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Adoption of accounting mobile apps in Kenya: The effect of user reviews and user ratings

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Abstract

Modern industry improves anthropogenic activities and greatly simplifies human effort and the industrial world. Cloud computing and mobile applications are more than just buzzwords; they are crucial elements of how business is conducted and how it will be conducted in the future. A rising number of SMEs are currently utilizing mobile and cloud computing technology. The purpose of this paper is to analyze the linkages between user reviews and ratings and the adoption of mobile accounting apps among SMEs in Kenya. The study collected data on 35 commonly used mobile accounting applications and performed a regression analysis on 27 apps that had received user reviews. Data on mobile apps' usage rate, volume of user reviews, and user ratings were gathered for this study. The authors also took note of the deficiencies identified by the selected mobile app reviewers. This study's findings revealed a significant relationship between the number of user evaluations and the adoption of mobile accounting apps. However, a significant effect of user reviews on the adoption of mobile accounting apps was not observed. This paper also identifies shortcomings that app users have pointed out in their reviews. It was concluded that Kenya's degree of mobile app adoption has greatly increased due to the volume of app reviews. This study advises entrepreneurs, particularly those who engage with SMEs, to embrace technology and adopt freely downloadable mobile apps for their accounting and bookkeeping requirements.

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1. Introduction

Mobile applications, more commonly referred to as "apps," are a category of application software created specifically to run on mobile devices such as smartphones and tablets. Mobile applications and cloud computing are now more than just fashionable terms; they are essential components of business operations, and a rising number of SMEs are using mobile and cloud computing technology. To support their workflows within the shared services framework, many organizations have built their own data centers, cloud platforms,

or hybrid clouds (Brandas, Megan, & Didraga, 2015). Even with modern civilization and digitalization, accounting and record-keeping are two corporate activities that can be simplified with the aid of an accounting app.

Modern industrial civilization substantially simplifies tasks for humans and the industrial world and brings about reforms to anthropogenic activities. Among the many changes to human existence are those in communication and data analytics, which affect both people and businesses. The emergence of numerous applied technologies, including the Internet of Things, cloud computing, big data, and artificial intelligence, is a cornerstone of the industrial revolution and has the potential to alter business models and production patterns across a range of industrial sectors. Due to the fact that financial transactions now involve the use of digital currency, accountants face challenges that are demanding and complex in the current industrial revolution (Meiryani, Aprilia, Warganegara, & Yanti, 2022). Commercial transactions and digital payment activities are highly integrated in today's world, and this integration ushers in a new dimension of electronic accounting.

The concept of electronic accounting takes into account the rapid advancements in technology and the extensive use of information and communication technologies, both of which have an increasing impact on business operations as a whole and on specific business processes. Commercial activity planning, recording, processing, and reporting are constantly evolving. Global advances in information technology will enhance and speed up access to information while helping to keep it current. Given the underlying circumstances, it is no longer necessary to defend the employment of information technology in contemporary society. As a result, accounting is forced to adapt and use new techniques, in full or in part, in order to provide services and perform its tasks (Vakilifard & Khorramin, 2015). The use of e-accounting and the internet is a swift and simple way to perform tasks, carry out business transactions, and share information at the national and internal levels, which can enhance communication.

With the economic downturn, e-accounting implementation is gaining traction. The main concern is how to establish suitable, safe, and reliable spaces for people and businesses to contend for the benefits and services offered by them given the frequent use of ICT (mobiles, emails, computer systems, tablets, and electronic payment transfer) as well as people's growing interest in using new technologies. Another challenge is getting organizations and people to trust electronic services so that business risks can be minimized (Vakilifard & Khorramin, 2015). Owners of small- and medium-sized businesses require mobile accounting software that can be used to prepare financial reports and analyze the financial health of their establishments. Currently, many SME owners use existing accounting software for this purpose (Rahmayanti & Rahmawati, 2020). Users can currently access a wide range of accounting software programs that have been developed, particularly mobile apps. Some of the mobile accounting apps are even available to download and install free of charge.

