International Journal of Education, Management Sciences and Professional Studies (IJEMPS)
*Vol. 1 Issue 2 (AS)* PRINT *ISSN:3115-5065* || E-ISSN:3115-5545
URL: https://journals.iempsglobal.org/index.php/IJEMPS

# THE ROLE OF ARTIFICIAL INTELLIGENCE (AI) IN TRANSFORMING SMES ACCOUNTS PRACTICE IN PORT HARCOURT

**By**

**DR. OSAH AUSTIN ABALI**
Department of Accounting Education
School of Business Education
Federal College of Education (Tech) Omoku, Rivers State
osahaustin85@gmail.com
08037919292

**And**

**OSAH NGOZI AUSTIN**
Department Of Entrepreneurship
Faculty of Administration and Management
Ignatius Ajuru University of Education, Rumuolumini Port Harcourt
osahngozi88@gmail.com
08033586385

***Abstract***

*This study examined the role of Artificial Intelligence (AI) in transforming accounting practices among Small and Medium-sized Enterprises (SMEs) in Port Harcourt. The research focused on how AI adoption influences accounting operations and the extent to which AI-driven tools enhance efficiency and accuracy. A descriptive research design was employed, and the population comprised 1,200 registered SMEs from retail, manufacturing, and service sectors. A stratified random sampling technique was used to select 150 SMEs. Data were collected using a validated structured questionnaire administered to owners, managers, and accountants. The data were analyzed using descriptive statistics such as mean and standard deviation, while multiple regression analysis was applied to test relationships among variables. The findings revealed that AI adoption significantly improved accounting workflows, reporting accuracy, and decision-making. Additionally, AI-driven tools enhanced accounting efficiency by automating repetitive tasks, reducing errors, and providing real-time financial insights. These findings supported previous research emphasizing the role of AI in improving transparency, cost efficiency, and competitiveness in SMEs. The study concluded that integrating AI into SME accounting practices is essential for fostering innovation, ensuring regulatory compliance, and sustaining growth in a rapidly evolving digital economy. It*

*recommended increased investment in AI-powered solutions, capacity-building programs for accountants and managers, and the development of affordable AI platforms tailored to SMEs' needs. This research contributes to literature on AI-driven digital transformation in financial management and offers valuable insights for policymakers, technology providers, and business owners.*

**Keywords:** Artificial Intelligence, Accounting Practices, SMEs, Efficiency, Digital Transformation, Financial Management.

## Introduction

Artificial Intelligence (AI) is revolutionizing industries worldwide, fundamentally transforming accounting practices by introducing automation, intelligent analytics, and advanced decision-support systems (Olowe & Adebayo, 2023). "Its integration into business operations has moved accounting beyond traditional bookkeeping, creating opportunities for enhanced financial accuracy, operational efficiency, and strategic planning. For Small and Medium-sized Enterprises (SMEs), which are vital to economic development and job creation, AI offers tools to manage financial data with greater precision, enabling them to compete in a rapidly evolving global economy.

AI in accounting leverages technologies such as machine learning, robotic process automation, and predictive analytics to streamline processes like invoicing, reconciliation, payroll, and tax computations (Eze & Ogu, 2024). By automating routine tasks, AI reduces errors, lowers costs, and allows accountants and business owners to focus on higher-value activities, including performance monitoring and business forecasting. These innovations provide SMEs with access to real-time insights, improve financial reporting, and strengthen decision-making capabilities, making AI a key driver of digital transformation in the financial sector.

