

Impact of E- Accounting Software Adoption on Operational Efficiency of SMEs in Bangladesh

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ABSTRACT

In the modern digital economy, mobile accounting software is revolutionizing SMEs' financial management. This study analyses the impact of mobile accounting software on operational efficiency and evaluates the associated challenges faced by Bangladeshi SMEs. The study employs a qualitative research approach and secondary data from academic literature, industry publications, and supplier documentation on accounting software. The findings indicate that mobile accounting software enhances operational efficiency by minimizing manual accounting tasks and optimizing financial operations. It improves decision-making by providing fast, trustworthy, and accurate financial information. It contributes to cost reduction by lowering administrative expenses and boosting resource utilization. The paper identifies several obstacles and challenges affecting adoption in Bangladeshi SMEs. Despite these challenges, mobile accounting software presents significant opportunities to improve financial management practices and organizational growth.

Keywords: E-Accounting, Mobile Accounting, Cloud Accounting, SME, Operational Efficiency, Bangladesh.

INTRODUCTION

In order to maintain development and competition in the current business environment, firms are depending more and more on effective financial management systems. The speed at which technology is developing has completely changed how companies' function, communicate, and make decisions. As a result, accounting procedures are moving away from traditional approaches and toward more automated and computerized solutions. For ensuring organizational performance and long-term sustainability, effective finance management is essential (Dr. Rajendra Kumar Mahto, 2024). Simultaneously, accounting software is becoming a crucial component of every kind of organization (Marushchak et al., 2021). Additionally, to improve overall operational efficiency, contemporary accounting systems are now connected with various corporate operations, including inventories, CRM, and ERP (Marushchak et al., 2021).

The development of cloud computing and mobile apps is crucial to corporate operations (Kamau et al., 2023). Furthermore, technology developments like big data and artificial intelligence are changing corporate models and accounting procedures (Kamau et al., 2023). These developments enable businesses to effectively handle massive amounts of data and reach well-informed conclusions. The use of online and Internet technology for accounting tasks is known as e-accounting (Fatima, 2016). It makes it possible for businesses to carry out

accounting-related tasks online, which reduces manual labor and boosts productivity (Fatima, 2016). The accuracy and timeliness of financial reporting have increased globally as a result of the integration of mobile and cloud technology into accounting information systems.

By automating repetitive tasks and increasing productivity, digitalization is revolutionizing accounting (Quraishi et al., 2025). Despite these developments, small firms are the most vulnerable and have little funding for accounting programs (Marushchak et al., 2021). Many SME owners lack technical expertise and financial literacy, which hinders their ability to properly prepare financial reports (Maisko et al., 2025). This frequently leads to ineffective financial management and limited company expansion. Businesses may now handle financial data online quickly and affordably with cloud accounting (Ma et al., 2021). In a similar vein, mobile accounting apps may be downloaded and installed for free (Kamau et al., 2023). By streamlining financial procedures and increasing accessibility, these instruments greatly improve operational efficiency.

Several elements, including performance expectancy, effort expectancy, and enabling conditions, affect the adoption of e-accounting systems (Prasetyo, 2021). Due to a lack of knowledge about cloud accounting and its advantages, adoption is still restricted in many developing nations, including Bangladesh (SAHA et al., 2020). Furthermore, widespread deployment is still hampered by worries about cybersecurity and data protection (Fatima, 2016). Nevertheless, mobile accounting enhances financial performance by improving decision-making and record-keeping (Kinyua, 2024). E-accounting procedures have begun to be adopted by industries like Bangladesh's RMG sector, but there is still little study in this field (Hossain & Rahman, 2022).

Even though cloud accounting has advantages, including cost savings and scalability, infrastructure and knowledge hurdles still prevent it from being widely used in underdeveloped nations (Sobhan, 2019). Professionals must constantly learn and adapt as a result of the digital revolution of accounting, which offers both possibilities and problems (Islam & Islam, 2025).

Despite the extensive discussion of e-accounting, cloud accounting, and digital accounting systems in earlier research, there are still a number of significant study gaps. Instead of looking at the actual operational results following adoption, the majority of current research primarily concentrates on technological adoption, user acceptability, behavioral intention, and variables impacting the usage of e-accounting systems. While many researchers have focused on adoption determinants like performance expectancy, effort expectancy, facilitating conditions, and technological readiness, there hasn't been much focus on how e-accounting software directly increases SMEs' operational efficiency in actual business settings.

