quality of financial information in Tunisian SMEs. Through this method, the variables can be objectively measured and the hypotheses statistically tested, thereby offering empirical proof of the magnitude and significance of the effects. Conducting a cross-sectional survey, the study gets hold of the present usage and understanding from a sample of SMEs that is representative, thus it becomes possible to work out the correlation between the degree of digitalization and the correctness, promptness, and trustworthiness of financial reporting.

The design also makes it possible to consider control variables like firm size, age, and sector, which is helpful in determining the impact that the use of digital accounting tools has. Furthermore, this approach is consistent with the norm-setting in research on accounting information systems; hence, it not only facilitates comparison with previous studies but also strengthens the validity and representativeness of the results.



Population and Sample

The research was conducted on small and medium-sized enterprises (SMEs) in the manufacturing, trade, and services sectors to reflect a representative cross-section of the Tunisian economy. SMEs were classified based on the national criteria as companies with 10 to 200 employees, thus focusing on small and medium-sized enterprises where the extent of digitalization can be highly diverse.

The researchers targeted top executives, such as accounting managers and financial officers, through detailed questionnaires, as these personnel are not only responsible for financial reports but also have hands-on experience with the adoption of digital accounting. From the 260 questionnaires sent out, 210 fully completed and valid responses were received, giving a very high response rate of 80.8%, thus increasing the dependability and strength of the dataset.

Such a high level of participation also indicates that SMEs have a strong interest and are engaged in the topic of digitalization; therefore, the findings can be trusted to represent the actual situation. This method of sampling makes it possible to extend the findings to other Tunisian SMEs of the same type and facilitates the empirical verification of the hypotheses put forward. Moreover, the sectoral spread allows for the assessment of digitalization effects in different operational contexts; thus, the analysis benefits from additional layers of complexity.

Table 1. Sample Distribution by Sector

Sector	Frequency	Percentage
Manufacture	80	38.1%
Services	71	33.8%
Trade	59	28.1%
Total	210	100%

Measurement

The variables were measured through multiple-item Likert scales from 1 (strongly disagree) to 5 (strongly agree), which is a commonly used and trusted method in quantitative accounting research. The questionnaire items were made suitable for the Tunisian environment in terms of culture and organization, and were tested for clarity and suitability. Such a technique enables detailed elicitation of respondents' views on accounting digitalization and financial information quality, as well as the conduct of statistical analyses such as reliability checks, correlations, and regression analyses. To obtain a higher degree of validity and to decrease the chance of measurement error, each construct was represented by several items. The local adaptation of the scales ensures that the questionnaire corresponds to the genuine practices and problems of Tunisian SMEs; the findings become more precise and useful.

**Table 2. Measurement of Constructs**

Construct	Items	Sample Items	Sources
Accounting Digitalization	6	ERP integration, automation	DeLone & McLean (2003), Susanto (2015)
Accuracy	4	Error-free entries	Romney & Steinbart (2021)
Timeliness	4	Fast report preparation	Kanellou & Spathis (2013)
Reliability	4	Trustworthy for decisions	Nicolaou (2000)

Control Variables

Other factors that needed to be controlled for included the size of the company, how long it had been in operation, which sector it belonged to, and what type of ownership it had, in order to take into account the potential confounding influences of these variables on the quality of financial information, independently of accounting digitalization. A company's size determines the amount of resources that it can make available and also its ability to implement a system, whereas a company's age reflects the level of experience and the existence of established processes that can be leveraged.

Variations among sectors indicate differences in the level of operational complexities and thus the varying requirements of different types of reports, while ownership type may determine governance structures and ways of making decisions. By adding such control variables in, we are making sure, through our analysis, that the only variation in digitalization explains changes in (different measures of) quality: accuracy, timeliness, and reliability. Hence, the validity and credibility of the regression outputs are thereby enhanced. This methodology is on a professional par with the top-level accounting literature and enables the development of findings that are both more accurate and more easily replicable.