Globally, accounting has shifted from manual, labor-intensive systems to dynamic, data-driven platforms that facilitate efficiency and regulatory compliance. AI-powered applications not only enhance productivity but also redefine the role of accountants, positioning them as strategic advisors rather than solely transactional record-keepers (Chukwudi & Agbo, 2023). This shift reflects a broader trend in business management, where technology is increasingly viewed as a strategic asset rather than a mere operational tool. In Nigeria, particularly in commercial centers like Port Harcourt, the adoption of AI-driven accounting solutions is gaining momentum. SMEs are beginning to embrace innovative technologies to improve financial transparency and resource allocation, aligning their operations with global best practices. The integration of AI into accounting practices provides a pathway for these businesses to strengthen competitiveness, enhance financial oversight, and respond to the demands of a digitally interconnected economy. Understanding the transformative impact of AI in accounting for SMEs is therefore both academically and practically significant. As the technology continues to evolve, it holds the potential to shape a new era of financial management that emphasizes accuracy, accessibility, and strategic insight.

The growing integration of Artificial Intelligence (AI) in accounting practices is reshaping financial management globally, yet its adoption among Small and Medium-sized Enterprises (SMEs) in Nigeria, particularly in Port Harcourt, remains uneven. While AI offers benefits such as automation, real-time analytics, and enhanced decision-making, many SMEs face significant barriers to full utilization, including high implementation costs, limited technical expertise, and insufficient awareness of AI's potential. This results in a continued reliance on manual or semi-automated systems, which are prone to errors and inefficiencies, undermining competitiveness. Additionally, the lack of tailored research on AI adoption for SME accounting in Port Harcourt creates a knowledge gap, leaving business owners and policymakers without clear guidance for leveraging technology effectively. As AI becomes increasingly essential for business sustainability, understanding its transformative role in SME accounting practices is critical for bridging operational gaps, driving innovation, and fostering long-term growth in Nigeria's evolving economic environment.

The aim of this study is to investigate the role of Artificial Intelligence (AI) in transforming accounting practices of Small and Medium-sized Enterprises (SMEs) in Port Harcourt. The objectives are to:

1. examine how the adoption of Artificial Intelligence (AI) influences accounting practices among SMEs in Port Harcourt.
2. evaluate the extent to which AI-driven tools improve the efficiency and accuracy of SMEs' accounting operations in Port Harcourt.

This study is guided by the following research questions:

1. How does the adoption of Artificial Intelligence (AI) influence accounting practices among SMEs in Port Harcourt?
2. To what extent do AI-driven tools improve the efficiency and accuracy of SMEs' accounting operations in Port Harcourt?

This study is significant as it provides insights into how Artificial Intelligence (AI) is transforming accounting practices among SMEs in Port Harcourt. SME owners and managers will benefit by understanding practical ways to integrate AI tools to improve efficiency, accuracy, and decision-making in financial management. Accountants and finance professionals will gain knowledge on emerging technologies that can enhance their roles and skill sets, enabling them to provide more strategic services. Policy makers and regulators will benefit from evidence-based findings that can guide policies to support AI adoption among SMEs and foster economic growth. Technology providers and software developers will find valuable information to create affordable and tailored AI solutions for SMEs. Lastly, researchers will benefit as the study contributes to literature on digital transformation in finance, offering a foundation for future research in AI-driven accounting systems.

## Literature Review

### Concept of Artificial Intelligence (AI)

Artificial Intelligence (AI) refers to the simulation of human intelligence in machines, allowing them to perform tasks such as reasoning, problem-solving, and learning. The concept of AI emerged in the mid-20th century, with the term first introduced by John McCarthy in 1956 during the Dartmouth Conference, which is widely regarded as the birth of AI as a field of study (Russell & Norvig, 2021). Early developments focused on symbolic reasoning and expert systems, while later advancements in machine learning and neural networks revolutionized AI's ability to process data and adapt over time (Goodfellow et al., 2016).

In accounting, AI has become a key driver of innovation, enabling automation of repetitive tasks like data entry, reconciliation, and tax computation. These applications enhance accuracy and efficiency while freeing accountants to focus on higher-value roles, such as financial planning and business analysis (Olowe & Adebayo, 2023). AI is typically classified into narrow AI, designed for specific tasks, and general AI, which aims to replicate comprehensive human cognition. Today, narrow AI dominates business operations, including fraud detection, predictive analytics, and virtual assistants. For Small and Medium-sized Enterprises (SMEs), adopting AI provides a pathway to streamline accounting operations, reduce costs, and strengthen competitiveness in fast-changing markets.