The majority of earlier research was carried out in wealthy nations or concentrated on digital transformation in general, without offering enough data from emerging nations like Bangladesh. While several studies have addressed the adoption of e-accounting in Bangladesh, there is still a dearth of research that explicitly looks at how e-accounting software affects SMEs' operations after adoption. Few studies have examined how e-accounting systems affect operational efficiency, workflow improvement, financial reporting speed, accuracy, and decision-making performance after implementation. The majority of studies conducted in Bangladesh focus on awareness issues, adoption barriers, and usage patterns of accounting software.

Many SMEs in Bangladesh continue to use conventional accounting techniques like Microsoft Excel and manual records, but there is little empirical data to compare the operational performance of these approaches with contemporary e-accounting software. Moreover, how various e-accounting software features—like invoicing, expenditure monitoring, and bookkeeping modules—help to enhance SME operational operations have received less attention in prior research. Another significant gap is that although the majority of research focuses on adoption intention or financial success in general, fewer studies explicitly look at operational efficiency as a distinct and quantifiable outcome variable. Reduced human labor, quicker transaction processing, enhanced workflow, fewer accounting mistakes, better financial reporting, and real-time access to financial data are all examples of operational efficiency. These topics are still understudied, especially in Bangladesh's SME sector. Furthermore, accounting systems are constantly changing due to rapid technological advancements like automation and cloud computing, but little is known about how SMEs actually use e-accounting software after adoption and how it impacts their daily operations.

Therefore, by thoroughly examining the direct impacts of e-accounting software adoption on the operational efficiency and overall business performance of SMEs in Bangladesh, this study aims to close the gaps in the literature. The study focuses especially on the many operational advantages, organizational enhancements, and real-world difficulties that SMEs have after implementing and maintaining e-accounting software. It looks at how these digital accounting systems affect day-to-day business operations, financial management procedures, decision-making, and overall organizational efficacy. Even though digital accounting technologies are becoming more and more important, previous research has paid relatively little attention to these post-adoption operational consequences and practical implementation issues, particularly in the context of Bangladesh.

The main objective of the research is to examine the impact of e-accounting software adoption on the operational efficiency of SMEs in Bangladesh. To achieve the main objective, the study focuses on the following specific objectives:

1. To examine how e-accounting systems affect SMEs' operational efficiency.
2. To determine the level of e-accounting software usage among Bangladeshi SMEs.
3. To investigate the difficulties SMEs have when putting e-accounting software into practice.

LITERATURE REVIEW

The corpus of research on cloud accounting, SME digitalization, operational performance, and the usage of e-accounting software in business organizations is examined in this chapter. Academic journal articles, conference proceedings, research papers, corporate reports, and comparative studies carried out by various accounting and information systems researchers comprise the literature analyzed in this study. According to earlier research, SMEs may adopt e-accounting systems to increase workflow efficiency, decrease manual accounting tasks, improve financial reporting accuracy, and facilitate improved managerial decision-making. Compared to traditional paper-based systems, digital accounting technologies help firms handle their accounting information more effectively and efficiently, according to several academics.

However, the literature also points to a number of obstacles and difficulties that hinder SMEs' ability to successfully adopt and use e-accounting software, especially in developing nations like Bangladesh. These difficulties include a lack of information of digital accounting technologies, inadequate technical skills and knowledge, budgetary and financial constraints, inadequate technology infrastructure, and worries about data security and cybersecurity. Many SMEs are still reluctant to completely integrate digital accounting procedures into their business operations as a result of these problems. As a result, this chapter also examines how the implementation of e-accounting software affects operations and highlights research needs pertaining to Bangladeshi SMEs beyond the adoption stage.

E-accounting refers to the use of online and Internet technologies for accounting chores and other accounting-related activities within firms (Fatima, 2016). By enhancing operational effectiveness, transparency, and dependability, digital technologies like blockchain and artificial intelligence have the potential to revolutionize conventional accounting procedures (Md. Kamrul Hassan Tuhin et al., 2026). It decreases reliance on manual labor, eliminates traditional accounting procedures, and increases operational performance within corporate operations by enabling enterprises and organizations to do accounting chores and financial activities online (Tarmidi et al., 2014). The phrases "e" and "accounting," where "e" stands for "electronic" and "accounting" refers to the process of recording, classifying, summarizing, and reporting financial transactions and accounting information within an organization, are combined to produce e-accounting (Toshniwal, 2016). Binary digits like "0" and "1" are used in digital accounting, also known as e-accounting, to process accounting data, perform accounting processes, and keep financial records using computerized and electronic systems (Deshmukh, 2006). Mobile-based accounting software is another name for MAS, a type of mobile application used by SMEs to manage financial data and perform accounting tasks (Rahmayanti & Rahmawati, 2020).