Most people, including those with low incomes, have access to mobile devices today, which is where mobile money systems enable financial transactions. It's frequently described as "a bank in one's pocket." In developing nations, these digital technologies have significantly changed the rural markets for savings, credit, and insurance services (Charles Guandaru Kamau, 2021). Electronic fund transfers and service delivery have a strong correlation; however, it was concluded that using electronic funds transfer has lessened the risk connected with cash transactions when determining whether there has been a reduction in cash-related insecurity (Nalyanya, Abuya, & Makokha, 2021). This implies that the deployment of mobile apps by SMEs can help to increase customer satisfaction as well as accountability and security.

One source of frustration that SMEs face today is technology. It is widely acknowledged that technology plays a crucial role in enhancing productivity, accuracy, reach, and affordability. Many SMEs, however, lack the resources to make the required backend technology investments, or are located in areas with limited access to essential infrastructure, e.g., the internet. One of the most recent technologies to emerge in the SME sector is the use of mobile phone technology for both banking and remittance (Mararo, 2018). It appears that the cost of technology has significantly decreased. The majority of SMEs have access to the internet and portable digital devices, which can enhance their effectiveness in doing business. A smart business can increase accountability and competitiveness by strategically making use of digital technology.

SMEs have been affirmed as a crucial strategic sector for fostering economic growth and social development in nations. To record corporate transactions and ensure smooth operations, growth, and profitability, computerized accounting systems must be used instead of manual systems. Despite the advantages of a computerized accounting system (CAS), many of these businesses have not yet implemented it. SMEs should be aware of the advantages and value of a CAS before implementing it in their organizations. The adoption of a CAS will promote the expansion of SMEs in African economies (Kumar, 2019). However, despite the market's plethora of free accounting apps, SMEs are reluctant to make use of them. Although there are numerous advantages to using mobile accounting apps, SMEs do not utilize them frequently. Could customer reviews be the cause of the underuse of mobile apps by small businesses? In order to better comprehend how mobile apps are being employed by SMEs in Kenya, this study will examine user ratings, reviews, and adoption.

2. Literature Review

Mobile phone network technology has grown significantly in recent years. Mobile phone users are able to connect with others from any location that is serviced by mobile phones or regular phones/landlines within a given geographic area. Mobile phone network customers use the short message service (SMS) capability as an opportunity to share information. To a certain extent, SMS can be used to send all text-based information, such as stock prices, bank account information, etc. SMS has a wide range of industrial and commercial applications. For instance, businesses can communicate with employees indirectly through departments (Vakilifard & Khorramin, 2015). The main focus of this study is to review the user ratings and reviews and their effect on the adoption of mobile accounting apps among SMEs.

2.1. Adoption of Mobile Accounting Apps

Today's ubiquitous use of mobile applications has significantly contributed to a reduction in human labor and transaction processing time. Their adoption and acceptance throughout the social spectrum are, however, minimal despite this ease. Consumers' trust in retail applications is greatly influenced by their prior experiences as well as how useful, simple, and high quality they consider the app to be. Furthermore, there is a clear and significant connection between perceived risk and trust and how consumers will feel about and use mobile retail apps (Kaushik, Mohan, & Kumar, 2020). The trustworthiness of apps, especially considering the involvement of third parties, may be viewed as one of the factors contributing to the low acceptance of accounting apps. One could argue that accounting information is both official and private. Hence, while deciding whether or not to embrace an app, the developer's standing and reliability become crucial considerations.

When selecting an accounting system to generate financial statements, a number of aspects must be taken into account, including processing speed, accuracy, external reporting, and functionality. A high level of functionality is essential for the accounting program in order for it to be able to produce financial statements that adhere to generally accepted accounting principles. To create financial statements, the digital accounting system must be highly accurate. When the app presents financial statements to its users for their decision-making process, timeliness is crucial. Accountants can process financial data quickly by using mobile accounting applications, and using a computerized accounting system can improve financial reporting for investors and other stakeholders (Rahmayanti & Rahmawati, 2020). A good mobile accounting app should have the ability to manage invoices, which has traditionally been a desktop job. By alerting clients when they have been paid or when an invoice is overdue, mobile accounting apps should also aid in managing accounts receivable as well as payable. Additionally, they need to facilitate cash flow management, real-time bank reconciliation planning, and the creation of a paperless business.

