

# The Effect of Digital Accounting System on Retail Industry Performance

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**Abstract:** *According to the literature, accounting data forms the basis for important business decisions, and the broad use of digital technology has improved the efficiency and efficacy of the accounting function by transforming the data that is related to it. The path is now clear. Digital accounting systems, in particular, make it possible to record and process enormous numbers of transactions and produce the data needed for analysis. A self-administered questionnaire served as the main method of data collection for this study. A structural equation model with partial least squares was used to evaluate data from 183 retail stores in Jordan. The findings demonstrate that the usage of DAS significantly improved his DAS performance. The findings outline how businesses may employ DAS more effectively to function at their best. The report suggests.*

**Keywords:** retail industry; digital-based accounting system ; performance

## 1. Introduction

Accounting information is required for businesses to solve both long-term and short-term problems and to give the necessary knowledge to improve functioning (management and monitoring) in a variety of areas, including costs, expenses, and cash flow. (Lutfi et al., 2023). In a highly competitive and dynamic market context, accounting information is also very helpful for a company's long-term strategy planning (Lutfi, Alshira'h, et al., 2022a). Any business project that aims to sustainably increase a company's productivity and competitiveness must start with the use of information technology (IT) and IT-based solutions to assist the gathering and distribution of accounting information (Lutfi et al., 2021). IT is being used to execute accounting operations in a thorough and integrated manner. (A. Lutfi, Alkelani, Al-Khasawneh, et al., 2022).

In reality, corporations and small and medium enterprises (SMEs) can benefit greatly from IT's potential to improve accounting tasks (Lutfi, Al-Khasawneh, Almaiah, Alshira'h, et al., 2022). Access to financial data and timely, accurate financial reporting are made possible by effective IT utilization. It has a substantial impact on both business performance and decision-making. (A. Lutfi, Alkelani, Alqudah, et al., 2022). Given how crucial retail is to the growth of the national economy, business survival is still a top priority. The retail sector, which is a crucial pillar of the economy, should take greater initiative to raise and sustain productivity and competitiveness. (Saad et al., 2022). According to A. F. Alshira'h (2018), the primary distinction between SMEs that succeed and those that fail is how they use accounting information.

A function as a source of company information was mentioned in earlier accounting and financial reporting literature. DAS, for instance, is an information system 'IS'/IT tool that assists in gathering, processing, and storing financial and accounting data for managers to use in making decisions. (A. Lutfi, Alsyouf, et al., 2022). In other words, we are able to successfully and efficiently accomplish our objectives through the utilization of accounting information and financial reporting tools. (A. Lutfi, Al-Khasawneh, Almaiah, Alsyouf, & Alrawad, 2022). DAS systems enable the administration and transmission of accounting and financial information to the organization as a result of the improvement of IT capabilities. (A. Lutfi, Saad, et al., 2022a).

Although his DAS may be extensively employed in daily business activities and procedures, the Jordanian retail industry uses its potential, like other developing nations, at a minimal level. Surprisingly, DAS is only the chosen technology for internal business reporting by 14% of Jordanian merchants. (A. Lutfi, 2022a). Companies have been unable to utilise their assets to increase their competitiveness due to the restricted usage of IS/IT to support operations, particularly accounting procedures. (A. Lutfi et al., 2023). Additionally, the limited adoption of DAS in businesses results in poor data quality, which has a detrimental effect on decision-making. In other words, Jordanian merchants' capacity to increase both competitiveness and productivity is constrained by the limited adoption of IT/IS-related solutions. (Almaiah, Al-Otaibi, et al., 2022).

According to researchers, modernizing accounting systems to enhance financial management and accounting records is the key way to address retail failure. (A. Lutfi, Al-Okaily, Alsyouf, & Alrawad, 2022). How retailers use accounting data is the biggest difference between success and failure, and accounting data is crucial for enhancing and supporting corporate operations. (Alrawad et al., 2023). DAS was developed in especially to achieve long-term competitiveness and survival. (M. Alshirah et al., 2021). DAS facilitates management information on the influence of business actions and procedures on overall organizational performance by enabling the distribution and development of timely and pertinent financial reports and a seamless process of gathering financial information. (A. Lutfi, 2022b).