This theoretical framework and the increasing use of mobile accounting technologies among SMEs are further supported by the Resource-Based View (RBV), which maintains that a firm's internal resources and organizational capabilities are significant drivers of organizational competitive advantage and business performance (Wernerfelt, 1984). According to Rahmayanti and Rahmawati (2020), mobile accounting

applications improve the supply and services within organizational operations and commercial activities while providing SMEs with practical and efficient solutions. Shankar and Datta (2019) claim that mobile accounting apps enable SME owners to complete accounting transactions, financial tasks, and regular company operations with considerable time and effort savings. External factors that affect SME operations, operational procedures, and overall business performance include the mobile accounting software itself, as well as its acceptance, installation, and integration inside the organizational structure (Kinyua, 2024).

Following the COVID-19 epidemic, the use of mobile accounting software increased dramatically and developed into a more common and integrated practice as SMEs moved more and more toward digital platforms and online-based business models. It has developed into a crucial component of many corporate operations throughout time, enabling not just financial record-keeping but also decision-making, reporting, and the general digital transformation of numerous business kinds. In addition to improving the supply, coordination, and administration of goods and services within regular company operations, mobile accounting applications provide SMEs with practical and efficient solutions (Rahmayanti & Rahmawati, 2020). Mobile accounting apps greatly reduce the time and effort required by SME owners to complete financial transactions and regular accounting-related company tasks, claim Shankar and Datta (2019). Important external factors that affect SME operations, efficiency, and overall business performance include the mobile accounting software itself, as well as its acceptance, installation, and integration inside the organizational structure (Kinyua, 2024).

According to empirical research, mobile and cloud accounting solutions improve data-driven decision-making, transform financial management systems, boost operational efficiency, and improve business performance in dynamic digital environments—all of which significantly contribute to overall organizational development. Mobile accounting software, which helps organizations manage their daily financial and accounting operations in a more effective and structured manner, offers users the primary accounting functionality and operational aspects (Rahmayanti & Rahmawati, 2020). Additionally, enhancing operational effectiveness, collaboration, flexibility, and real-time access to information across organizational processes, mobile technologies greatly improve overall corporate performance. (Shiu & Lam, 2010). Mobile transactions have a positive effect on financial performance, which leads to better business results and efficiency (Misati et al., 2024), even though digital technologies increase data integrity and management decision-making processes inside businesses (Omar, 2023). Mobile accounting solutions may improve the overall accuracy and efficiency of accounting operations inside firms by reducing mistakes related to manual data input, streamlining business workflows, and expediting the financial reporting process (Smith, 2018).

By changing how financial data is captured, processed, analyzed, and used across businesses in more automated and data-driven contexts, the digital revolution is radically altering accounting systems and processes. Digitalization is constantly changing accounting practices and converting conventional accounting systems into more effective, technologically advanced procedures by automating regular and repetitive accounting duties (Quraishi et al., 2025). Blockchain technology increases accountability, transparency, and confidence in financial transactions and record-keeping procedures while also reducing fraud in accounting and financial systems (Cai et al., 2019). Despite these benefits, integrating digital accounting systems into organizational procedures is also linked to a number of structural, technical, financial, and managerial difficulties that may affect the long-term efficacy and success of implementation in a variety of organizational settings. Accounting professionals are reluctant to use cutting-edge digital accounting technology due to fear of automation and the potential displacement of traditional accounting positions (Md. Kamrul Hassan Tuhin et al., 2026). Accounting professionals may find it difficult to adjust to such technologies, especially in areas like audit planning, risk analysis, and internal control assessment (Zhang et al., 2021), due to high implementation and maintenance costs (Ma et al., 2021), cybersecurity risks and data protection concerns (K. Sherif & Mohsin, 2021), and the growing replacement of complex and routine tasks by artificial intelligence and expert systems. During the adoption stage, infrastructure needs continue to be a major obstacle for companies (Md. Kamrul Hassan Tuhin et al., 2026).