Despite the significance of financial innovation in characterizing banking performance, the effect of technology on performance is still unexplained for two main reasons: first, the sources of innovation are largely unexplored, and second, the implications of innovation on bank performance haven't been thoroughly investigated. The banking industry has taken advantage of certain recent advances, which include mobile banking, internet banking, and agency banking (M'mata & Weda, 2022). Banks and other financial institutions may provide mobile banking services so that their customers can access their accounts from a mobile device or tablet using software or unstructured supplemental service data. This makes it easier for customers to access banking services while also helping banks and other financial organizations reduce their overhead expenses (Said & Kaplelach, 2019).

In one study, two groups were asked about limitations, opportunities, threats, or challenges associated with using a mobile accounting application. The mobile application, according to the groups, was simple to use, created accurate colors and images, followed excellent account categorization, and proved to be a useful tool with clear instructions. The accounting and computing professionals who commented on it concurred that the tool was simple to use, provided appropriate color and graphics, had outstanding account grouping, was a useful tool, and utilized clear language. Good suitability, simple and relevant language, and outstanding mobile application satisfaction were some of the positive evaluations they provided (Narit, 2022). Mobile app usage has increased among people and companies in emerging nations as a result of the integration of financial activities with mobile app technology. This integration extends beyond the banking industry to other industries.

Eco-accounting could also employ mobile applications. The purpose of eco-accounting is to quantify a product's ecological footprint, or "eco-point," during the course of the product's life cycle. Large volumes of dynamic data must be recorded in eco-accounting in order to calculate the eco-point. Information and communication technology is required to collect information for the eco-point assessment and then make that data accessible to all concerned parties along the value stream across a variety of operational models. The eco-point is used to calculate eco-debit and eco-credit, which are subsequently applied to a variety of sustainability-related activities, such as eco-shopping, recycling, and maintaining a consumer's eco-account (Peng, Wu, & Su, 2020).

In order to succeed, accountants of the future will need to have excellent IT abilities, solid communication skills, strategic vision, and a commitment to ongoing professional growth. The future of accounting lies in

globalization, since more organizations will require real-time data. Mobile accounting tools, including cloud accounting, will enable greater accountability and record keeping (Kamau & Ilamoya, 2023). The corporate world has adopted cloud technologies and requires skilled professionals with the relevant expertise. Accounting students learned the interconnections to their future employment or entrepreneurial endeavors when they were exposed to real-world data, context, and business tools. They were able to close this gap between accounting theory and practice due to cloud learning solutions across cloud business platforms (Cambridge, 2018). The prevalence of smart mobile phone use and internet accessibility among regular people, and consequently SMEs, has continued to increase. This offers SMEs the opportunity to deploy mobile accounting apps to streamline their bookkeeping. The use of mobile apps in Kenya is influenced by a variety of factors. The trustworthiness of the app is one of the critical factors that was previously mentioned. User evaluations and ratings can be used to extrapolate this dimension.

2.2. Ratings and Reviews of Mobile Accounting Apps

Several computerized accounting models have been developed. Due to the erratic nature of mobile network traffic, the mobile network node's upper limit of the forwarding threshold directly restricts the maximum forwarding bandwidth of the network node. In order to determine whether the communication data flow is steady using the absolute median difference game model, the complicated data in our cloud model is sparsely examined in order to produce the complete expressions. The unique computerized accounting model with the integration of evolutionary estimates is used to build and implement the enterprise resource planning (ERP) system (Gu, 2022). The majority of ERP systems and mobile apps have built-in feedback mechanisms that provide system administrators with user reviews and ratings so they may gauge the effectiveness of their systems. This feedback system is crucial for determining user satisfaction.