### Components and Applications of AI in Accounting

Artificial Intelligence (AI) in accounting consists of core components that enable machines to process financial data, automate workflows, and support decision-making. Machine learning (ML) is a foundational component that allows systems to analyze patterns in large datasets, improve predictions, and detect anomalies in financial records (Russell & Norvig, 2021). Natural language processing (NLP) enables machines to interpret and process human language, supporting applications like chatbots for client interactions and automated document analysis. Robotic process automation (RPA) focuses on automating repetitive accounting tasks such as data entry, invoice processing, and payroll management, reducing manual errors and improving efficiency (Goodfellow et al., 2016). Expert systems use rule-based reasoning to assist accountants in making informed decisions, while computer vision aids in reading and processing scanned receipts and invoices.

The applications of AI in accounting have transformed traditional practices. Intelligent systems are now capable of reconciling accounts, preparing financial reports, and performing tax computations with high accuracy. Predictive analytics, another major application, helps businesses forecast cash flows, evaluate risks, and make data-driven strategic decisions. Fraud detection systems powered by AI can identify unusual transactions and strengthen security protocols, while AI-enabled auditing tools ensure compliance by automating regulatory checks (Olowe & Adebayo, 2023). These applications have elevated accountants from transactional roles to strategic advisors, enabling organizations especially Small and Medium-sized Enterprises (SMEs) to leverage real-time data insights for growth. By integrating AI, SMEs in

cities like Port Harcourt can improve transparency, reduce costs, and maintain competitiveness in an increasingly digital economy.

**Concept of Small and Medium-sized Enterprises (SMEs)**

Small and Medium-sized Enterprises (SMEs) are business entities characterized by their relatively small scale of operation, limited workforce, and moderate capital investment. Although definitions vary across countries, SMEs are generally classified based on factors such as employee size, annual turnover, and asset base. In Nigeria, the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) defines a small enterprise as a business with between 10 and 49 employees, while a medium enterprise has between 50 and 199 employees (SMEDAN, 2021). These enterprises are widely regarded as the backbone of national economies, driving innovation, job creation, and income generation (Afolabi, 2015).

Globally, SMEs play a vital role in industrialization and economic diversification by providing employment opportunities and fostering entrepreneurship. They contribute significantly to GDP in both developed and developing nations, making their sustainability a key priority for policymakers (Iria, 2020). In Nigeria, SMEs represent more than 90% of businesses and employ over 80% of the workforce, making them central to economic growth and poverty reduction.

Despite their contributions, SMEs often face operational challenges, including limited access to finance, inadequate infrastructure, and insufficient technological adoption. The integration of digital technologies such as Artificial Intelligence (AI) into SME operations has become essential in overcoming these barriers, improving efficiency, and enhancing competitiveness.

**Accounting Practices in SMEs**

Accounting practices in Small and Medium-sized Enterprises (SMEs) refer to the processes, systems, and methods used to record, analyze, and report financial transactions for effective decision-making. These practices form the foundation of financial management, enabling SMEs to monitor cash flow, assess profitability, and ensure regulatory compliance. Traditionally, many SMEs have relied on manual bookkeeping systems, spreadsheets, or basic accounting software due to limited resources and technical expertise (Okafor & Onuoha, 2020). While such methods meet basic reporting requirements, they are often time-consuming and prone to errors, which can hinder growth and financial transparency.

Modern accounting practices emphasize automation, integration, and real-time reporting. Cloud-based accounting systems and AI-powered tools are increasingly being introduced to improve data accuracy, reduce operational costs, and support strategic planning (Olowe & Adebayo, 2023). SMEs adopting these technologies benefit from features such as automated reconciliations, digital invoicing, payroll management, and analytics dashboards, which provide timely insights into business performance.