The explanation is found in the term "cloud accounting," where "cloud" refers to the internet and "accounting" refers to the recording and reporting procedure (Allaverdi, 2017). According to Moniruzzaman and Rahman (2023), cloud accounting is an enhanced, internet-based development of traditional accounting systems that allows real-time access and management of financial data and accounting activities using mobile devices and

other linked digital platforms. Online accounting, or e-accounting, is another name for cloud accounting. In Bangladesh, the use of cloud accounting is still relatively new. Adoption of cloud accounting is a significant innovation that is influenced by several aspects (Moniruzzaman & Rahman, 2023). There are 0.6 million SMEs in Bangladesh, according to recent estimates, and they are steadily taking on an impressive role in the competitive market system (Rahman et al., 2014). Christauskas and Miseviciene (2012) believe that small and medium-sized businesses (SMEs) have a strong chance since cloud accounting lowers investment. The implementation of e-accounting in Bangladesh's SME sector has been the subject of very few research (Moniruzzaman & Rahman, 2023). Asaduzzaman (2016) claims that most SMEs do not maintain correct accounting records. However, over 86% of Bangladeshi ready-made garment (RMG) companies employ e-accounting systems, suggesting a comparatively greater degree of digital accounting adoption in this industry (Hossain & Rahman, 2022). According to research, SMEs in Bangladesh mostly use Microsoft Excel and a small number of accounting software products to manage accounting tasks and keep financial records (Rahman et al., 2014). Furthermore, integrating these technologies frequently necessitates large financial and human resources, which can be a major obstacle for many organizations (Tuhin et al., 2026). These findings show that while digital accounting systems are becoming more widely used in Bangladesh, their diffusion is still uneven and inconsistent across different business sectors and industries because of variations in organizational capacity, resource availability, and technological readiness.

For a small and medium-sized business to survive in the current economy, managerial abilities for marketing, planning, and cash flow management are essential (Uz Zaman & Islam, 2011). About 90% of all industrial units are SMEs, demonstrating their predominance and important contribution (Rahman et al., 2014). The study of accounting with an understanding of information systems is a corporate resource that is essential to the survival of modern business organizations, much like labor, money, raw materials, and information (Hall, 2010). According to Sajady et al. (2008), the effectiveness of accounting information systems also depends on how decision-makers view the value of the data produced by the system in meeting informational requirements for managerial reports, budgeting, control, and operational procedures.

There is a clear and substantial research gap, especially in Bangladesh, where very few empirical studies have looked at how the use of e-accounting software directly and practically influences SMEs' operational efficiency after its implementation and continued use in day-to-day business operations. Research generally shows that mobile and e-accounting systems significantly improve decision-making, financial reporting quality, and operational efficiency. However, the majority of existing studies focus primarily on adoption behavior rather than actual post-adoption operational performance in real business settings. A better comprehension of the true efficacy and long-term worth of e-accounting systems in enhancing corporate performance is hampered by the absence of post-adoption study. Consequently, further empirical study is required to investigate their actual effects on SME operations in emerging economies such Bangladesh.

RESEARCH METHODOLOGY

The influence of e-accounting software adoption on the overall company performance and operational efficiency of SMEs in Bangladesh is investigated in this study using a qualitative research methodology. Instead of measuring statistical relationships or performing quantitative testing, the study, which relies on secondary data sources, focuses on interpreting and analyzing existing literature, reports, journals, and pertinent documents to gain a deeper understanding of the operational outcomes experienced by SMEs after the implementation of e-accounting systems.

Both exploratory and descriptive approaches are used in the study. It is exploratory in nature since there hasn't been much study done on the operational implications of e-accounting software after adoption in Bangladeshi SMEs, which makes it crucial to delve deeper into the subject. The study is descriptive at the same time because it describes and illustrates how e-accounting software affects a number of aspects of business operations, such as workflow efficiency, financial management procedures, coordination and communication, lowering manual error rates, financial reporting speed and quality, data accessibility, cost and time efficiency, and managerial decision-making processes. The research looks at the prospects, real-world advantages, and implementation difficulties related to SMEs using e-accounting systems in an increasingly digital corporate environment.

Only secondary data sources, such as scholarly journal articles, published research papers, books, industry reports, conference papers, and internet publications about accounting software and SME digitalization, are used in this study. Qualitative content analysis is used to analyze data. In this procedure, pertinent literature is methodically examined, analyzed, and grouped according to recurrent themes that support the study's goals. Three main areas are the focus of the analysis: (i) gains in operational efficiency; (ii) SMEs' acceptance of e-accounting; and (iii) implementation problems. This approach enables the study to integrate current evidence and produce insights into the impact of e-accounting systems on Bangladeshi SME operations.