One of the top 10 accounting programs in the world is Xero. However, there hasn't been much research done to assess cloud-based accounting software using a systematic end-user satisfaction approach. Users of Xero have indicated satisfaction with the program and a sense of effectiveness (Mauricette, 2019). The two types of mobile accounting apps are cloud-based apps and on-premises or local apps. Most mobile applications are cloud-based. Mobile apps can also be divided into those that are free and those that require a subscription.

In addition to Xero, other mobile accounting apps include QuickBooks, Sage, Alegra, Techweez, Sunrise, and Rydoo. Any device can be used to access, encrypt, and process accounting data using a mobile accounting app, so customers want one that's user-friendly and available on a variety of platforms. Small businesses can use numerous apps from many of the leading providers of bookkeeping software. According to reports, Zoho Books is the best overall mobile accounting program, followed by QuickBooks Online as the best companion app for online users and Sage Accounting as the best bookkeeping tool for a large mobile sales force using Apple devices. Sunrise is regarded as the best free mobile accounting app, while Rydoo Expense is the best mobile app for expense management and approval. Zoho Invoice is known as the best free mobile invoicing app (Ruiz, 2022). This research focused on user reviews and ratings as a tool to motivate SMEs in Kenya to employ mobile accounting apps for their accounting operations. Regardless of whether they are cloud-based or subscription-based, all apps were treated equally in this study. The user reviews and ratings were assumed to be good indicators of both the app's effectiveness and the user's reliability.

3. Methodology

Despite the benefits of using mobile apps and the accessibility of smart phones, there is very little app usage. Despite the fact that some mobile apps are free to use, SMEs appear to be hesitant to use them for accounting and general record keeping. Different mobile accounting apps, such as Golden Business Accounting, Zoho Books Accounting, and Xero Accounting Software, have been widely researched in various countries (Rahmayanti & Rahmawati, 2020). The study collected data about 35 commonly used mobile accounting apps and conducted a regression analysis on 27 apps that had received user reviews. The primary mobile apps utilized by SMEs were the subject of this investigation. Secondary data on the number of downloads, number of online reviews, and app rating were also examined. MS Excel software was used to analyze the data, and the results are shown in narratives and tables. We employed both descriptive and inferential statistics.

4. Findings

4.1. General Popularity of Mobile Apps

A survey was conducted on the top 50 mobile applications in Kenya. The results are shown in Table 1, where the apps are categorized into finance, social, entertainment, shopping, and mobile phone tools.

This study observed that, out of the top 50 most downloaded mobile apps in Kenya, 70% are mostly social and entertainment-related, while 30% are financial in nature. None of the finance apps were centered on bookkeeping or accounting; instead, they were entirely loan-related. This suggests that while Kenyans use mobile phone applications to hunt for loans, they do not use them to manage the credit they obtain. Mobile accounting apps are not as common as loan application apps, and lack of marketing may be one reason for this. Developers and marketers of lending apps in Kenya are very aggressive in promoting awareness among

potential users. On the other hand, there isn't much focus on, or advertising for, mobile accounting apps, hence the low uptake. The marketing of mobile accounting apps likely hasn't put much effort into identifying and categorizing the potential users of those apps.

Table 1. Popular mobile apps.

Category	No. of apps
Finance	15
Social	14
Entertainment	10
Shopping	3
Phone tools	8
Total	50

4.2. Popularity of Mobile Accounting Apps

The study examined data on the popularity of 35 widely used mobile accounting apps and ranked them according to how frequently they were used, their reviews, and good customer ratings. The findings are shown in Table 2.

Table 2. Top rated and used mobile accounting apps.

Top 10 used mobile apps		Top 10 reviewed mobile apps		Top 10 highly rated mobile apps	
Rank	**Accounting app**	**Rank**	**Accounting app**	**Rank**	**Accounting app**
1	QuickBooks	1	Wallet Budget Planner	1	Rydoo
2	Wallet Budget Planner	2	Cashbook Expenses & Bal	2	Team
3	Cashbook Expenses & Bal	3	Konnash	3	Stock app
4	Accounting Bookkeeping	4	Cashbook Sales & Exp	4	Wallet Budget Planner
5	Konnash	5	QuickBooks	5	Cashbook Expenses & Bal
6	Xero	6	My Business	6	Zoho Books
7	My Business	7	Account Book	7	eKhata
8	Cash Book Sales & Exp	8	Zoho Books	8	Zoho Invoice
9	Account book	9	Zoho Invoice	9	FreshBooks
10	Zoho Books	10	Xero	10	Salesbook

