

Challenges and Opportunities in Providing Accounting Services to Micro, Small, and Medium-Sized Companies: Perception of Managers

Desafios e Oportunidades na Prestação de Serviços Contábeis para Micro, Pequenas e Médias Empresas: Percepção dos Gestores

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Abstract

This research aimed to understand the perception of accounting firm managers regarding the main challenges in providing services to MSMEs considering the Contingency Theory. Methodologically, a descriptive, quantitative, cross-sectional study was adopted through an electronic questionnaire for professionals working in accounting firms. The results indicate that accounting firms face operational challenges (extracting the necessary information from MSMEs to carry out their work) and the adequate application of legal and regulatory instruments (accounting, tax, labor changes, etc.). In addition, fiscal concerns are relevant in accounting firms due to the risks involving both the firms and the MSMEs. Opportunities are related to using technologies for greater efficiency and cost reduction and expanding the scope of accounting services to provide more significant support to management.

Keywords: accounting, micro, small and medium enterprises, accounting services, accounting technology

Resumo

A pesquisa visou conhecer a percepção dos gestores de escritórios contábeis sobre os principais desafios na prestação de serviços às MPMEs à luz da Teoria da Contingência. Metodologicamente, adotou-se um estudo descritivo, quantitativo, transversal, por meio de questionário eletrônico para profissionais que atuam em escritórios de contabilidade. Os resultados indicam que as organizações contábeis têm desafios operacionais (extrair as informações necessárias das MPMEs para realizar seu trabalho) e a aplicação adequada dos instrumentos legais e regulamentares (mudanças contábeis, tributárias, trabalhistas etc.). Além disso, a preocupação fiscal é relevante nas organizações contábeis devido aos riscos que envolvem ambas as partes – os escritórios e as MPMEs. As oportunidades estão relacionadas ao uso de tecnologias para maior eficiência e redução de custos e ampliação da atuação dos serviços contábeis para dar maior suporte à gestão.

Palavras-chave: contabilidade, micro, pequenas e médias empresas, serviços de contabilidade, tecnologia contábil

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Introduction

In their legal and institutional conception, accounting organizations aim to provide accounting services to companies of all sizes and segments of the economy and individuals. It is common sense that accounting provides vital information regarding cost and earnings, profit and loss, liabilities and assets for decision-making, planning, and controlling processes within a business.

With a growing increase in Brazil, according to Sebrae (Brazilian Support Service for Micro and Small Companies), the segment of micro, small, and medium-sized companies (MSMEs) correspond to 99% of existing companies with 6.4 million business establishments (Sebrae, 2013).

Amorim and Silva (2012) point out that accounting organizations provide 93.33% of the (accounting) services used by those referred, and only 6.67% maintain accounting records in the organization itself. These percentages highlighted by the authors reveal the importance of accounting organizations for MSMEs as the main information provider for business management. According to the Federal Accounting Council (CFC, 2019), there are 68,968 accounting organizations registered in Brazil, with the state of São Paulo having the highest number of registrations with 20,525.

However, it should be noted that the segment of providing accounting services has, over the last few decades, adapted to several changes, especially in the regulatory and technology areas. In this sense, Iudicibus, Martins, and Carvalho (2015) highlight that accounting must evolve much more, and the direction of this evolution depends on many institutional, economic, and social factors. For Silva, Everkauser, and Rengel (2019), this evolution comes from the market's own need to receive increasingly accurate and faster information for decision-making.

The first studies related to the Theory of Contingency (Woodward, 1958; Thompson, 1976) start from the premise that no model adapts to all companies in all circumstances since changes occur and impact systems differently. (Burns; & Stalker, 1994). The external environment (uncertain most of the time) is one of the main contingencies to which the organization must react (Thompson, 1976).

A strand of literature relates the Theory of Contingency as essential in the debate on accounting management, which began with the publication of the work of Gordon and Miller (1976). A review on the subject can be evidenced in the paperwork of Otley (1980), justifying CT as a critical approach when interpreting the results of empirical research.

The Contingency Theory postulates that no universally appropriate accounting system applies equally to all organizations in all circumstances. Different cultural values can influence the choice of accounting systems in organizations. Boulianne (2009) adds that in the Contingency Theory, effective technological design depends on adapting to different business configurations and conditions that allow the development of technological structures to obtain an appropriate information management system.

According to Silva, Rocha, and Melo (2011), providing outsourced accounting services, offering services with reliability, quality, and excellence in personalized

service to each client profile is a great challenge for firms. In addition to the complexity of the services given the variety of customers, it is also difficult to extract information from customers to carry out bookkeeping routines in their different areas.

In 2017, 2018, and 2019, Accountex events were held in the city of Boston in the United States of America – a conference that brings together great specialists and accounting references – whose objective was to propose solutions and anticipate the challenges brought about by the transformations in the area. In practical terms, these are events aimed at the future of the accounting segment, highlighting discussions on the advancement of technology and its use in providing accounting services (Manes, 2017 and 2018; Farias, 2019).

Due to these transformations, accounting professionals must constantly seek to update in accounting, legal areas, and the field of information technology, thus adapting and mastering new procedures (such as data mining), techniques, and technologies, reducing rework and increasing efficiency (Anjos, Segura, & Abreu, 2018; Filipin et al., 2016; Li, & Zheng, 2018).

Technology is a central variable in organizational theories, but there still needs to be an agreement on its definition. One of the most traditional and accepted definitions of technology in research is the hardware, software, and equipment employees use to carry out activities in organizational contexts (Orlikowski, 1992).

In addition to mastering technologies, according to Eckert et al. (2017), professionals who provide services in an accounting office need to have a high level of knowledge related to the activities they carry out since a simple error, whether due to a lack of knowledge and or malpractice, can generate great losses, both for the firm and for its clients.

Accounting firms and MSMEs jointly face the risk of providing the services offered. However, it is important to emphasize that there is a difference in the case of accounting organizations since, in addition to the risks inherent to their operation, there are risks that they end up absorbing as a result of accounting, labor, and tax issues of their clients and, therefore, they need to monitor all relevant changes to accounting standards, tax and labor legislation of its clients.