Effective DAS utilization may give companies a competitive edge and boost productivity by contributing significantly to long-term cost savings and revenue. (A. Lutfi, Alkelani, Al-Khasawneh, et al., 2022). In summary, successful DAS utilization may enhance user satisfaction with the system and have a favorable influence on the enterprise's overall operations. Although there are certain benefits to using a DAS, research on the situation in Jordan reveals that shops don't always generate financial data. (A. Lutfi, 2021). While just 14% of Jordanian shops reported using accounting software to produce accounting information, he utilized DAS to get low-quality data from them. (A. Lutfi, 2020b).

There is still no agreement on how an organization can evaluate the potential impact and value of his DAS (A. Lutfi, Al-Khasawneh, Almaiah, Alshira'h, et al., 2022). Case studies have been devoted to examining his DAS from an organizational perspective (Alsyouf, Ishak, Lutfi, Alhazmi, & Al-Okaily, 2022). Alam, Lutfi, and Alsaad (2023) state that justifying and verifying DAS's impact, practicality, and applicability for enterprises—particularly small and medium enterprises—is necessary to determine its viability. Thus, he claimed that more study is necessary to evaluate the implications of DAS in terms of its value. He did this by stressing the consequences of employing DAS and the opportunities and issues connected with its performance in such companies (Alsyouf et al., 2023) (Al-Khasawneh, Eyadat, Alrawad, Almaiah, & Lutfi, 2022). In this sense, post-adoption concerns regarding DAS performance, particularly in poor countries, have received less attention. (Alqudah et al., 2022). Examining the development of DAS performance in emerging nations like Jordan will help us understand the entire impact of DAS adoption in retail in the post-launch period. (A. Lutfi, 2020a). A solid grasp of how a DAS environment will affect value generation and business results is necessary for its growth. This study tackles the crucial query of how his DAS performance is impacted by DAS use. (Abd Alwali, 2017).

## **2. Literature Review and hypotheses development**

Businesses have adopted DAS because to its various benefits, however the SME sector is still lagging behind (Alshirah, Alsqour, Lutfi, Alsyouf, & Alshirah, 2020). According to A. Lutfi, Alshira'h, et al. (2022b), DAS refers to systems that gather, store, record, and process data to generate important information for managers and decision makers to use when making choices. Activities connected to control and planning can be improved and decision uncertainty can be reduced using this information. (A. A. Lutfi, 2017).

It is still uncertain if the employment of DAS and IS results in better corporate performance despite the absence of conclusive proof. Understanding how the investment in DAS/IS connects to its value (effect) is a crucial component of IS research. (A. Lutfi, Saad, et al., 2022b). Researchers have recently focused on figuring out how enterprise DAS/IS applications contribute to enterprise value. (impact). The diversity and complexity of these connections have been demonstrated by earlier investigations. DAS/IS may considerably increase productivity, competitiveness, and eventually performance, according to the findings of this field of study. (Al-Okaily, Lutfi, Alsaad, Taamneh, & Alsyouf, 2020).

The impact of DAS/IS performance is frequently discussed in terms of business value. greater profitability, greater productivity, decreased inventory, decreased expenses, and competitiveness are some of the metrics used to assess the impact on a business. For various kinds of organizations, measuring organizational influence has varying implications. A. Lutfi, Alshira'h, et al. (2022a) state that any countermeasure needs extensive fieldwork and a better comprehension of the unique organizational environment. As a result, this study investigates the connection between DAS performance and utilization. This is because several studies have found a connection between organizational productivity, competitiveness, and performance, and the adoption of DAS/IS. (A. Lutfi, Saad, et al., 2022a).

Additionally, related research shows that an individual's skill level affects how successful an IS system is. (Almaiah, Ayouni, et al., 2022). As a result, the degree to which IS is implemented in the company's primary activities determines the value of the IS business. (Alsyouf, Lutfi, et al., 2022). It has been contended that a large user base shows that a company has distinctive skills drawn from its main information system. (Almaiah, Al-Otaibi, et al., 2022) asserts that having knowledge about and experience with information systems aids businesses in making better use of those systems. While taking into account the use of IS technology and the commercial effect of the aforementioned applications, both research approaches were merged.