However, accounting practices in SMEs are influenced by several factors, including the owner's level of financial literacy, availability of skilled personnel, and regulatory frameworks

(Afolabi, 2015). Many SMEs in developing economies still face challenges in implementing advanced accounting systems due to infrastructural limitations and financial constraints. Strengthening accounting practices through digital solutions not only enhances accountability but also improves SMEs' ability to access funding, meet tax obligations, and compete in dynamic markets. This makes accounting modernization critical for sustainable growth, particularly in commercial hubs like Port Harcourt.

**The Influence of Artificial Intelligence (AI) on Accounting Practices among SMEs in Port Harcourt**

Artificial Intelligence (AI) is rapidly transforming accounting practices worldwide, and its influence is gradually extending to Small and Medium-sized Enterprises (SMEs) in Port Harcourt. Accounting, traditionally seen as a manual and routine activity, is being reshaped by technologies such as automated accounting systems, machine learning, and decision support systems. These changes are creating opportunities for efficiency, accuracy, and compliance, but also introducing challenges related to cost, skills, and infrastructure.

One of the most visible influences of AI in accounting is automation of repetitive tasks. Bookkeeping, reconciliations, invoice processing, and payroll can now be handled more efficiently by AI-driven systems. This reduces human error and enables SMEs to prepare financial reports more accurately and on time (Nwankwo, Igwe & Nnamani, 2025). In a dynamic business city like Port Harcourt, where SMEs operate in competitive environments, the ability to generate timely financial information is critical for survival.

Beyond routine accounting, AI contributes significantly to decision making and financial planning. Decision Support Systems (DSS) and Executive Support Systems (ESS) have been found to enhance strategic decision-making capabilities, giving SMEs insights into cash flow management, budgeting, and forecasting (Shehu, 2025). In Port Harcourt, where SMEs face uncertainty due to fluctuating market conditions, such tools can provide valuable predictive insights that guide managerial choices.AI also plays an important role in regulatory compliance and audit practices. With increasing pressure from tax authorities and regulators, SMEs must ensure that their accounting practices meet statutory requirements. AI-enabled platforms can help calculate taxes, prepare compliant reports, and reduce penalties from errors (Bello & Usman, 2025). Similarly, the use of expert systems and data mining in auditing enhances transparency and strengthens stakeholder confidence (Busari & Idowu, 2024).

However, despite these opportunities, challenges remain significant. High implementation costs are a major barrier, as many SMEs struggle to afford modern AI-driven accounting tools or to train staff to use them effectively (Onuotu & Amaewhule, 2024). Infrastructure issues such as unstable electricity and unreliable internet also limit adoption in Port Harcourt. Moreover, resistance to change and lack of technical knowledge among SME owners and employees reduce the effectiveness of AI tools (Itang, 2020). AI has the potential to revolutionize accounting practices among SMEs in Port Harcourt by improving efficiency, accuracy, compliance, and decision support. Yet, to fully realize these benefits, barriers such

as cost, technical know-how, and infrastructure must be addressed. With appropriate training, supportive policies, and affordable solutions, SMEs in Port Harcourt could leverage AI to enhance their accounting systems and overall performance.

**The Relevance of AI to SMEs in Port Harcourt**

Artificial Intelligence (AI) has become increasingly relevant to the survival and growth of Small and Medium-sized Enterprises (SMEs) in Port Harcourt. The city, being a commercial hub in Rivers State and home to a wide range of SMEs in trading, services, and oil-related industries, requires modern accounting approaches that go beyond manual bookkeeping. Traditional accounting systems are often time-consuming, error-prone, and inadequate for handling the growing financial complexities of SMEs (Yamsri, 2024). AI bridges this gap by providing tools that enhance speed, accuracy, and real-time financial insights. For SMEs in Port Harcourt, one key relevance of AI lies in improving operational efficiency. Automated accounting platforms can handle payroll, invoicing, and reconciliations more accurately than manual systems. This is especially important for businesses operating with limited staff, where automation reduces workload and ensures timely reporting.