It is also noteworthy that, unlike large corporations (mainly in the industrial sector) and like what happens in start-ups (Bhimani, 2018), some experiences to increase MSME competitiveness can produce minimal business impacts, while others can trigger strategic level changes, making the conventional accounting approach insufficient to help in effective decision making.

Furthermore, improving accounting standards and new technologies have led law firms to promote continuous improvements in management processes and routine procedures to reduce costs, minimize errors or failures and increase the reliability of services provided (Silva, Rocha, & Melo, 2011).

From the managers' perception, the present study intends to evaluate the main challenges in the Provision of Accounting Services to Micro, Small, and Medium-sized Brazilian Companies and contribute to their improvement.

Theoretical framework

More than a decade ago, Lopes (2011) highlighted the Sebrae surveys, which showed the reality in the MSME sector: 46% of those interested in opening their own business in Brazil when looking for an accounting office to assist in the management of their enterprises, in most cases, it did not have a structured accounting information system to provide these entrepreneurs with the necessary basis for decision-making.

Small business owners should be aware of recent changes in the Digital Tax Bookkeeping of Withholdings and Other Tax Information (in Portuguese, Escrituração Fiscal Digital de Retenções e Outras Informações Fiscais, EFD-Reinf). Since May 2021, micro and small companies that have joined Simples Nacional have been required, along with individuals, to declare their information to the Federal Revenue Service of Brazil (RFB). The data must be informed by the 15th of every month following the triggering events.

The EFD-Reinf system is one of the modules of the Public Digital Bookkeeping System (in Portuguese, Sistema Público de Escrituração Digital, Sped) that allows the delivery of information related to the obligations of companies concerning social security and social contributions, except those related to work. Although no penalty is related to the EFD-Reinf system, it allows better monitoring of tax payments with fines in specific laws. In the case of small businesses, the changes generate a greater need for adjustments by the accountants, who will have to adjust the company's information to the new system.

Research carried out by Vargas, Varela, and Scarpin (2011) on the perception of managers of small and medium-sized companies about the quality of accounting information, after convergence with international accounting standards, concludes that: i) managers point out the tax authorities, the partners and financial institutions; in that order, as the main users of information generated by accounting; ii) that the most present feature in financial statements is reliability; and iii) the least present feature is comprehensibility.

It is also noteworthy that two accounting Conceptual Frameworks (CE) coexist in Brazil, one intended for full or complete accounting and the other for MSMEs. The CE planned for full, or completion has a specific pronouncement called "Basic Conceptual Pronouncement (R1) – Conceptual Framework for Preparing and Disclosure of Accounting-Financial Report". The Federal Accounting Council, through NBC TG 1000, presents in a simplified and reduced way the accounting standards that MSMEs must adopt.

Brazilian Accounting Standards are still in the process of convergence related to international accounting standards. The CE intended for MSME accounting is contained in a specific section of Brazilian accounting standards NBC TG 1000 (R1) called "Concepts and General Principles."

This difference is explained by the general disclosure objectives of both entities, with a view to users," where MSMEs are often less sophisticated than users of financial statements of companies with public accountability" (Niyama, 2014, p. 169).

The exercise of the activities of accounting companies is carried out to meet the outsourcing process of accounting services of companies (mainly MSMEs) in the form of advice, consultancy, or execution of accounting, auditing, economic-financial analysis, cost calculation, preposition of management systems, accounting expertise, tax planning and other services of an accounting nature (Benetti, & Hein 2011).

In general, companies providing accounting services provide services to legal entities and individuals who work in all branches of economic activity and generally also advise their clients. Its size and complexity vary according to the volume, range of services, and diversity of people who work there, with people with multiple non-specialized activities being common.

In addition to specialists in the accounting area, accounting services companies need to rely on other professionals such as receptionists, archivists, secretaries, messengers, typists, and information technology technicians responsible for the proper functioning of the software and internal networks.

Otley proposed applying the Contingency Theory to accounting management, considering accounting information systems, administrative control, and effectiveness since no single accounting system works for all organizations (Otley, 1980). The origin of this theory to explain the necessary adaptation of organizations in dynamic environments can be traced back to the works of Donaldson (1987), Drazin and Van de Ven (1985), and Venkatraman (1989). Furthermore, it defends the belief that there is no “one best way” to manage an organization, but it depends on the “fit” between the organization and the environment (Schoonhoven, 1981; Venkatraman, 1989).

Fifty years ago, Hopwood (1972) suggested that organizational structure affected how budget information is best used in a study based on responsibility (cost center) in an integrated steel plant that had extensive interdependence on each other where technology was a key factor in the functioning of the accounting system. At the same time, Khandwalla (1972) concluded that the sophistication of accounting and control systems were influenced by the intensity of competition that the organization faced (environmental effect). Despite the time elapsed, these studies are still valid.

Gomes, Silva, and Lima Filho (2014) analyzed the influence of Information Technology (IT) in accounting professionals in Senhor do Bonfim/Bahia pointed out that their research should be replicated using as a sample other types of accounting professionals, for example, coming from another social reality, so that it is possible to comparison and verification of differences and similarities. Furthermore, Souza, Silva and Ferreira (2017) analyzed the influence that new technologies have on the professional environment accounting and its level of acceptance and recommend a deeper study concerning the theme, in addition to extending into other professional categories.

Finally, Santos et al. (2020) sought the implications of technological advancement in activities in an accounting office. They proposed to survey offices located in places with different realities, such as cities from other regions or other Brazilian regions.

Monteiro and Coelho (2015) point out that although accounting organizations in Brazil represent a relevant segment in terms of the amount of economic, financial, and social information, they lack objective methods that can support them in conducting their operations in the route of profit and the preservation of its continuity.

Additionally, they must use technology not only as an operational tool but as a strategic resource in the business (Silva, Eyerkauf, & Rengel, 2019). This new offer should meet the needs of MSMEs, which are highly heterogeneous and often “customized” accounting record systems. Adequate performance, therefore, fundamentally depends on the general parameterization process (Padoveze, 2019).

Reinforcing the relationship between the Theory of Contingency and the use of technologies, together with the structure of the organization and environments, explain the variations found in accounting systems in each situation, as previously mentioned (Khandwalla, 1972), another pioneering study by Daft & Macintosh (1978) shows the impact of task variety and task knowledge as factors affecting the design of an appropriate Accounting Information Management System.

