

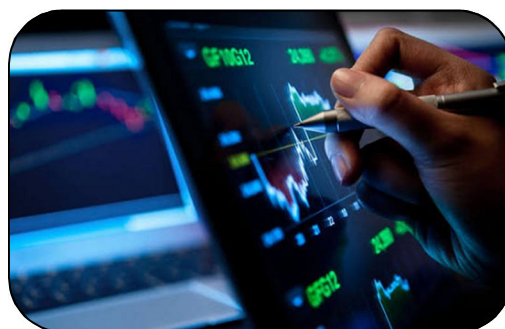


IMPACT OF DIGITALIZATION ON ACCOUNTING PRACTICES IN INDIAN BUSINESSES

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ABSTRACT

Digitalization has significantly transformed accounting practices by introducing advanced technologies that improve the speed, accuracy, efficiency, and accessibility of financial information. Indian businesses are increasingly adopting accounting software, cloud-based accounting systems, enterprise resource planning systems, artificial intelligence, automation, digital payment platforms, and electronic financial reporting. The present study examines the impact of digitalization on accounting practices in Indian businesses, with particular emphasis on accounting efficiency, accuracy, cost reduction, data management, financial reporting, internal control, and decision-making. The study is based primarily on secondary data collected from academic literature, professional publications, government reports, regulatory bodies, accounting institutions, and other relevant sources. It examines the changing role of accounting professionals and the adoption of digital technologies in different business environments. The study also considers the benefits and challenges associated with the digital transformation of accounting functions. The findings indicate that digitalization has improved the efficiency and accuracy of accounting processes by reducing manual data entry, automating repetitive tasks, facilitating real-time financial reporting, and improving access to financial information. Cloud accounting and integrated accounting systems have also enabled businesses to access and share financial information more efficiently. Digital technologies have strengthened the ability of businesses to analyse financial data and support faster managerial decision-making.



However, the study also identifies challenges such as cybersecurity risks, data privacy concerns, implementation costs, system dependency, technological complexity, and the need for employee training. Small and medium-sized businesses may face greater difficulties in adopting advanced accounting technologies because of financial and technical constraints. The study concludes that digitalization has a predominantly positive impact on accounting practices in Indian businesses, but successful implementation requires appropriate technological infrastructure, cybersecurity measures, employee training, data protection, and effective internal controls. The digital transformation of accounting is expected to continue influencing the role of accounting professionals, requiring them to develop technological, analytical, and strategic skills alongside traditional accounting knowledge.

KEYWORDS: Digitalization, Accounting Practices, Indian Businesses, Digital Accounting, Accounting Software, Cloud Accounting, Automation, Artificial Intelligence, Enterprise Resource Planning.

INTRODUCTION

Digitalization has become a major force of transformation in the business environment, affecting the way organizations conduct their operations, manage information, and make decisions. Accounting, which is an essential function of every business organization, has also undergone significant changes due to technological development. Traditional accounting practices that relied heavily on manual records, physical documents, spreadsheets, and periodic reporting are increasingly being replaced or supported by digital accounting systems, cloud-based platforms, automated processes, and integrated business software. In India, the rapid growth of information technology and digital infrastructure has encouraged businesses to adopt technology-driven accounting practices. Accounting software, enterprise resource planning systems, cloud accounting, electronic invoicing, digital payments, automated bookkeeping, and electronic financial reporting are increasingly being used by businesses of different sizes. These technologies have changed the way financial transactions are recorded, processed, stored, analysed, and reported.

One of the major advantages of digitalization in accounting is improved efficiency. Digital accounting systems can automate repetitive activities such as data entry, invoice generation, transaction recording, payroll processing, bank reconciliation, and preparation of financial reports. Automation reduces the time required for routine accounting activities and allows accounting professionals to focus more on analysis, interpretation, and strategic decision-making. Digitalization has also contributed to greater accuracy in accounting processes. Automated systems can reduce errors associated with manual calculations and repetitive data entry. Integrated accounting systems can connect different business functions, allowing financial information to be updated more efficiently and reducing duplication of data. However, the accuracy of digital accounting still depends on the quality of data entered into the system and the effectiveness of internal controls. The availability of real-time financial information is another important impact of digitalization. Traditional accounting systems often involved delays between the occurrence of a transaction and the preparation of financial information. Digital systems allow businesses to access updated financial data more quickly, enabling managers to monitor revenue, expenses, cash flows, profitability, and other financial indicators and make timely decisions.