Reliability

The reliability of the measurement instruments was checked through Cronbach's alpha. All constructs showed internal consistency above the 0.70 level, which is a good sign.

This means that the survey questions in each construct are sufficiently related and measure the same concept.

Reliability, being one of the validity aspects of a test, reduces the measurement error and thereby increases the confidence level of results from regression and correlation analyses. The high alpha levels endorse that the modified Likert scales were appropriately used in the Tunisian SME context; therefore, the results are robust and credible.

Table 3. Reliability Statistics

Construct	Alpha
Accounting Digitalization	0.88
Accuracy	0.84
Timeliness	0.86
Reliability	0.81



Data Analysis

Data analysis was done through SPSS software, which is known as a standard quantitative research tool in accounting and finance. First, the analysis consisted of descriptive statistics that reveal the main features of the sample, such as mean, standard deviation, and frequency distribution. Correlation analysis was used to look into the strength and sign of the relationships between accounting digitalization and the different aspects of the financial information quality. At the end of the day, multiple regression analysis served the purpose of testing the hypotheses that were put forward, firm size, age, sector, and ownership type being the controlled variables. The set of analyses described above gives a complete picture of the relationships directly and via control variables, and thus the conclusions are not only statistically valid but also robust regarding the impact of digitalization on accuracy, timeliness, and reliability.

Regression model:

The regression model used to examine the impact of accounting digitalization on financial information quality is specified as follows:

Financial Information Quality =

$$\beta_0 + \beta_1 \text{Accounting Digitalization} + \beta_2 \text{Firm Size} + \beta_3 \text{Firm Age} + \beta_4 \text{Sector} + \varepsilon$$

This model allows the assessment of the direct effect of digitalization on accuracy, timeliness, and reliability, while controlling for other firm characteristics. β_0 represents the intercept, β_1 – β_4 are coefficients for the independent and control variables, and ε is the error term capturing unobserved factors.

Using this specification enables identification of statistically significant relationships and quantification of the magnitude of digitalization's impact, providing empirical support for the proposed hypotheses and allowing comparison with existing literature in accounting information systems research.

Table 4. Regression Results

DV	IV	β	t	Sig
Accuracy	Accounting Digitalization	0.48	7.62	0.000
Timeliness	Accounting Digitalization	0.52	8.11	0.000
Reliability	Accounting Digitalization	0.31	4.29	0.001

R²: 0.29–0.41. VIF <3, no multicollinearity.



RESULTS

The regression analysis shows that the degree of digitisation of accounting has a significant effect on the quality of financial information in the case of Tunisian SMEs. In terms of accuracy, the beta coefficient is 0.48 ($t=7.62$, $p<0.001$), which means the impact is positive and substantial. $R^2=0.41$ means that 41% of the accuracy's variation can be attributed to digitalisation and the other explanatory variables.

Timeliness has a beta of 0.52 ($t=8.11$, $p<0.001$) and $R^2=0.39$. The result is consistent with the idea that the adoption of digital accounting tools leads to shorter financial reporting cycles and, therefore, less delay in issuing monthly and quarterly reports.

Reliability is impacted positively with $\beta=0.31$ ($t=4.29$, $p=0.001$), $R^2=0.29$, thus confirming that digitalisation increases trust in financial information.

Descriptive statistics reveal that 67 percent of ERP users cut their month-end closing time by at least two days, thus confirming that ERP systems result in faster month, end closing.

Correlation analysis indicates that the quality dimensions of financial information are all significantly positively correlated with digitalisation (accuracy $r=0.63$, timeliness $r=0.61$, reliability $r=0.48$, all $p<0.01$)

Control variables: firm size is positively linked to accuracy ($r=0.25$, $p<0.05$) and timeliness ($r=0.22$, $p<0.05$), but not to the reliability dimension. Firm age does not produce any significant effects.