In addition to legislation, technological advances, the development of professions, and the complexity of business accentuate the need to change the focus of the accounting profession, which currently is to attend exclusively to the tax authorities (Oliveira, De Moraes; & Marçal, 2019). Corroborating this statement, Santos, Dorow and Beuren (2016) point out that, unfortunately, in our country, in some segments of the economy, especially in small companies, the accountant’s function has been distorted, exclusively focused on satisfying the requirements of the tax authorities.

For Meireles and Junior (2016), given the current business scenario, it is possible to observe that companies providing accounting services play a vital role in providing information to their users. They not only pass on information to the government and generate guides but also help their clients in all aspects necessary for managing companies, aiming to mitigate tax risks.

Peleias and collaborators (2015) point out that one of the ways of acting is to be an entrepreneur in the field of providing accounting services. In this case, the professional must act with a broad, modern, and restorative vision. He should not be a legislator, but a translator of the rules imposed by various bodies to apply them correctly, guiding his employees and sending the correct information to customers.

Thus, in the face of an extremely competitive scenario, whose differential and good management of the services provided can make all the difference to achieving success and business continuity, this study aims to know the perception of managers working in accounting offices about the difficulties and new challenges in providing services offered to MSMEs.

Additionally, the Brazilian Civil Code (Brazil, 2002) establishes the accounting professional’s joint liability for the accounting and tax information provided, in addition to repairing damages caused by an act or omission, negligence, or recklessness, directly affecting the accounting organization that provides the service, of tax advice and its responsibility for tax contingencies resulting from the execution of its activity – law number 10,406 (Brazil, 2002).

Thus, Having the Contingency Theory as a theoretical framework, this research is justified by the scarcity of publications related to MSMEs, the number of

research carried out being disproportionate given their economic importance for the country (Riva, & Salotti, 2013; Silva, 2015) and aims to the aim is to answer the following question:

What is the perception of managers working in accounting offices about the main challenges in providing services to micro, small, and medium-sized companies?

Method

This qualitative study (survey) reports the perception of managers working in accounting offices about the main challenges in providing services offered to micro, small, and medium-sized companies. A descriptive statistical analysis of the data collected through questionnaires was carried out using relative frequency. A relative frequency is the ratio (fraction or proportion) of the number of times a value of the data occurs in the set of all outcomes to the total number of outcomes. The entities that took part in the validation of this study are the São Paulo Regional Accounting Council (in Portuguese, Conselho Regional de Contabilidade de São Paulo, CRC-SP), the Union of Accounting Services Companies and Advice, Expertise, Information and Research Companies in the State of São Paulo (in Portuguese, Sindicato das Empresas de Serviços Contábeis e das Empresas de Assessoramento, Perícias, Informações e Pesquisas no Estado de São Paulo, Sescon-SP), and São Paulo Accountants Union (in Portuguese, Sindicato dos Contabilistas de São Paulo, Sindcont-SP) selected for their relevance. In the case of offices, managers of accounting companies located in the city of São Paulo that provide services to MSMEs participated. All those involved in the research were selected for convenience and intentionality due to the authors' personal knowledge.

Data collection was performed using questionnaires prepared after a literature review (Table 1) and validated by judges. The judges were representatives at the presidency or board level of the CRC-SP, Sescon-SP and Sindcont-SP entities. After this stage, the 25-question questionnaire was sent to professionals working in accounting companies, consisting of 10 questions identifying the characteristics of the respondent and the organization, 12 closed questions dealing with challenges and opportunities (Table 2) using a Likert 4-point scale, making it possible to measure the degree of agreement or disagreement concerning the researched object (Martins, & Teóphilo, 2016), where 1 is totally disagree, 2 is partially disagree, 3 is partially agree and 4 is totally agree. In the last questions, numbers 23 and 24, allowed more than one choice, presenting technology options that are related to the provision of accounting services to see which(s) the organization uses and the biggest technological challenges in their perception and question 25 the respondent identified the main challenge (single answer) among the activities of accounting offices to serve MSMEs in the coming years or their qualification to use technologies to support MSME clients. From a sample of 64 respondents, 35 questionnaires were considered valid for analysis, as they serve customers in the MSME segment.

For the comparative analysis of the relevance of each question (challenges or opportunities) according to the group's perception, the scale number will be converted into a numeral (Martins, & Cornacchione, 2021) and multiplied by the number of respondents. In each assertion (question proposed to the respondents), the sum of the products will be used for comparisons, qualifying the Challenges and Opportunities of this study in terms of importance and confronting this analysis with the challenges pointed out by the respondents in question 25.