AI is also relevant in strengthening decision-making capacity. SMEs face volatile market conditions influenced by the oil economy and fluctuating customer demand. With AI-powered decision support systems, managers can forecast cash flows, assess risks, and allocate resources more strategically. This capacity to make data-driven decisions is vital for long-term sustainability. Another dimension of AI's relevance is in regulatory compliance and tax reporting. Many SMEs in Port Harcourt struggle with Nigeria's complex tax regulations, leading to fines and reputational risks. AI-enabled accounting software helps to automatically calculate taxes, generate compliant reports, and meet deadlines. This not only reduces penalties but also builds trust with regulators and financial institutions (Uriel, 2024).

Furthermore, AI adoption can enhance competitiveness and credibility. Clients, investors, and banks increasingly demand transparency and timely financial information. SMEs that integrate AI into their accounting practices demonstrate professionalism, which can attract more partnerships, funding, and market opportunities. However, the relevance of AI is not only about efficiency but also about business resilience. In an economy prone to uncertainties, SMEs that embrace intelligent systems are better positioned to adapt, innovate, and withstand shocks. Port Harcourt, with its mix of opportunities and challenges, provides a fertile ground where AI adoption can distinguish thriving SMEs from struggling ones.

**Challenges of AI Adoption in SME Accounting**

Despite the transformative potential of Artificial Intelligence (AI) in accounting, Small and Medium-sized Enterprises (SMEs) face several barriers to its successful adoption. One of the major challenges is high implementation cost, as acquiring AI-powered software, upgrading infrastructure, and training personnel often require significant financial investment that many SMEs cannot afford (Eze & Ogu, 2024). Additionally, limited technical expertise among SME owners and staff creates difficulties in selecting, integrating, and managing AI tools effectively.

Many SMEs lack IT departments or access to professional support, resulting in low confidence in adopting advanced technologies (Okafor & Onuoha, 2020).

Another critical challenge is data security and privacy concerns. AI systems rely heavily on large volumes of sensitive financial data, and without strong cybersecurity measures, SMEs risk exposure to breaches and fraud. Furthermore, resistance to change among employees and business owners slows adoption, as some stakeholders perceive AI as too complex or fear job displacement (Olowe & Adebayo, 2023).

Infrastructure-related limitations, such as unstable electricity supply and poor internet connectivity, also hinder effective deployment of AI solutions in developing regions. Regulatory uncertainty and lack of standardized policies around AI use further complicate integration, leaving SMEs without clear guidance on compliance. Addressing these challenges requires targeted policies, affordable AI solutions, and capacity-building initiatives. By overcoming these barriers, SMEs can fully harness AI's potential to enhance accounting accuracy, improve efficiency, and strengthen competitiveness in a rapidly evolving business environment.

### *Technology Acceptance Model (TAM)*

The Technology Acceptance Model (TAM), developed by Davis in 1989, is one of the most widely used frameworks for explaining and predicting user acceptance of technology. TAM suggests that two key factors Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) influence individuals' attitudes toward adopting new technologies (Davis, 1989). Perceived usefulness refers to the degree to which a person believes that using a particular system will enhance performance, while perceived ease of use reflects the effort required to operate the system. Together, these factors determine behavioral intention, which predicts actual technology adoption. In the context of Artificial Intelligence (AI) in SME accounting, TAM provides a strong basis for understanding adoption behavior. SME owners and accountants are more likely to embrace AI solutions when they perceive tangible benefits such as improved accuracy, efficiency, and cost reduction. Similarly, user-friendly AI platforms encourage adoption by reducing the complexity often associated with advanced technologies (Venkatesh & Davis, 2000).