In recent years, IS academics have come to a consensus that businesses may benefit from IS by changing their brokering procedures. (Almaiah, Al-Otaibi, et al., 2022). As a result, it was proposed that research should concentrate on how information systems affect intermediate processes. The deployment of information systems also occurs at this level. (Almaiah, Alfaisal, Salloum, Al-Otaibi, et al., 2022). This aids in separating the influence of IS on business. This strategy is really used by a researcher who is researching his RBV idea. Learn how information systems are used and how they affect different technologies. the integration of information systems into value chains and business strategy (A. Lutfi et al., 2021). Information systems' effects on customer service procedures (A. Lutfi, Al-Okaily, et al., 2022).

System performance is one of the most studied dependent latent variables in the IS/IT literature. (Almaiah, Alhumaid, et al., 2022). The extent to which DAS helps to the accomplishment of organizational goals and objectives is referred to as DAS performance. (Lutfi, 2022b). As the conceptualization of DAS performance differs throughout studies, the authors continue to pursue the same line of inquiry in an effort to identify the structures that have the biggest influence on DAS. (Lutfi, 2021). Numerous studies have noted the advantages of DAS in retail. (Alsyouf, Ishak, et al., 2022). DAS aids SMEs in enhancing their income, sales, and customer service. (A. Lutfi, 2020b). DAS can assist in providing data about external and internal users that are reportedly beneficial and have an impact on them favorably, impacting their effectiveness of management. (Alshira'h, Al-Shatnawi, Al-Okaily, Lutfi, & Alshirah, 2021). The authors also made a broader effort to characterize the type of influence that DAS use has on organizational performance. (Al-Okaily, Alqudah, Matar, Lutfi, & Taamneh, 2020). DAS promotes information availability, lowers mistakes, and boosts user happiness. Studies examining how DAS use affects his DAS performance, however, are scarce. The extent to which DAS is used with other operations to boost efficiency is referred to as DAS usage. (A. Lutfi, Al-Khasawneh, Almaiah, Alsyouf, et al., 2022). Firms that utilize DAS successfully are more likely to claim favorable performance benefits than those who employ DAS sparingly. The TOE indicates that the effect of technology is dependent upon how much technology is utilized during certain tasks. (A. Lutfi, 2020b). In order to understand the performance consequences of a DAS's utilization, one must first utilize one. The study compared his usage of DAS with its effects using the RBV theory and discovered that widespread DAS use was likely to have an effect on business since it would be challenging for rivals to imitate. Time to become. Consequently, this research implies that:

*H1: Digital Accounting System has a positive significant effect on retail industry Performance*

## 5. Methodology

The study's sample frame was drawn from a list supplied by the Amman Chamber Industry Directory (Alshira'h & Abdul-Jabbar, 2020), which was consistent with the study's goal of determining how Jordan's retail industry's performance was impacted by the use of digital accounting systems. 941 out of the 8000 businesses in the directory met the retail criteria utilized in this analysis. A medium company has 50-249 full-time employees (FTEs), whereas a small company has between 10 and 49 FTEs. The goal of this study was to acquire the business's perspective on the usage of DAS; as a result, the firm serves as the analytical unit, and the respondents who will be surveyed are the firm's owners and managers. These people have a significant influence over the company's strategic decision-making and are educated about the IS/IT operations of the company.

The primary data gathering tool was a questionnaire survey that was created in English using metrics from earlier research in the areas of innovation/technology and information systems. These metrics had been evaluated and confirmed. The questionnaire was translated from English to Arabic by a qualified translator utilizing a sequential linguistic process to ensure the validity and reliability of the measuring scales employed because the respondents spoke Arabic as their first language. The main variable items, which were scored on a five-point Likert scale, were taken from the literature. 200 copies of the survey were sent to potential retail respondents in order to get a satisfactory response. Of the 250, 52 were delivered back.

## 6. Data Analysis

In this work, PLS was preferred above other methods of data analysis in order to evaluate the hypotheses. The sample size was 186, which was fewer than what was needed by other techniques as a minimum.