Table 1
Questions that guided this research

Nr	Questions	Key variable	Source
01	What is the market demand for the provision of accounting services?	Market	Silva, Eyrkafer, & Rengel (2019).
02	Are accounting organizations responsible for the failure and closure of MSMEs for not providing enough information for their management?	Responsibility	Grecco et al. (2014)
03	Do accounting organizations find extracting information from MSMEs to carry out contracted services difficult?	Difficulties	Pereira, Leme, & Gonzales (2017)
04	If the respondent's opinion is yes in the previous question, mention some reasons for the difficulty of accounting organizations in extracting information from MSMEs to carry out the contracted services.	Difficulties	Silva Rocha, & Melo, (2011); Pereira, Leme, & Gonzales (2017)
05	How is the technical capacity to provide services to MSMEs by accounting organizations?	Knowledge	Filipin et al., (2016)
06	Do accounting organizations help MSMEs with useful accounting information for decision-making or generate information to meet the tax authorities?	Tax information	Oliveira, De Moraes, & Marçal (2019)
07	Do accounting organizations analyze the risk involved in providing the service offered to each customer?	Risk	Grecco, Grecco, & Antunes (2016); Silva et al. 2016
08	The respondent could state that the information provided by accounting organizations to their clients is sufficient to assist them in managing their businesses?	Managerial Information	Meireles, & Junior (2016)
09	Should accounting organizations change the provision of services currently offered to MSMEs or are the services offered today sufficient to serve their customers for the coming years? If the answer is positive, name some changes.	Service	Brandão, & Buesa (2013)
10	Are there business opportunities in providing accounting services involving services that today's offices do not offer MSMEs for the coming years? If the answer is positive, name some services.	Service	Rodrigues & Lemos (2009)
11	Are accounting organizations prepared to collaborate with existing technology in providing services offered to their customers?	Technology	Brandão, & Buesa (2013)
12	Can technological advancement facilitate the provision of accounting services, or can it bring more challenges/difficulties to accounting organizations in the coming years?	Challenges and Difficulties	Souza, Silva, & Ferreira. (2017); Magalhães, & Vendramini (2018)
13	Are the operational services provided to MSMEs by the accounting office routine and repetitive?	Service	Anjos, Segura, & Abreu (2018)
14	In the coming years, can operational services (e.g., accounting entries, releases and issuance of invoices, calculations, generation of taxes, submission of statements, etc.) be replaced by artificial intelligence?	Artificial Intelligence	Li e Zheng (2018)
15	Are accounting organizations prepared to meet the technological advances of the Tax Authorities, taking the Public Digital Bookkeeping System – Sped as a reference?	Technological advancement and tax	Grecco, Grecco & Antunes (2016); Anjos, Segura & Abreu (2018)
16	What will be the biggest challenges in the activities of accounting firms to serve MSMEs in the coming years?	Challenges	Pinho et al. (2017)
17	Suppose it were possible for MSMEs to extract information and generate taxes safely without the help of an accountant, using only the technology made available by the tax authorities. Do you believe that service provision contracts would be maintained?	Service Contract	Silva (2015)
18	Can accounting organizations apply ITG 1000 and TG 1000 accounting standards to all office clients?	Accounting Standards	Santos (2017)
19	Do accounting organizations' services today meet the needs of MSMEs in business management?	Services` offer	Rodrigues & Lemos (2009); Maciel & Martins (2018)
20	Do MSMEs have full knowledge of the services that could be made available to them by the accounting organization to improve their business management?	Services` Knowledge	Stroeher & Freitas (2008)

Source: The Authors

Table 2
Questions sent to offices providing accounting services.

N.	Short answer questions	Key variable	Goal
01	Name?	Identification	Identification
02	E-mail?	Electronic address	Eliminate duplicates
03	Gender?		
04	Age?	Classification	Check for differences or similarities in responses
05	Scholarly?		
06	What is your hierarchical position at work?	Function (position)	Identify the respondent's role within the organization.
07	How long is the accounting organization operating?	Time in the market	Identify whether the answers are similar regarding the number of years in operation.
08	How many employees does the accounting organization have?	Employees	Identify the range of employees - size that the organization has.
09	What services are performed by your accounting organization (possible to tick multiple alternatives)?	Services	Identify the type of service the organization performs.
10	Which economic segments are served by your accounting organization (possible to tick multiple alternatives)?	Customers	Identify the type of segment (customers) in which the organization operates.
The following questions are answered using the Likert Scale			
11	Accounting organizations are responsible for the failure or closure of MSMEs for not providing sufficient information for their management.		
12	Accounting organizations find extracting information from MSMEs to perform contracted services difficult.		
13	Entrepreneurs need to gain knowledge or interest in sending complete information.		
14	Accounting organizations explicitly request the documents necessary to carry out the work in its entirety.		
15	The lack of rapprochement between the accounting organization and its client is why it cannot extract the necessary documents to carry out the work.		
16	Entrepreneurs have a distorted view of the work carried out by the accounting organization and assume that the provision of services by the accounting organization is limited to meeting the requirements of the Tax Authorities..		
17	Accounting organizations have the technical capacity to provide services to MSMEs.		
18	Accounting organizations do not generate useful information for managing MSMEs; the services provided are intended only to meet tax requirements.		
19	Accounting organizations analyze the risks of providing services offered to MSMEs individually for each customer profile..		
20	The information accounting organizations provide to MSMEs is sufficient to assist in business management.		
21	Accounting organizations do not fully apply the ITG 1000 and TG 1000 accounting standards to MSMEs.		
22	Accounting professionals have a low level of knowledge about new technologies, which makes it difficult for them to visualize their applications in the provision of services to be offered to MSMEs.		
The following questions allow ticking more than one option (multi-response)			
	What technologies are used to provide accounting services in your organization?		
	a) API (Office and Client Integration Program Application).		
	b) Cloud accounting.		
23	c) Artificial Intelligence.		
	d) Big Data.		
	i) Blockchain.		
	f) Smartphone.		
	What are the biggest challenges facing technological innovations for your organization?		
	a) Expand the integration of office information with customers.		
	b) Create means to increase customer loyalty, including the provision of management software for its customers, providing advice on the implementation and training of the system, in addition to facilitating parameterization and data integration.		
24	c) Constant training of professionals.		
	d) Improve the quality of services provided.		
	e) Optimize the tasks and complexity of the services provided.		
	f) Reduce the risk of late fines or errors in the delivery of tax obligations.		
	g) All of the above options.		

(Continue)

The questions below allow only one answer	
25	<p>What is the biggest challenge in the activities of accounting offices to serve MSMEs in the coming years?</p> <p>a) Monitor the legal changes that occur in the accounting, tax, and labor-areas and comply with the Tax Authorities.</p> <p>b) Monitor changes in technology.</p> <p>c) Demonstrate to MSME entrepreneurs the importance of providing accounting office services for the development of their businesses/management support.</p> <p>d) Maintain the business in the face of increased competition.</p>
26	<p>What is your level of preparation for using technology to provide services offered to MSMEs?</p> <p>a) I am prepared</p> <p>b) I am catching up, but I am not fully prepared yet</p> <p>c) I am not prepared.</p>

Source: The Authors.

These managers' responses were analyzed considering the respective key variable, their perception of the assertions (identifying challenges and opportunities) from the Contingency Theory perspective, and the literature published in Portuguese in the last ten years.

Results

This section deals with the data collected after the application of the questionnaire. Descriptive analyses were carried out with the aid of constructing tables and charts to organize the frequency of responses in this study. In parallel, results will be compared with those found by other authors on this same topic and target audience.