TAM is particularly suitable for SMEs in developing regions, where limited resources and technical expertise affect technology acceptance. By applying TAM, this study can analyze how perceptions of usefulness and ease of use shape AI integration in accounting practices. This framework also helps highlight areas where training, awareness, and system design improvements can increase adoption, making it highly relevant to AI-driven transformations in SME financial management.

## Methodology

This study adopted a descriptive research design to investigate the role of Artificial Intelligence (AI) in transforming accounting practices among Small and Medium-sized Enterprises (SMEs)

in Port Harcourt. The population comprised 1,200 registered SMEs across retail, manufacturing, and service sectors. A stratified random sample of 150 SMEs was selected to ensure proportional representation. Structured questionnaires were distributed to owners, managers, and accountants to gather data on AI adoption, benefits, and challenges. The instrument was validated by experts, and reliability was established through a pilot test. Data were analyzed using descriptive statistics (mean, standard deviation) and multiple regression via SPSS to determine AI's influence on accounting efficiency, accuracy, and decision-making."

**Result and Findings**

*Table 1: Regression Analysis of AI Adoption and Accounting Practices*

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | B (Constant) | B (AI Adoption) | Beta | t | Sig. |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.582 | 0.339 | 0.318 | 0.874 | 3.756 | 0.426 | 0.351 | 3.492 | .001 |

**Dependent Variable**: Accounting Practices

**Source**: SPSS Output

This model explains 33.9% of the variance in accounting practices (R Square = 0.339). The coefficient for AI adoption (B = 0.426, p = .001) indicates a significant positive effect, confirming that adopting AI improves accounting workflows, accuracy, and reporting among SMEs in Port Harcourt.

*Table 2: Regression Analysis of AI-Driven Tools and Accounting Efficiency*

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | B (Constant) | B (AI Tools) | Beta | t | Sig. |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 0.541 | 0.293 | 0.272 | 0.906 | 3.482 | 0.389 | 0.317 | 2.881 | .005 |

**Dependent Variable**: Accounting Efficiency and Accuracy

**Source**: SPSS Output

This model explains 29.3% of the variance in accounting efficiency and accuracy (R Square = 0.293). The coefficient for AI tools (B = 0.389, p = .005) shows a significant positive effect, meaning AI-driven tools improve accuracy, efficiency, and decision-making in SME accounting.

**Discussion of Findings**

The findings showed that Artificial Intelligence (AI) adoption significantly influenced accounting practices among SMEs in Port Harcourt. Regression results indicated a moderate positive relationship (R = 0.582) and a significant effect (p = .001), confirming that AI

improved workflows, reporting accuracy, and decision-making. This aligned with Russell and Norvig (2021), who emphasized AI's ability to optimize data-driven tasks and enhance business processes. Similarly, AI-driven tools were found to have significantly enhanced accounting efficiency and accuracy ($R = 0.541$, $p = .005$), demonstrating their role in automating processes and reducing errors, which supported Goodfellow et al. (2016) on AI's predictive and analytical potential. These results also agreed with Olowe and Adebayo (2023), who reported that AI transforms accounting by reducing operational costs and improving transparency, reinforcing its role in advancing SMEs' competitiveness.

## Conclusion

This study examined the role of Artificial Intelligence (AI) in transforming accounting practices among Small and Medium-sized Enterprises (SMEs) in Port Harcourt. The findings revealed that AI adoption significantly influenced accounting processes, improving reporting accuracy, decision-making, and operational workflows. AI-driven tools were also found to enhance accounting efficiency by automating repetitive tasks, reducing errors, and providing real-time insights for strategic planning. These results confirmed that integrating AI into SME operations offered measurable benefits, aligning with scholarly evidence that emphasized technology's transformative impact on accounting systems. Overall, the study concluded that AI served as a catalyst for modernizing SME accounting practices, strengthening financial transparency, and promoting competitiveness in a rapidly evolving digital economy.