The study concentrates on post-adoption operational results rather than financial performance or behavioral intention models, and it is restricted to SMEs in Bangladesh.

FINDINGS

The literature review's findings show that mobile and e-accounting systems are essential to enhancing overall business operations, especially for small and medium-sized businesses. They do this by facilitating more effective financial management techniques, facilitating quicker and more accurate decision-making, improving the caliber of financial reporting, and guaranteeing more seamless daily business operations. In a highly competitive and technologically advanced business environment, these digital accounting technologies also assist organizations in lowering manual errors, increasing operational efficiency, enhancing departmental coordination and communication, and boosting the general efficacy of business operations.

E-accounting systems enable businesses to complete a variety of accounting tasks online, greatly reducing the need for manual paperwork, tedious calculations, and time-consuming traditional accounting procedures. This increases overall organizational efficiency and improves operational effectiveness (Fatima, 2016). Similarly, digital accounting solutions streamline many financial processes and increase the accuracy of financial reporting (Omar, 2023). Mobile accounting solutions are growing in popularity among small and medium-sized businesses because they offer crucial features and useful functions that clients need for effective financial administration (Rahmayanti & Rahmawati, 2020).

From a theoretical standpoint, this improvement is explained by the Resource-Based View (RBV) theory, which contends that e-accounting systems and other firm-specific internal resources and capabilities are crucial for gaining a competitive edge and enhancing organizational performance (Wernerfelt, 1984). By assisting companies in managing financial activities more effectively, increasing the speed and accuracy of accounting procedures, and promoting better managerial decision-making, mobile accounting applications have a positive and significant impact on operational effectiveness and overall corporate success, according to research findings. By enhancing the administration of accounting operations, mobile accounting applications improve the supply of goods and services and provide SMEs with practical solutions (Rahmayanti & Rahmawati, 2020). Furthermore, studies have demonstrated that mobile transactions have a positive effect on an organization's financial performance (Misati et al., 2024) and the standard of decision-making in routine business operations (Omar, 2023). Mobile technologies significantly improve overall business performance by increasing efficiency (Lam & Shiu, 2010). Additionally, mobile accounting solutions speed up financial reporting for businesses, decrease errors in financial processing, improve processes, and remove errors related to manual data entry. Smith (2018).

The findings also suggest that current innovations and technical advancements like digitalization, cloud computing, and mobile accounting are drastically altering, enhancing, and modifying conventional accounting processes and financial management practices inside businesses. Significant changes have been brought about by the development of information technology, such as the growing usage of cloud-based systems and the accessibility of big data, which are being combined to improve accounting professionals' working circumstances (Quraishi et al., 2025). Accounting procedures become more transparent, safe, dependable, and less susceptible to financial manipulation and fraud thanks to blockchain technology. (Cai and others, 2019). Cloud accounting solutions may help businesses get and manage financial data more quickly, effectively, and easily. (Ma and others, 2021). When combined, these technologies enable more precise financial reporting and informed business choices.

However, the research highlights some important barriers, restrictions, and difficulties that hinder the widespread adoption, appropriate implementation, and efficient use of e-accounting systems, particularly in poor and technologically less developed countries. SMEs are occasionally unable to make large expenditures in cutting-edge accounting software and digital accounting technologies due to budgetary limitations and limited financial resources (Marushchak et al., 2021). It is also challenging for many SME owners to preserve, manage, and retain accurate and trustworthy financial records because they lack sufficient financial literacy and technology know-how. (Maisko and others, 2025). Additionally, cybersecurity risks, privacy concerns, and data protection and security issues continue to prevent businesses from fully and successfully utilizing digital accounting systems (K. Sherif & Mohsin, 2021). The adoption of cutting-edge digital accounting technology in businesses is further slowed down by accounting professionals' opposition and anxiety over automation and the possible replacement of traditional accounting functions (Md. Kamrul Hassan Tuhin et al., 2026). High implementation costs remain a major impediment to the adoption and use of modern accounting systems for SMEs (Ma et al., 2021). For many SMEs and institutions with limited organizational capacity and resources, the successful integration and implementation of contemporary digital accounting technologies frequently require significant financial investment, skilled human resources, and technical support, creating significant challenges and barriers (Tuhin et al., 2026). The findings also show that infrastructure needs continue to be a major obstacle for businesses when adopting and implementing e-accounting systems (Md. Kamrul Hassan Tuhin et al., 2026).