In general, the data convincingly corroborate Hypotheses 1, 2, and 3, thus confirming that digital accounting tools positively influence financial information quality in Tunisian SMEs.

DISCUSSION

The findings indicate that the digitization of accounting can significantly enhance the quality of financial information in small and medium-sized enterprises. The positive impact on accuracy is consistent with the evidence of previous research (Susanto, 2015; Kanellou & Spathis, 2013), and it is now a behavioral confirmation with automated systems that drastically reduce errors in recording and classification.

Timeliness improvements are the result of accelerated transaction processing and report generation. The regression and descriptive results reveal fewer reporting delays, which is in line with the IS Success Model's argument that a high-quality system facilitates the promptness of information distribution.

Reliability improvements are, however, moderate but still significant, which means that on the one hand, digital systems can help to strengthen internal controls and audit trails, while on the other hand, users' expertise and good governance will still remain a factor, according to the Contingency Theory.

An analysis of the local context reveals that Tunisian SMEs particularly gain from cloud-based solutions, thus allowing them to have unlimited remote access and continuous processing even



under scarce resources, which is in line with studies from the region (Mikhlif & Smaoui, 2024; Oualid et al., 2021).

From the management point of view, implementing an integrated ERP system should be the main focus. Moreover, managers are advised to train staff regularly and check the degree of system utilization so as to ensure high-quality financial reporting.

Policy implications: Government and financial authorities may use physical and digital channels to support local activities and sensitise and train SMEs in digital areas through subsidies, tax relief, and training programs. These acts, in turn, would enhance transparency and economic efficiency.

Comparison with similar emerging economies has easily revealed the same consistent patterns: SMEs that adopt digital accounting report higher-quality information, which might explain the generalizability of these countries to other North African ones.

LIMITATIONS

The researchers utilized a cross, sectional methodology which is inherently limited in integrating causality over time. Repeated-measure data will better demonstrate the lasting influence of digitalization.

Data obtained from the survey are based on the respondents' accounts, giving room to bias. Survey participants may exaggerate the extent of digital adoption or the effectiveness of the system.

The study only caters to a sample of 210 SMEs from manufacturing, trade, and services. The findings may not be representative of larger companies, microenterprises, or other sectors. Various innovative technologies that may have an impact on the quality of financial information were not taken into consideration. The limitation of geographical area: the study is confined to Tunisia, hence the findings may not be directly transferable to other African contexts without considering local institutional differences.

Also, there is the possibility of exclusion of variables: the factors such as internal environment, IT management, and workers' skills may be the ones responsible for mediating or moderating the effects of digitalization. Furthermore, there is a limitation in the measurement: the authors relied on the subjective responses of survey participants to assess the quality of financial information instead of using independent audit data, which might have implications for the accuracy of the results.



CONCLUSION

Through the process of accounting digitalization, high-quality, timely, and trustworthy financial data for Tunisian SMEs is the main benefit. The regression findings demonstrate support for the three hypotheses that were proposed, with coefficients that are statistically significant.

Accuracy improvements help to reduce errors and thus improve financial decision-making, whereas timeliness gains allow shortening of reporting cycles, leading to increased managerial responsiveness.

Reliability gains, even though they are at a moderate level, show that digital tools not only enhance the level of trust in financial data and internal controls but also serve as a good complement to human judgment.

This study brings theoretical predictions from the Information Systems Success Model and Contingency Theory to light, emphasizing that both technology quality and the organizational context are main drivers of information quality outcomes.

Among practical measures, there is the use of integrated ERP and cloud-based solutions, training employees, and keeping track of the use of digital systems to reap maximum benefits from reporting.

For Tunisia, policy ideas should include facilitation of SME digital adoption by the provision of incentives, training programs, and infrastructure support with an aim of enhancing accounting quality in the entire SME sector.

Further studies should take into account longitudinal designs, a wider range of sectors, advanced technology, and objective financial measures so as to better validate the current findings and, at the same time, apply them to other African emerging economies.

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