The characteristics of the 35 respondents who are managers of companies that provide accounting services in this study are summarized in Table 3.

Table 3

Characteristics of respondents.

Items	Category	Number	Percentage (%)
Gender	Male	27	77.14
	Female	8	22.86
Age range	21 to 30 years	5	14.29
	31 to 40 years	11	31.43
	41 to 50 years	10	28.57
	51 to 60 years	4	11.43
	Above 60 years	5	14.29

Source: The Authors.

It is noticed that this group is composed mostly of men (~ 77%) aged between 30 and 50 years (60%). Of the total respondents eligible for the study, 29 (82.86%) are owners or partners of accounting organizations, five (14.29%) are coordinators or supervisors, and one (2.86%) is a director or manager.

Concerning the level of education of the 35 managers who work in accounting offices providing services to MSMEs, the majority (65.71%) have a postgraduate degree; 13 respondents have a postgraduate degree (lato sensu) – specialization, MBA, four have Master, and six have Doctor degree (stricto sensu). About a third of the sample

has only an undergraduate degree (11= 31.43%), and one (2.86%) did not attend higher education.

Of the total of 35 respondents in the sample selected for the study, 16 (45.71%) have more than twenty years of experience, ten (28.58%) have between 11 and 19 years, seven (20.00%) are working time between zero and five years, only two (5.71%) informed the range of six to ten years.

As for the number of employees, there was similarity in the two response ranges: the majority (60% of the sample) classified as Microenterprise (up to nine employees) and 40% as Small Enterprise (from 10 to 49 employees) according to the classification from the Brazilian Institute of Geography and Statistics (IBGE) and Sebrae for the size of service companies.

About the types of segments served by accounting organizations, the total sample of 35 respondents is as follows: 21 (60%) reported that they serve all segments of commerce, industry, and service provision, 13 (37.14 %) responded that they serve the trade segment and 12 (34.29%) chose to provide services.

According to the responses obtained in the 35 questionnaires on the portfolio of services offered by accounting organizations to MSMEs, 32 (91.43%) reported that the service of calculating taxes and ancillary obligations is one of the most contracted by MSMEs, followed by services payroll and ancillary obligations with 29 indications (82.86%), 22 (62.86%) reported bookkeeping services and ancillary obligations and only four (11.43%) reported that MSMEs contracted activity services administrative and strategic management of the company.

As expected, it was found that the vast majority of accounting organizations provide services to companies falling under the simple national taxation regime; 34 (97.14%) marked this option, thirty (85.71%) provide services to companies falling under the presumed profit taxation regime, 28 (80%) serve MEI, 25 (71.43%) provide services to companies falling within the Real Profit taxation regime, 14 (40%) indicated that they provide services to third party companies sector and two (5.71%) respondents who work for public bodies.

Due to the peculiarities of public accounting, these cases are not discussed in this study. Perception data on the main challenges in providing accounting services to MSMEs Respondents were asked to classify, in their opinion, the alternatives that most fit the difficulty in extracting information from their clients on a scale of 1 to 4, with scale point 1 corresponding to totally disagree and 4 to totally agree. Further, to compare the alternatives, each of the points on the scale was assigned a numerical value equal to the scalar and multiplied by the number of respondents so that the sum of the products reflected the impact of this question considering the entire questionnaire at the end of this topic.

As for the fact that accounting organizations, most believe that they may have some degree of influence: 57.15% of respondents partially agreed, and 17.14% partially disagreed, and 5.71% completely agreed with the statement (~ 80%) therefore, expanding support to their clients to increase their chance of survival is a challenge for accounting services firms.

The provision of accounting services can be a strategy for gathering managerial information that allows organizations (in this case, MSMEs) to improve their strategies and manage to be more responsive to environmental contingencies, presenting improved results in terms of performance and efficiency (Lawrence, & Lorsch, 1967) under the lens of Contingency Theory, the same approach recently addressed in the study by Mahmut, Soetanto, and Jack, (2021) with data from 106 small and medium-sized companies in the United Kingdom, showing their need for adaptability to the external environment issues for their success.

On the other hand, respondents have a high degree of agreement 97% concerning the statement about accounting organizations finding it difficult to extract information from MSMEs to perform contracted services; 57.14% of respondents partially agree, 40% agree totally, and the rest, 2.86% partially disagree.

It should be noted that this challenge is in line with a survey conducted by Deloitte (2012), which found that the most impactful challenges in cost increases and that demand more efforts on the part of MSMEs are the legal and tax system (44%); labor legislation (30%); fundraising (7%); innovation conditions (7%); the supply chain (6%); the economic and demographic environment (5%); and foreign trade (1%).

In this sense, also considering the perception of respondents about the lack of knowledge or interest of entrepreneurs in sending complete information was mostly positive (77%): 51.43% completely agree, and 25.71% partially agree. Partially disagree 14.29%, and disagree totally 8.57%, which probably increases the difficulty of management support by accounting services offices.

Even if they receive incomplete information, respondents' perception in this study is that accounting organizations explicitly request the documents necessary to carry out work with their clients. Most (~94%) managers believe that there is assertiveness on the part of the accounting office; 48.57% totally agree, 20% partially agree, and 25.71% partially disagree. Only 5.71% of respondents strongly disagree.

This fact can be partly explained by the need to increase assertiveness, as only 20% strongly disagree that the lack of approximation between the accounting organization and customers is the reason for not obtaining the necessary documents to carry out the work. Even though only 14.29% of respondents accepted (completely agree), about 65% of respondents are in the intermediate range, 22.86% partially agree, and 42.85% partially disagree. This evidence shows an opportunity for the accounting service provider to act in relationship management and obtain timely documentation, for example, using technologies, specific (engagement) strategies, or monitoring processes. The importance of models used by specialists to attract, retain and develop relationships with current and potential customers by improving communication with customers has been discussed (Florea; & Duica, 2017) and is recently part of a review (Guerola-Navarro et. al., 2022).

Regarding the assertion that attributes to entrepreneurs a distorted view of the work carried out by the accounting organization and therefore limits the provision of services to meet the requirements of the tax authorities, there is no marked trend: 28.75% of respondents completely agreed with the statement, 25.71% partially agree on the other hand, 22.86% partially disagree and 22.86% totally disagree with this statement.