AIMS AND OBJECTIVES

Aim

The main aim of this study is to examine the impact of digitalization on accounting practices in Indian businesses and to assess how digital technologies are transforming accounting processes, financial reporting, data management, efficiency, accuracy, internal control, and managerial decision-making.

Objectives

1. To examine the role of digitalization in transforming traditional accounting practices in Indian businesses.
2. To identify the major digital technologies used in modern accounting, including accounting software, cloud accounting, automation, enterprise resource planning systems, and data analytics.
3. To analyse the impact of digitalization on the efficiency and accuracy of accounting processes.
4. To examine the influence of digital accounting systems on financial reporting and the availability of real-time financial information.
5. To assess the impact of digitalization on accounting costs and operational efficiency.
6. To examine the role of digital technologies in improving data storage, management, accessibility, and analysis.
7. To study the impact of digitalization on internal controls and accounting transparency.

REVIEW OF LITERATURE

Digitalization has increasingly influenced accounting practices by replacing or supporting traditional manual processes with automated, integrated, and technology-based systems. Existing literature indicates that digital technologies have changed the way accounting information is collected, processed, stored, analysed, and communicated. The adoption of accounting software, cloud computing, enterprise resource planning systems, artificial intelligence, data analytics, and electronic reporting has contributed to the modernization of accounting functions. Research on accounting information systems suggests that computerized accounting can improve the efficiency and accuracy of financial record-keeping. Digital systems can automate calculations, transaction recording, reconciliation, invoice processing, and financial reporting, thereby reducing the time and effort required for routine accounting activities. However, the effectiveness of such systems depends on the quality of data, system design, employee competence, and internal controls.

The literature highlights automation as one of the most significant effects of digitalization on accounting. Repetitive and rule-based activities can increasingly be performed by accounting software and automated systems. This allows accounting professionals to devote more time to financial analysis, interpretation, planning, and decision-making. At the same time, automation has raised concerns about changes in traditional accounting roles and the need for accountants to develop technological and analytical skills. Cloud accounting has received considerable attention in recent research. Cloud-based systems allow accounting information to be stored on remote servers and accessed through internet-connected devices. The literature suggests that cloud accounting can improve accessibility, collaboration, flexibility, data sharing, and business continuity. It can also reduce the need for businesses to maintain extensive physical information technology infrastructure. However, concerns regarding data privacy, cybersecurity, internet dependency, and third-party service providers remain important challenges.

Research on enterprise resource planning systems indicates that integrating accounting with other business functions can improve the flow of information within organizations. ERP systems connect accounting with areas such as sales, purchasing, inventory, production, payroll, and human resources. This integration can reduce duplication of data, improve coordination, and provide management with a more comprehensive view of organizational performance. The literature also emphasizes the importance of real-time financial information. Traditional accounting systems often rely on periodic processing and reporting, whereas digital systems can provide more immediate access to financial data. Real-time information can help managers monitor cash flows, revenues, expenses, profitability, and financial performance and can support faster decision-making.

RESEARCH METHODOLOGY

The present study adopts a descriptive and analytical research methodology to examine the impact of digitalization on accounting practices in Indian businesses. The study focuses on understanding how digital technologies have transformed accounting processes and how these changes affect accounting efficiency, accuracy, financial reporting, data management, internal controls, compliance, cost management, and managerial decision-making. The study is primarily based on secondary data collected from reliable and relevant sources. Information is obtained from academic journals, research papers, books, professional publications, government reports, regulatory institutions, accounting organizations, business reports, and other relevant sources. Publications and reports relating to digital accounting, accounting information systems, cloud accounting, automation, enterprise resource planning, artificial intelligence, data analytics, and electronic financial reporting are considered for the study. The study examines the major digital technologies used in accounting practices, including computerized accounting software, cloud-based

accounting systems, enterprise resource planning systems, electronic invoicing, digital payment systems, automation, artificial intelligence, and data analytics. The impact of these technologies on traditional accounting processes is examined in relation to the recording, processing, storage, analysis, and reporting of financial information.

The study considers accounting efficiency and accuracy as important indicators of the impact of digitalization. It examines how automation and computerized systems can reduce manual work, minimize repetitive tasks, improve calculation accuracy, accelerate transaction processing, and facilitate timely preparation of financial reports. The study also considers the role of digital systems in providing real-time access to financial information for business decision-making. The research examines the impact of digitalization on financial reporting and regulatory compliance. Digital systems can facilitate the preparation, storage, and submission of financial and tax-related information. The study considers how electronic reporting, digital records, and technology-based compliance systems have influenced accounting practices in Indian businesses.