## 7. Results and Interpretation

### 7.1. Assessment of Measurement Model

The measuring model/outer model was examined in PLS-SEM in accordance with the guidance (Alshira'h, 2019) to ascertain the dependability of the observed indicator constructs. The validity and reliability of the measuring model's queries and constructs were examined since flawed constructions would restrict the evaluation of the structural model (inner model). The indicators' loading was calculated using AVEs, cross-loading, Cronbach alpha, composite reliability, and the Cronbach alpha coefficient. According to several research, 0.40 and above is the best cut-off value for individual item loading; as a result, any indication with an outer loading of less than 0.4 should be removed from the measurement model (Alshira'h & Abdul-Jabbar, 2019). A list of the objects kept for additional examination is shown in Table 1.

The relevant indicators for the assessed measurement model are shown in Table 1. The table shows that all of the constructs had reliability and validity scores that exceeded the thresholds suggested by Cronbach's alpha, composite reliability, and average variance extracted (AVE) (0.70 and 0.50, respectively). (M. H. Alshirah et al., 2022). The items met the criteria for convergent and

discriminant validity since all of the factor loadings on the relevant variables were more than 0.40 (A. F. Alshira'h, 2018). Finally, using the Fornell-Larcker criterion to compare the AVE squared with the construct correlation coefficients, the discriminant validity of the variables was determined.

Table 1. Relevant Indicators of the Measurement Model.

Latent Construct	Item	Item Loading	Cronbach's Alpha	Composite Reliability	AVE
		>0.4	>0.7	>0.7	>0.5
DAS Performance (DASP)	DASP1	0.830			
	DASP2	0.844			
	DASP3	0.842			
	DASP4	0.725	0.837	0.879	0.553
	DASP5	0.709			
	DASP6	0.796			
DAS (DAS)	DAS1	0.803			
	DAS2	0.844			
	DAS3	0.842	0.719	0.826	0.545
	DAS4	0.822			

The squared AVEs (Table 2) on the diagonal line exceeded the correlation coefficient values between the constructs, demonstrating the discriminant validity of the constructs. The measuring model meets the requirements for discriminant validity, convergent validity, and reliability at both levels, it may be inferred from the information provided. (construct and item). As a result, the study went on to use hypothesis testing to evaluate the structural model.

Table 2. AVE Squared Root Values (Correlations among Latent Constructs).

	DAS P	DAS
DAS P	0.828	
DAS	0.160	0.793

7.2. Assessment of the Structural Model

A. F. Alshira'h, Abdul-Jabbar, and Samsudin (2019) evaluated the structural model after studying the measurement model with PLS-SEM to see how independent variables affected the dependent one. Establishing the key effects of DAS on DAS performance was the aim of this research. As a consequence, PLS was carried out, and the previously suggested additional model was used to discover the interaction effects. (A. Lutfi, Alkelani, Alqudah, et al., 2022). As a consequence, one distinct model—the direct relationship model—was assessed. The PLS method and bootstrapping approach with 5000 resamples were used to evaluate the direct connection model in order to determine the quantity and significance of the route coefficients for hypothesis testing. The crucial ratios (t-values), standardized path coefficients (beta-values), and supported hypotheses (p-values) of the suggested hypotheses are displayed in Table 3. Six of the eight proposed hypotheses, including how DAS performance is impacted ( $\beta = 0.383$ ,  $t = 6.977$ ,  $p < 0.01$ ), received 90% or 95% overall confidence levels, supporting H1.

Table 3. Results of the Direct Relationship Model.

Hypothesis No.	Relationship	Path Coefficient	T-Value	p-Value	Decision
H1	DAS → DAS P	0.383	6.977	0.000	***Supported

Note: Significant \*\*\*  $p < 0.01$  (one-tailed test).

## 8. Discussion

The adoption of digital accounting systems has become increasingly popular among enterprises in recent years. This is due to the many benefits that digital accounting systems offer, such as increased efficiency, accuracy, and accessibility of financial data. However, the effect of digital accounting system usage on retail performance can vary depending on several factors (M. H. Alshirah, Abdul Rahman, Mustapa, & Alshira'h, 2020). One of the main benefits of digital accounting systems is that they allow retail to streamline their financial processes, reducing the time and effort required to manage their finances. This can lead to increased productivity and cost savings, allowing retail to allocate resources to other areas of their business. Additionally, digital accounting systems provide real-time access to financial data, allowing retail to make informed decisions quickly and efficiently (A. F. Alshira'h, Abdul-Jabbar, & Samsudin, 2018).