The data point to an opportunity to work on the relationship with customers by presenting services that go beyond tax service (compliance with tax legislation in Brazil by individuals or legal entities), after all, analyzing the perception of managers about their technical capacity in customer service MSMEs in accounting services most consider themselves adequately prepared: 14.29% strongly agree, 42% partially agree (totaling 56.29%), and 40% partially disagree. It is noteworthy that only 2.86% strongly disagree.

Another important perception in this study considers whether “managers believe that accounting organizations do not generate useful information for the management of MSMEs and that the services provided are restricted to meeting the tax requirements of companies.” The majority partially agree (60%), and the rest, 8.57% totally agree or partially disagree (same percentage), and 22.86% totally disagree.

Considering the previous issues, it is possible to identify an opportunity to expand the role of accounting firm services with MSMEs. Stavis and Veiga (2014) showed that the accountant is increasingly responsible for verifying the obligation to collect and pay most taxes. However, Pereira, Leme, and Gonzales (2017) point out that the greatest difficulties in carrying out bookkeeping work accounting for micro and small companies is divided as follows: 16% directed to the high costs of accounting services, 31% due to the lack of qualified professionals and 53% related to the non-sending of documents to accounting by micro and small entrepreneurs.

Considering the assertion that accounting organizations analyze the risks in providing services offered to MSMEs individually for each customer profile, it was observed that most responses are found in intermediate values, agreeing (42.85%) or partially disagreeing (28.57%). The percentage is equal in the extremes (14.29%): absolute agreement or disagreement.

This same response pattern can be seen in the statement that attests that the information provided by accounting organizations to MSMEs is sufficient to assist in business management, where 77.14% of respondents agree partially (45.71%) or disagree partially (31.43%) and 11.43% agree or completely disagree.

It is noticed that the scenario that the absence of risk analysis in the service provider can be an important point of improvement. In addition, even if the interviewees believe that the information provided by their offices can support the management of MSMEs, concerning services, as the objective of these organizations is to comply with tax, accounting, and labor legislation (Souza et al. 2016). It is essential that the professional must have constant updating/training.

For example, accounting standards ITG 1000 and TG 1000 (appropriate for MSMEs) are not fully applied according to the respondents' perceptions. The categories I partially agree (65.72% of respondents), I totally agree (17.14%), or I partially disagree (11.43%) were more frequent. A small fraction of the sample strongly disagrees (5.71%), believing these norms are fully applied. This fact reveals a strong indication that accounting organizations see themselves only as providers of legal and fiscal services, acting incompletely to support MSME management.

Applying legislation that is more adherent to the client's profile may be an opportunity for improvement for these offices based on the analysis of the interviews. A similar result was found in the research conducted by Santos (2017), which found that accounting organizations did not meet accounting standards (ITG 1000 and TG 1000) and continue to link the provision of accounting services only to tax demands.

Moreover, Filipin et al. (2016) point out that accelerated changes in laws and taxes and accounting practice technologies require additional effort from the accounting profession. The new technologies improve the service provided to customers (Souza, Silva, & Ferreira, 2017). For Lunelli (2019), technological advances come from the market's own need to receive increasingly detailed and skillful information for decision-making—managerial activity.

National industry events (promoted by Councils and class entities), or international events, such as Accountex in the United States, present the future of the accounting segment, highlighting discussions on the advancement of technology and its use in the provision of accounting services (Manes, 2017 and 2018; Farias, 2019).

Despite this, Rocha and Migliorini (2019) found, in their research, that accounting professionals have a low level of knowledge about new technologies, which corroborates the data found in this research and may have an influence on optimizing the provision of services to their clients of the MSME segment.

When analyzing the managers' responses regarding the preparation of their offices to operate in an environment with many technological tools available in response to the question that proposes that "accounting professionals have a low level of knowledge about new technologies, which makes it difficult to visualize their applications in the provision of services to be offered to MSMEs", the majority (74.29%) answered this question affirmatively: 42.86% partially agree, and 31.43% totally agree with the statement. This percentage can be analyzed with even greater weight (85.72%) as 11.43% only partially disagree, showing a future opportunity for managers. Considering the ability to operate with new technologies and the unpreparedness of accounting professionals, only 14.28% strongly disagree.

Interestingly, in a previous study regarding accountants of Santa Catarina State (Brazil), Nascimento and collaborators (2021) observed that most respondents (97.90%) agree with the statement that technological advances are important for accounting advances. With the ever-improving development of software to carry out routine accounting tasks, the advancement of technology is directly linked to the advancement of accounting. Oliveira and Malinowski (2016) stated that information technology influenced several areas of society; however, Accounting is one of the areas that have seen the most obvious changes in the way they carry out its activities.

Table 4 below shows an analysis of the answers to questions on a Likert scale, considering the impact of challenges (C) and opportunities (O). Considering the implementation of these opportunities and overcoming the challenges, we identified two possible agents: accounting offices (A) and companies (E) that use their services. In this way, only the questions dealing with accounting offices (A) were qualified in this regard since those dealing with MSMEs (E) do not depend directly on accounting

professionals (last row), in this context, a not applied (na) was indicated. The Challenges (C) and their impacts ranking are highlighted in bold letters.

Table 4

List of Opportunities (O) and Challenges (C) in order of importance (Impact) according to respondents' responses. Questions 11 to 22.

Question	11	12	13	14	15	16	17	18	19	20	21	22
Type	C	C	C	C	O	O	O	O	O	C	O	C
Agent	A	A	E	A	A	E	A	A	A	A	A	A
Impact	97	118	112	109	81	91	94	89	90	90	120	102
	4 th	1 st	na	2 nd	5 th	na	2 nd	4 th	3 rd	5 th	1 st	3 rd

Note: Accounting offices (A) and MSME - enterprises (E) are the Agents involved; questions beyond the control of accounting offices (number 13 and 16) were designed as not applied (na). Source: survey data.