The study also examines the impact of digitalization on internal controls and financial information security. Factors such as user authentication, access controls, audit trails, data backups, transaction monitoring, cybersecurity, and data privacy are considered in assessing the risks and benefits associated with digital accounting systems. The research considers the adoption of digital accounting among Indian businesses of different sizes, with particular attention to the challenges faced by small and medium-sized enterprises. Factors such as implementation costs, availability of technological infrastructure, employee skills, training requirements, management support, resistance to change, and system integration are examined as potential influences on digital accounting adoption.

STATEMENT OF THE PROBLEM

Digitalization has significantly transformed accounting practices in Indian businesses. Traditional accounting processes based on manual records, physical documents, and repetitive calculations are increasingly being replaced by computerized accounting software, cloud accounting, enterprise resource planning systems, electronic invoicing, automation, and data analytics. Although these technologies provide several benefits, businesses face challenges in adopting and effectively managing digital accounting systems. One of the major problems is the gap between the potential benefits of digitalization and the actual effectiveness of digital accounting practices. Digital systems are expected to improve accounting accuracy, efficiency, speed, and accessibility, but their effectiveness depends on the quality of technology, accuracy of data, employee competence, system integration, and internal controls. Poor implementation or inadequate training can reduce the expected benefits of digital accounting. The increasing dependence on digital systems has also created concerns regarding cybersecurity and data privacy. Accounting systems contain sensitive financial and business information, making them vulnerable to unauthorized access, cyberattacks, data theft, malware, and other security threats. Businesses therefore face the challenge of protecting financial information while ensuring that authorized users can access it efficiently.

Another significant problem is the cost and complexity of adopting digital accounting technologies. Small and medium-sized businesses may face difficulties in meeting software costs, hardware requirements, system maintenance expenses, and employee training costs. Limited financial resources and inadequate technological infrastructure can prevent some businesses from adopting advanced accounting systems. The lack of adequate technological skills among accounting professionals is also an important concern. As accounting becomes increasingly digital, professionals are required to understand accounting software, cloud systems, data analytics, automation, cybersecurity, and other technologies. Employees who

do not receive appropriate training may struggle to use digital accounting systems effectively, which can affect productivity and the quality of financial information.

Digitalization has also changed the nature of accounting work. Routine bookkeeping and repetitive accounting activities are increasingly being automated, while accountants are expected to perform more analytical and strategic functions. This transition creates a need for continuous professional development and adaptation to changing technological requirements. The integration of different digital systems presents another challenge. Businesses may use separate systems for accounting, sales, inventory, payroll, banking, and taxation. If these systems are not properly integrated, data duplication, inconsistencies, reporting delays, and errors may occur. Effective integration is therefore essential for obtaining accurate and timely financial information.

NEED OF THE STUDY

The rapid growth of digital technology has transformed the business environment and significantly changed the way accounting activities are performed. Indian businesses are increasingly moving from traditional manual accounting towards computerized accounting software, cloud accounting, enterprise resource planning systems, automation, electronic invoicing, digital payments, and data analytics. Therefore, there is a need to examine how digitalization is influencing accounting practices and financial management in Indian businesses. The study is needed to understand whether digitalization has improved the efficiency and accuracy of accounting processes. Digital accounting systems can automate repetitive tasks, reduce manual calculations, minimize paperwork, and accelerate transaction processing. However, the actual benefits depend on the quality of implementation, employee skills, system reliability, and internal controls. Examining these factors can help businesses understand the effectiveness of digital accounting. There is also a need to study the impact of digitalization on financial reporting. Digital accounting systems can provide faster access to financial information and support the preparation of timely reports. Real-time financial information can help managers monitor business performance, manage cash flows, control expenses, and make better decisions. Understanding this impact is important for businesses operating in an increasingly competitive environment.