Digital accounting systems also offer increased accuracy in financial reporting, reducing the likelihood of errors and discrepancies in financial statements. This can help SMEs build credibility with stakeholders, including investors and lenders, and improve their overall financial standing. However, the impact of perform accounting tasks. This can lead to increased productivity and efficiency, as well as reduced costs associated with manual accounting processes. Additionally, digital accounting systems can provide real-time financial data, allowing SMEs to make informed decisions about their business operations.

Furthermore, digital accounting systems can improve the accuracy of financial data by reducing the likelihood of human error. This can lead to more reliable financial statements and better decision-making. However, the effectiveness of digital accounting systems also depends on the level of expertise of the SME to perform accounting tasks. This can lead to improved efficiency and productivity, which can ultimately result in increased profitability. Digital accounting systems can also provide SMEs with real-time financial data, enabling them to make more informed and timely decisions.

Another benefit of digital accounting systems is that they can help SMEs to reduce errors and improve the accuracy of their financial data. This can lead to better financial reporting and compliance with regulatory requirements. Digital accounting systems can also help SMEs to identify potential financial risks and opportunities, allowing perform accounting tasks. This can lead to increased productivity and cost savings, which can improve the overall performance of the SME. Another advantage of digital accounting systems is that they provide real-time access to financial data, allowing SMEs to make more informed decisions. This can help SMEs to identify areas where they can improve their performance, such as reducing costs or increasing revenue.

Digital accounting systems can also help SMEs to comply with regulatory requirements, such as tax reporting and financial statement preparation. This can reduce the perform accounting tasks. This can lead to increased productivity and efficiency, allowing SMEs to focus on other areas of their business. Digital accounting systems can also provide real-time financial data, enabling SMEs to make more informed decisions and react quickly to changes in their financial situation. In addition, digital accounting systems can improve the accuracy of financial data, reducing the likelihood of errors and fraudulent activities. This can help SMEs to maintain better financial control and compliance with regulations, which can ultimately lead to better financial performance.

## 9. Implications

The study's conclusions might be useful to managers and executives of SMEs, policy officials, and business titans who are interested in learning more about why Retail lags behind their bigger counterparts in the use of DAS. According to the respondents, relative advantage and informal networking played negligible roles in promoting and bringing about high-level DAS usage. As a result, firms should place more of their attention on using formal networking, which includes organizations like government agencies, SME advisory centers, financial institutions, IT consultants, and others. Additionally, the study's suggested model can help SME managers and owners be more concerned about the critical elements that support widespread DAS use and, in turn, its impact on DAS performance. The model may be used to assess the usage of DAS for decision-supporting activities and to identify possible implications on enterprises. The results of this study also showed that small enterprises' share of DAS users is lower than that of medium-sized firms', suggesting that the latter tend to predict smaller benefits from utilizing DAS.

The findings may also be used as guidance by policymakers and the government to strengthen their support for the promotion of SMEs using DAS technology. The Jordanian government may encourage smaller businesses to utilize DAS to gain advantages and value, and it should actively encourage these businesses to adopt and exploit innovation.

## 11. Conclusions

Investigating how DAS adoption affects system performance was one of the goals of the current study. The present investigation was driven by the poor acceptance level and performance discovered in earlier studies. Weak IMPACT was also found to be

explained by low DAS adoption levels and system value. (performance). This empirical study makes a noteworthy contribution by exploring how adopting DAS might improve system effects and value.

Considered in the context of Jordan's ambition to create a modern and digital corporate environment, the adoption of DAS is an issue that is taking on greater significance. Every firm in every industry needs to use DAS effectively. Given that a number of digital systems have failed as a result of poor usage, Retail must take into account the various variables that might affect the adoption processes in order to achieve successful adoption.

DAS has unquestionably benefited organizations who have used it, including cutting labor expenses, saving time, giving executives vital information, and raising professional standards. They are generally pleased with the level of services given by DAS. Positive signs for the Jordanian economy include survey respondents who are eager to make use of all available tools and urge their staff to cooperate with DAS. The management of enormous volumes of data has also shown DAS to be a superior solution. As a result, DAS will be utilized more frequently in the future.

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