The reviewed study also demonstrates that a number of factors, such as effort expectation, performance expectancy, and enabling conditions, have a major impact on how e-accounting systems are adopted and used in businesses (Prasetyo, 2021). The use of mobile and cloud accounting solutions is still restricted in many companies and is still limited in practice since many businesses in Bangladesh are still unaware of the benefits of cloud accounting (SAHA et al., 2020). While other businesses, such as the RMG industry, have widely adopted e-accounting techniques in their financial management and accounting operations, many SMEs continue to manage their accounting and financial activities in their organization using traditional tools like Microsoft Excel and limited accounting software (Rahman et al., 2014). (Hossain & Rahman, 2022). According to Rahmayanti and Rahmawati (2020), mobile accounting software (MAS) is a term used to describe mobile apps that SMEs utilize to manage their accounting and financial activities in real time. This shows that although the use of digital accounting is progressively growing in many businesses, it is still uneven and differs greatly amongst industries, with some adopting it quickly and others adopting it more slowly.

Another noteworthy finding is that, rather than analyzing the actual operational performance, efficiency gains, and business outcomes of SMEs following the introduction and implementation of e-accounting systems in their organizations, most current research concentrates more on user acceptability, perception, and technology adoption factors. Although SMEs make up the majority of Bangladesh's industrial structure, AIS adoption is still inconsistent across industries (Rahman et al., 2014). Although earlier research has confirmed that digital accounting systems boost efficiency, improve decision-making quality, and improve overall financial performance in organizations across various sectors, there is currently little data and empirical evidence on how e-accounting software directly affects operational efficiency after adoption, especially in the context of Bangladesh. Accounting Information Systems (AIS) are an essential organizational tool for operational management and corporate sustainability (Hall, 2010). E-accounting systems enhance managerial skills, including planning, marketing, and cash-flow management, which are critical for SME survival and expansion (Fowzia & Nasrin, 2011; Uz Zaman & Islam, 2011). Decision-makers' perceptions of the value and dependability of accounting information have an impact on the efficacy of AIS and e-accounting systems (Sajady et al., 2008). The operational effects of e-accounting systems on SMEs in Bangladesh following implementation, particularly with regard to their actual impact on operational efficiency, business performance, and general day-to-day financial management practices in organizations, are thus conspicuously lacking in the literature.

CONCLUSION

This study reviewed current academic literature, industry reports, and pertinent secondary sources to investigate the effects of e-accounting software adoption on the operational efficiency of SMEs in Bangladesh. The study's conclusions unequivocally show that mobile and cloud-based accounting solutions significantly improve SMEs' operational efficiency by lowering manual accounting duties, decreasing mistakes, and speeding up and

improving financial reporting. The study comes to the conclusion that e-accounting software improves operational efficiency in a number of ways. Automating standard accounting tasks like bookkeeping, invoicing, and cost monitoring, it first simplifies financial procedures. Second, by offering quick, accurate, and trustworthy financial data, it enhances decision-making. Third, it increases overall business efficiency by assisting SMEs in cutting administrative expenses and optimizing resource use. Nevertheless, the study also reveals that e-accounting system adoption among SMEs in Bangladesh is still unequal and restricted despite these advantages. Lack of technical expertise, budgetary limitations, low digital literacy, cybersecurity issues, and a lack of understanding of the advantages of e-accounting software are some of the main obstacles. In many small and medium-sized businesses, these obstacles considerably impede the successful use of digital accounting systems. The paper also emphasizes how little attention has been paid to post-adoption outcomes, especially operational efficiency, whereas the majority of current research concentrates on adoption behavior and influencing variables. This disparity is particularly noticeable in underdeveloped nations like Bangladesh, where there is still a dearth of empirical data about the useful operational advantages of e-accounting software. The study's overall findings indicate that e-accounting software has a significant potential to improve Bangladeshi SMEs' operational procedures and boost their ability to compete in the digital economy. However, more focus is required to enhance digital skills, raise awareness, lower implementation hurdles, and promote broader adoption of contemporary accounting technology in order to fully reap these benefits. The real operational impact of e-accounting software on SMEs in Bangladesh may be measured by empirical investigations employing primary data, such as surveys, interviews, or case studies.

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