The study is also necessary because digitalization has increased the importance of data security and cybersecurity. Accounting systems contain confidential financial and business information, which can be exposed to unauthorized access, cyberattacks, data theft, and other security threats. Examining these risks can help businesses develop stronger security measures and internal controls to protect accounting information. The need for the study is particularly important for small and medium-sized enterprises in India. These businesses may face financial, technological, and human-resource constraints when adopting digital accounting systems. High implementation costs, limited infrastructure, lack of technical expertise, and resistance to technological change can affect the successful adoption of digital accounting. Understanding these barriers can help businesses identify appropriate and affordable digital solutions. The study is also needed to examine the changing role of accounting professionals. As routine accounting tasks become increasingly automated, accountants are expected to develop skills in data analytics, accounting information systems, cloud technologies, cybersecurity, and digital reporting. Identifying these changing skill requirements can help businesses and educational institutions prepare accounting professionals for the digital environment.

FURTHER SUGGESTIONS FOR RESEARCH

Future research on the impact of digitalization on accounting practices in Indian businesses should include larger and more diverse samples covering businesses from different industries, geographical

regions, and organizational sizes. Greater representation of small, medium, and large enterprises would provide a broader understanding of differences in digital accounting adoption and its impact on business performance. Further studies can compare the adoption of digital accounting technologies among different categories of businesses, particularly small and medium-sized enterprises and large organizations. Such research can examine differences in technological investment, infrastructure, employee skills, implementation costs, and perceived benefits. Future research should examine individual digital accounting technologies in greater detail. Studies can focus separately on cloud accounting, artificial intelligence, robotic process automation, enterprise resource planning systems, blockchain, data analytics, electronic invoicing, and other emerging technologies to determine their specific effects on accounting practices.

Longitudinal research can be conducted to examine the long-term effects of digitalization on accounting efficiency, accuracy, costs, financial reporting, and decision-making. Studying businesses over several years would provide greater insight into whether the benefits of digital accounting increase as organizations gain experience with new technologies. Further research should investigate the relationship between digital accounting and financial reporting quality. Researchers can examine whether automated systems and real-time reporting improve the accuracy, timeliness, transparency, and reliability of financial information. Cybersecurity and data privacy require greater research attention. Future studies can examine the frequency and nature of cybersecurity risks faced by digital accounting systems and evaluate the effectiveness of security measures such as encryption, authentication, access controls, data backups, and continuous monitoring.

SCOPE AND LIMITATIONS

The present study focuses on the impact of digitalization on accounting practices in Indian businesses. It examines how technological developments have transformed traditional accounting activities and influenced the recording, processing, storage, analysis, and reporting of financial information. The study covers digital accounting technologies such as computerized accounting software, cloud accounting, enterprise resource planning systems, electronic invoicing, automation, artificial intelligence, data analytics, and digital payment systems. The scope of the study includes an examination of the impact of digitalization on accounting efficiency, accuracy, speed, cost management, financial reporting, data accessibility, internal controls, regulatory compliance, and managerial decision-making. It seeks to understand whether the adoption of digital technologies enables businesses to perform accounting activities more effectively and obtain financial information in a timely manner.

The study covers businesses operating in India and considers organizations of different sizes and types. Particular attention is given to the challenges faced by small and medium-sized enterprises because their financial resources, technological infrastructure, and availability of skilled employees may differ from those of larger organizations. The study also covers the changing role of accounting professionals. It examines the growing importance of skills related to accounting software, cloud computing, data analytics, automation, information systems, cybersecurity, and digital financial reporting. The study considers how technological developments are changing the responsibilities and competencies required of accounting personnel.

Cybersecurity and data privacy are included within the scope of the study because digital accounting systems contain sensitive financial and business information. The study considers risks such as unauthorized access, data breaches, cyberattacks, system failures, and loss of confidential information, along with the importance of internal controls and security measures. The study also examines the role of digitalization in improving financial reporting and regulatory compliance. Electronic records, digital

reporting, electronic invoicing, and online tax and regulatory systems have become increasingly important to Indian businesses. These developments are considered as part of the changing accounting environment.

SCOPE OF THE STUDY

The present study focuses on the impact of digitalization on accounting practices in Indian businesses. It examines how the adoption of digital technologies has transformed traditional accounting processes and influenced the way businesses record, process, store, analyse, and report financial information. The study covers the increasing use of computerized accounting software, cloud accounting, enterprise resource planning systems, automation, artificial intelligence, data analytics, electronic invoicing, and other digital accounting technologies. The study examines the impact of digitalization on accounting efficiency and accuracy. It considers how automated accounting systems can reduce manual work, minimize repetitive tasks, reduce calculation errors, improve transaction processing, and facilitate the timely preparation of financial statements and management reports. The scope of the study also includes the impact of digitalization on financial reporting and access to financial information. Digital accounting systems can provide businesses with faster and more accessible financial data, allowing managers to monitor business performance, cash flows, expenses, revenues, and profitability more effectively. The study considers how improved access to financial information can support managerial planning and decision-making.