It can be observed in Table 4 that evaluating the perception of the respondents, the biggest challenges in order of importance are:

- Extract information from MSMEs to perform contracted services (question 12)
- Assertively request the necessary documents (question 14)
- Knowing new technologies to improve service delivery (question 22)
- Be jointly and severally liable for the closure and failure of MSMEs (question 11)
- Providing insufficient information for MSME management (question 20)

And the best opportunities are:

- Fully apply the ITG 1000 and TG 1000 accounting standards for MSMEs (question 21)
- Increase technical capacity for services provided in this segment (question 17)
- Analyze the risks involved individually for each MSME profile (question 19)
- Expand the provision of management support services beyond compliance with fiscal (tax) requirements (question 18)
- Improve the relationship with MSME customers to be closer to them (question 15)

It is interesting to compare these answers with those obtained in questions 23 and 24, which deal with the use of technologies and their challenges. In question 23, according to the number of answers given among the 35 respondents, the most frequent (54.29%) was the need to “increase the integration of information from the office to clients.”

The following seems to be a consequence of the first one, as “to optimize the tasks and the complexity of the services provided” (48.57%); “to create means to increase customer loyalty, including the provision of management software for its customers, providing advice on the implementation and training of the system, in addition to facilitating parameterization and data integration” (42.86%); “constant training of professionals (37.14%); “improve the quality of services provided (31.43%); “reducing risks with late fines or errors in the delivery of tax obligations” (25.71%) depend on a good accounting information system (developed or acquired).

Even with the matching answers, the identification of these difficulties was not unanimous, as the option “all of the above” was chosen by 37.14% of the respondents. Mapping these gaps are relevant, as accounting has an important role on the practical side, which is to serve as an instrument for assessing the entity and its managers, accountability, and as a basic input for decision-making by economic agents, both domestic and external to the entity (Iudicibus, Martins, & Carvalho, 2005).

It is noteworthy that when asked about the types of technologies used by accounting organizations (question 24), 68.57% of the managers selected the option “API (Office and client integration program application), and few indicated the use of more Sophisticated technologies such as Artificial Intelligence (17.14%); Big Data (8.57%) or Blockchain (5.71%).

Regarding the market’s need to receive increasingly accurate and fast information for decision-making in firms, accounting has undergone several transformations in conducting activities, mainly with technological advances. Technology, through several tools available to the user, has been inserted every day in greater quantity in the execution of operations and services of the accounting offices (Silva, Eyerkauf, & Rengel, 2019).

The use of smartphones and cloud accounting in providing accounting services to MSMEs are used by 62.86 % and 51.43%, respectively. The data do not allow for assessing why the use of an API by the majority (question 24) does not match the perception that “the integration of information from the office to customers” identified should be expanded as a technological challenge in question 23.

Additionally, the low use of artificial intelligence can be an obstacle in “optimizing the tasks and complexity of the services provided” and “reducing the risks of late fines or errors in the delivery of tax obligations” pointed out by a large part of the interviewees in question 23.

The use of technology can not only reduce the cost of performing jobs but can also have a positive impact on the time required to complete these tasks (Moll, & Yigitbasioğlu, 2019). Professional accountants should anticipate and adapt to new variations in business practices, roles, responsibilities, and regulations and develop the necessary technical knowledge, skills, and ethics. They should also exhibit interpersonal behaviors and qualities. This need is related to their role which has changed significantly over the years. The accounting industry is anticipated to embrace a new era of digitization that will transform traditional accounting processes, from record-keeping to reporting requirements, using big data, data analytics, the Internet of things, and blockchain. These experts’ roles will change and grow in value as they move up the food chain and into new opportunities (Razak, Noor, & Jusoh, 2021).

The literature has predicted that automation and increased use of digital technology will have major consequences for several professions, including accountant services. (Andreassen, 2020). For more than 50 years, the Contingency Theory (or contingency approach) has maintained that efficient management is adaptive. It depends on the characteristics of each company’s circumstance and how it must adapt to the environment and external contingencies. Franco et al. (2021) also argue that Enterprise Resource Planning (ERP) is a relevant tool for accounting, as it

demonstrates the planning, execution, and task control more efficiently and quickly, integrating various sectors in real-time in different areas of action, making any movement carried out impact the reports analyzed by the accountant.

The correct analysis of the available information gains scale and reliability through artificial intelligence, optimizing internal processes, avoiding failures, and offering the customer a complete experience. Therefore, just as in the financial market, employing artificial intelligence/machine learning in accounting service providers allows automation of direct decisions, improved productivity, and data processing with reduced errors. Furthermore, the adverse selection of costs faced by borrowers with poor accounting quality affect the choice of lending conditions for them (Bharath, Sunder, & Sunder, 2008). So, IA could be crucial for helping SMEs to guarantee better options.

Accounting experts will therefore be required to perform more in-depth, higher-level analysis and consulting support for their clients and organizations due to AI taking over monotonous, time-consuming, and redundant work (Hidayat, 2019). Consequently, Accountants may improve financial planning and reporting by transforming high-quality data insights into information to support effective managerial outcomes. As a result, those who are unable to incorporate the most recent technical developments into their everyday activities risk losing relevance within the organizations they assist (or belong to).

To identify sensitive areas and opportunities, question 25 asked about “the biggest challenge in the activities of accounting offices to serve MSMEs in the coming years”. Surprisingly, “following up with technological changes” was identified by only 11.43%; the other alternatives, “accompany the legal changes that occur in the accounting, tax, and labor area and attend to the Treasury” (34.29%); “demonstrate to MSME entrepreneurs the importance of providing accounting services for the development of their businesses” (31.43%) and the problem of competition (22.85%) are considered the most relevant.

An important result of the present research considering opportunities to expand the capacity to act in the MSME sector in the provision of accounting services is the fact recognized in question 26 answer by respondents: Although the entities of the segment promote training and qualification for professionals, when asked if they are currently prepared to act in a joint with the existing technology in the provision of services by the accounting organization in serving MSMEs, the majority (54.29%) of respondents reported that they are being updated, however, not being fully prepared, 42.85% said they were prepared and only 2.86% answered that they were not prepared.

In a study aiming to investigate how the Small and Medium-sized Companies in the municipality of Currais Novos/RN adopt the CPC SME for the preparation of Financial Statements, identifying whether the accountants that adopt the SME CPC apply the standard adequately and, the main difficulties of adopting this procedure Carvalho, Lima and Monteiro (2018) presented that in most cases the offices partially use CPC PME due to weaknesses in the knowledge of the standard by these professionals. Most accountants stated that the main difficulties in implementing CPC SMEs were the need for more training, especially by class entities.