## Recommendations

This study recommended that:

1. SME owners and managers should increase investment in Artificial Intelligence (AI) technologies to enhance accounting practices. They should prioritize adopting AI-powered software for bookkeeping, reporting, and auditing to improve accuracy, streamline operations, and strengthen financial decision-making.
2. Technology providers and policymakers should create affordable AI solutions and supportive frameworks to encourage wider adoption among SMEs. Training programs and capacity-building initiatives should be introduced to ensure accountants and business owners can effectively use AI tools to boost efficiency and accuracy in accounting operations.

## REFERENCES

Afolabi, M. O. (2015). The role of small and medium enterprises in economic development: The Nigerian experience. *International Journal of Small Business and Entrepreneurship Research, 3*(2), 33–47.

Bello, S., & Usman, A. Y. (2025). A narrative review of SME adoption of accounting information systems in Nigeria. *African Journal of Accounting and Financial Research, 8*(3), 45–56.

Busari, A., & Idowu, O. A. (2024). Adoption and impact of artificial intelligence tools on audit practices among small and medium audit firms in Oyo State. *Nigerian Journal of Management Studies, 20*(2), 112–125.

Chukwudi, A., & Agbo, C. (2023). Artificial intelligence and accounting innovation in emerging markets: Implications for practice and policy. *Journal of Accounting and Management, 13*(1), 45–57.

Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly, 13*(3), 319–340. https://doi.org/10.2307/249008

Eze, R. N., & Ogu, C. A. (2024). Challenges and prospects of AI adoption in small and medium enterprises: Evidence from Nigeria. *Journal of Business and Technology, 9*(1), 112–125.

Goodfellow, I., Bengio, Y., & Courville, A. (2016). *Deep learning*. MIT Press.

Iria, J. E. (2020). Small and medium enterprises as drivers of economic development in Nigeria. *Nigerian Journal of Development Studies, 7*(1), 77–90.

Itang, P. (2020). Computerized accounting systems and internal control effectiveness in Nigerian SMEs. *Research Journal of Finance and Accounting, 11*(16), 34–42.

Nwankwo, O., Igwe, C., & Nnamani, J. (2025). Effect of automated accounting software on the efficiency of Nigerian SMEs' financial operations. *Global Journal of Accounting and Finance, 7*(2), 22–35.

Okafor, L. C., & Onuoha, C. C. (2020). Accounting practices of SMEs in Nigeria: Challenges and digital transformation opportunities. *Journal of Accounting Research, 6*(2), 91–103.

Olowe, F. T., & Adebayo, S. A. (2023). Artificial intelligence and the future of accounting practices in SMEs: A Nigerian perspective. *International Journal of Finance and Accounting, 12*(4), 88–101.

Onuotu, C., & Amaewhule, K. (2024). Automated accounting systems and payroll preparation in SMEs in Rivers State. *Rivers State University Journal of Economics, 6*(1), 77–89.

Russell, S. J., & Norvig, P. (2021). *Artificial intelligence: A modern approach* (4th ed.). Pearson.

Shehu, A. (2025). Impact of accounting intelligence systems on the corporate performance of SMEs in Nigeria. In *New Ideas Concerning Accounting, Society, Sustainability and Innovation* (pp. 66–75). Book Publisher International.

Small and Medium Enterprises Development Agency of Nigeria (SMEDAN). (2021). *SME annual report*. SMEDAN Publications.

Uriel, D. (2024). Artificial intelligence and tax compliance among SMEs in Nigeria. *Journal of Accounting and Taxation Studies, 14*(3), 101–114.

Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science, 46*(2), 186–204. https://doi.org/10.1287/mnsc.46.2.186.11926

Yamsri, P. (2024). Artificial intelligence in accounting: Opportunities and challenges for small and medium enterprises. *International Journal of Business and Management, 19*(1), 55–64.