The study covers the role of digitalization in improving internal controls and regulatory compliance. It examines the use of digital records, audit trails, authorization systems, access controls, electronic invoicing, and online reporting mechanisms. The study also considers how digital accounting systems can support businesses in maintaining accurate records and meeting tax and regulatory requirements. Cybersecurity and data privacy are also included within the scope of the study. Since digital accounting systems contain confidential financial and business information, the study considers risks associated with unauthorized access, cyberattacks, data breaches, system failures, and loss or misuse of financial information. The importance of security controls and data protection practices is therefore examined. The study covers businesses operating in India, including small, medium, and large enterprises. Particular attention is given to the adoption of digital accounting among small and medium-sized businesses, which may face challenges related to financial resources, technological infrastructure, employee skills, and implementation costs.

FINDINGS

The study finds that digitalization has significantly transformed accounting practices in Indian businesses. Traditional manual accounting processes are increasingly being replaced by computerized accounting software, cloud-based systems, enterprise resource planning platforms, automation, electronic invoicing, and digital reporting tools. This transformation has made accounting activities more technology-driven and has changed the way businesses manage financial information. The findings indicate that digitalization has improved the efficiency of accounting processes. Automated systems can perform routine activities such as transaction recording, invoice preparation, payroll processing, bank reconciliation, and report generation more quickly than manual methods. This reduces the time required for routine accounting work and allows accounting professionals to concentrate on more analytical and strategic activities.

The study finds that digital accounting systems can improve the accuracy of financial records by reducing manual calculation and data-entry errors. Automated calculations and integrated systems help maintain consistency in accounting records. However, the accuracy of digital accounting remains

dependent on correct data entry, appropriate system configuration, and effective internal controls. The findings also indicate that digitalization has improved access to financial information. Cloud accounting and integrated accounting systems allow authorized users to access financial data from different locations and devices. This has increased flexibility and supported collaboration among business owners, accountants, managers, and other authorized users.

Digitalization has contributed to faster and more timely financial reporting. Accounting software can generate financial statements, management reports, tax-related information, and other financial reports more efficiently. The availability of timely financial information can support business planning, performance monitoring, budgeting, and managerial decision-making. The study finds that integration of accounting systems with other business functions has improved information flow within organizations. When accounting is integrated with sales, purchases, inventory, payroll, banking, and other functions, businesses can reduce duplication of data and obtain a more comprehensive view of their financial and operational performance.

DISCUSSION

The findings of the study indicate that digitalization has brought substantial changes to accounting practices in Indian businesses. The movement from manual accounting towards computerized and technology-driven systems has improved the way financial transactions are recorded, processed, stored, analysed, and reported. Digitalization has therefore become an important component of modern accounting and financial management. One of the most significant effects of digitalization is the improvement in accounting efficiency. Digital accounting software can automate routine activities such as transaction recording, invoice preparation, payroll processing, calculations, bank reconciliation, and report generation. Automation reduces the time and effort required for repetitive accounting work and allows accounting professionals to devote greater attention to financial analysis, planning, and decision-making.

The findings also suggest that digitalization can improve accounting accuracy. Automated calculations and integrated accounting systems reduce the possibility of certain manual errors and provide greater consistency in financial records. However, digital systems do not completely eliminate accounting errors. Incorrect data entry, improper system configuration, inadequate controls, and software-related problems can still affect the reliability of financial information. Therefore, technology must be supported by appropriate supervision and internal controls. Another important impact is the improvement in access to financial information. Cloud-based accounting systems and integrated platforms allow authorized users to access financial information from different locations. This is particularly useful for businesses with employees, managers, accountants, or operations located in different places. Improved accessibility can also support collaboration and faster communication between accounting and management teams.