Another empirical study in Brazil (Alves et al., 2014) with 32 interviews in accountancy organizations in the city of Recife-PE was conducted to understand the level of utilization of international standards to these organizations “IFRS for SME” in Brazil in accordance with the national standards (NBC T 19.41) had shown that there is a lack of the utilization of the standards, and some accountancy professionals do not have enough knowledge regarding the changes produced by the convergence process.

Overall, the results of the literature and this study suggest that in most cases, the offices use the CPC PME in many aspects; however, only partially, since these professionals’ comments identified areas for improvement in the knowledge of the norms in Brazil.

Additionally, the expanding roles of management accountants are closely related to what the literature describes as business-oriented partner roles (Burns, & Baldvinsdottir, 2005; Goretzki, Lukka, & Messner, 2019; Järvenpää, 2007), this corroborates the present results, where was observed that through the qualitative characteristics of accounting information, accounting has fundamental for the management of companies, resulting in the provision of reports adapted to the needs of the enterprise contributing for its success.

Concluding Remarks

The accountant’s vision for the organization is necessary to achieve better results, establish correct planning of activities and corresponding control, and obtain information of the utmost importance for the analysis of the organization’s next steps.

The objective of this work was to know the perception of managers working in accounting offices about the difficulties and new challenges in providing services offered to micro, small, and medium-sized companies. In this sense, these two crucial aspects were mapped through the application of questionnaires to respondents from entities representing the segment of accounting services in São Paulo and managers working in accounting offices in the city of São Paulo.

The relevant results obtained through the descriptive analysis of the main findings are as follows:

- MSMEs are part of the main clientele of accounting offices and use various services provided by those referred to payment and bookkeeping, with few cases of demand by MSMEs for administrative and strategic activity services for company management.

- The principal Opportunities are fully applying the ITG 1000 and TG 1000 accounting standards for MSMEs; increase technical capacity for services provided in this segment by training; customize the service for each MSME profile (considering its specific risk); amplify the management support services beyond compliance with fiscal (tax) requirements and improve the relationship with MSME customers to be closer to them (also identified as a Challenge).

- To carry out the work contracted by the MSMEs, the offices need financial, tax, and labor, among other information. However, according to accounting office managers, there are difficulties in extracting information, mainly due to the lack of

knowledge or interest in sending information by MSMEs, in addition to the difficulty of control and lack of business culture of managers, and lack of management procedures and communication with accounting offices.

- Regarding accounting information, most respondents stated that accounting organizations do not apply ITG 1000 and TG 1000 accounting standards to their clients.

- The main Challenges are related to more engagement between accounting offices and their clients, like obtaining information from MSMEs to perform contracted services, assertively requesting the necessary documents, using new technologies to improve service delivery, and providing adequate information for MSME management (reducing their risk of failure and closure).

- Considering the technological advancement, accounting organizations must make changes in the provision of services offered to MSMEs today; however, accounting professionals have a low level of knowledge about new technologies, which makes it difficult to visualize their applications in the provision of services, not being ready to act together with technology, as there is much resistance to adherence by both organizations and customers.

- Technological innovations such as, the integration of office information for their clients, the improvement of tasks, and the complexity of services appear as the greatest challenges. The research also identified that the most used technology in accounting offices is the API (office and client integration program application) besides smartphones and Cloud accounting.

- Technology advancements will bring new challenges, but they also include the opportunity for the professionals to focus on adding value to organizations.

Although respondents do not feel prepared to use existing technologies in providing services, most believe that technological advances aim to bring more facilities and opportunities in providing services. Artificial intelligence should gradually replace part of accounting activities; however, the accountant's work should not be replaced by artificial intelligence, which can become a great ally of accounting professionals.

All the above creates, in business owners, a distorted view of the work carried out by the accounting organization, which assumes that the provision of services by the accounting organization is limited only to meeting the requirements of the tax authorities. However, it is necessary to refrain from generalizing since many respondents agree that accounting offices do not generate useful information for MSME management.

This study contributes to the management accounting literature in several ways. First, it explores how accountant offices are dealing with digital technology, which can contribute to changes in the roles of management accountants to narrower and more specialized roles; second, it finds that they believe that digital technology not only contributes to changes in roles as tasks of management accountants allowing class entities to plan training in this field. Lastly, the study empirically describes the

relationship between digital technology and management accountant roles for a better MSME service's offer.

It is therefore concluded, based on the findings of this work, that the services offered by accounting offices are still very focused on the legalistic part of MSMEs, “forgetting a little about the objective of accounting, which is to provide useful information for decision-making, with subsidies to improve the management and administration of companies.”

As a contribution, this study proposes expanding services currently offered by accounting organizations, considering the data presented by accounting office managers. The Contingency Theory explains the need for this sector to keep up with the legal changes in the accounting, tax, fiscal, and labor areas and attend to the tax authorities, as it is a dynamic process in Brazil. In addition, fiscal concern is relevant in accounting organizations, as the risk of non-compliance or error can harm both parties. Despite of this, it is expected that, with the advent of technological advances in the accounting sector, these tax issues will remain in the background, and the professionals working in this segment can help MSMEs with useful information in developing their businesses.

Nevertheless, this research has a limitation, the sample of only 35 managers working in accounting offices and three representatives of representative entities of the accounting services segment). It is observed that a greater number of respondents can bring a greater depth to the results presented; however, it can be inferred that the results tend to reflect the behavior of the populations studied.

As pointed out by other authors, further research is suggested on: replicating this study in other Brazilian regions, especially in the most developed cities in the country, in order to investigate whether the results found in this research may suffer cultural influences in other municipalities; the impact of technological advances for accounting offices in serving MSMEs and, finally, research related to technology innovation and investment in people as important factors for the environment of accounting services offered to MSMEs.

Finally, this research stands as a support to representative entities of the segment. Also, it proposes government funding and an observatory to monitor innovative experiences in the service of accounting offices in providing services to MSMEs in Latin America..

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