Digitalization has also improved the timeliness of financial reporting. Traditional accounting practices may require considerable time to collect, process, and consolidate financial information. Digital systems can automate many of these activities and generate reports more quickly. Timely financial information enables managers to monitor business performance, manage cash flows, control expenses, and make informed decisions. The integration of accounting systems with other business functions is another important development. When accounting is connected with sales, purchasing, inventory, payroll, banking, and other operational systems, information can move more efficiently across the organization. This integration can reduce duplication of data and provide management with a more comprehensive understanding of business performance. The findings regarding cloud accounting indicate that it provides considerable flexibility and convenience. Businesses can access accounting information through internet-connected devices and collaborate with accountants and other authorized users. However, cloud-based

systems also create dependence on internet connectivity and external service providers. Businesses must therefore consider service reliability, data ownership, privacy, and cybersecurity when selecting cloud accounting solutions.

CONCLUSION

The study concludes that digitalization has significantly transformed accounting practices in Indian businesses. The increasing adoption of computerized accounting software, cloud accounting, enterprise resource planning systems, automation, artificial intelligence, data analytics, electronic invoicing, and digital reporting has changed the way businesses record, process, store, analyse, and report financial information. Digitalization has generally improved the efficiency and accuracy of accounting activities. Automated systems reduce repetitive manual work, accelerate transaction processing, minimize certain calculation errors, and facilitate the preparation of financial reports. These improvements enable accounting professionals to spend less time on routine bookkeeping and more time on financial analysis, planning, interpretation, and strategic decision-making. The study also concludes that digital accounting has improved the accessibility and timeliness of financial information. Cloud-based and integrated accounting systems allow authorized users to obtain financial information more quickly and from different locations. Real-time or near-real-time financial information can support better monitoring of business performance, cash flows, expenses, profitability, and financial risks.

Digitalization has also strengthened the integration of accounting with other business functions. Connecting accounting systems with sales, purchasing, inventory, payroll, banking, and other operations can improve information flow, reduce duplication, and provide a more comprehensive view of business performance. This has increased the strategic importance of accounting information within organizations. However, the study concludes that digitalization also creates significant challenges. Cybersecurity threats, data privacy concerns, system failures, implementation costs, technological dependence, inadequate infrastructure, and shortage of skilled employees can limit the effectiveness of digital accounting. These challenges are particularly important for small and medium-sized businesses that may have limited financial and technological resources.

The changing role of accounting professionals is another important outcome of digitalization. As routine accounting tasks become increasingly automated, accountants need to develop additional skills in accounting information systems, data analytics, cloud technologies, automation, cybersecurity awareness, and digital financial reporting. Continuous professional development is therefore essential for accounting professionals to remain effective in a technology-driven environment. The study further concludes that successful digitalization requires more than simply adopting new accounting software. Businesses need appropriate infrastructure, employee training, strong internal controls, effective cybersecurity measures, management support, and suitable implementation strategies. The quality of digital accounting depends on the effective combination of technology, skilled personnel, and sound accounting practices.

RECOMMENDATIONS

Indian businesses should adopt digital accounting technologies according to their size, operational requirements, financial capacity, and level of technological readiness. Businesses should carefully evaluate accounting software, cloud platforms, enterprise resource planning systems, and automation tools before implementation to ensure that the selected technology is appropriate, scalable, reliable, and compatible with existing business processes. Businesses should invest in secure and reliable digital infrastructure. Adequate hardware, software, internet connectivity, data storage, backup systems, and technical support

are essential for maintaining uninterrupted accounting operations. Regular system maintenance and timely software updates should be undertaken to improve performance and reduce technical failures.

Strong cybersecurity measures should be implemented to protect accounting and financial information. Businesses should use appropriate authentication mechanisms, access controls, secure passwords, data encryption where appropriate, regular backups, security monitoring, and employee awareness programmes. Access to sensitive financial information should be limited to authorized personnel based on their responsibilities. Businesses should establish comprehensive data privacy and information-security policies. Financial records and confidential business information should be handled carefully, and employees should understand their responsibilities regarding data protection. Regular security assessments can help identify weaknesses and reduce the risk of data breaches and unauthorized access.

Continuous training and professional development should be provided to accounting professionals and other employees who use digital accounting systems. Training should cover accounting software, cloud accounting, data analytics, automation, cybersecurity awareness, digital reporting, and emerging technologies. This can improve employee confidence and ensure that businesses obtain maximum value from their digital investments. Small and medium-sized enterprises should consider affordable and scalable digital accounting solutions. Instead of making large investments in complex systems that may not match their requirements, SMEs can gradually adopt suitable technologies and expand their digital capabilities as their businesses grow. Government programmes and professional institutions can also support SMEs through training, awareness, and technology-adoption initiatives.

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