According to the findings in Table 2, QuickBooks is the most widely used mobile accounting app and has received the fifth most reviews; however, it does not rank in the top ten for user satisfaction. Wallet Budget Planner, which is ranked fourth among the top ten highly rated apps and first in terms of the quantity of reviews, is the second most popular app. Despite being the second-most popular app in terms of reviews and the third-most frequently used app, the Cashbook Expenses & Balances App is ranked fifth among the top ten highly rated apps. Accounting Bookkeeping, Konnash, Zoho Books, Xero, eKhata, My Business, Account Book and Simple Cashbook are a few of the other well-known mobile accounting apps. These findings were consistent with Mauricette (2019), who observed that Xero was one of the ten most popular and highly rated accounting apps. Xero, which is sixth in terms of usage according to this survey, is not among the top ten highly ranked apps, but this does not mean that its ranking is low.

The lack of popularity of mobile accounting apps may prompt a fundamental query as to whether SMEs actually keep accounting records. SMEs generally use single-entry accounting, which records each transaction only once, either as an expense or an income. This approach is simple and appropriate for smaller businesses without substantial inventories or capital equipment investments. When it comes to generating financial professional reports and changing single-entry records into double-entry records, mobile apps may be quite helpful. Therefore, it is necessary to encourage SMEs to use readily accessible technology to improve their accounting with the least amount of expense, effort, and technical accounting knowledge possible. This is due to the fact that the majority of accounting apps are user-friendly.

4.3. Adoption and Rating of Mobile Accounting Apps

A survey was conducted on the general usage and rating of 27 mobile accounting apps commonly applied in Kenya and available in the Google Play store. The results are indicated in Table 3.

Table 3 shows a significant correlation between the use of mobile accounting applications and customer reviews and ratings. The R squared value of 0.845 indicates that customer reviews and ratings account for 84.5% of the adoption of mobile accounting apps. This demonstrates that a one-unit increase in customer reviews results in a 0.845-unit increase in adoption. The customer evaluations and ratings, without the

constant, account for 83.2% of the variation in how easily SMEs may acquire financing, according to the corrected R squared of 0.832. Other factors that are not included in this model account for the remaining 16.5% difference in the adoption of mobile accounting apps. As a result, it can be concluded that the regression model adequately describes the observed data and further analysis is appropriate.

Table 3. Regression statistics.

Regression statistics	
Multiple R	0.919
R squared	0.845
Adjusted R squared	0.832
Standard error	0.309
Observations	27

Table 4. ANOVA.

Variable	**DF**	**SS**	**MS**	**F**	**Significance F**
Regression	2	12.494	6.247	65.252	0.0000
Residual	24	2.298	0.0957	-	-
Total	26	14.792	-	-	-

Note: DF = Degrees of freedom; SS = Sum of squares; MS = Mean of squares.

The findings of the analysis of variance for the adoption of mobile accounting apps are shown in Table 4. There was a substantial relationship between customer ratings and reviews and the uptake of mobile accounting apps, as shown by the computed F-statistic value of 65.252, which was higher than the critical value of 3.85 and the p-value of 0.000, which is less than 0.05. The use of mobile accounting apps in Kenya was found to be significantly correlated with user reviews, app ratings, and adoption.

Table 5. Regression analysis.

Variable	**Coefficient**	**Standard error**	**T-stat**	**P-value**
Intercept	2.421	0.764	3.171	0.004
Reviews	0.766	0.068	11.188	0.000
Satisfaction	0.287	1.191	0.241	0.812

Table 5 shows the beta coefficient summary, in which the t-values are 3.171 and 11.188 with p-values of 0.004 and 0.000, which are less than 0.05, and hence the model was statistically significant for the Y intercept and customer reviews, respectively. On the other hand, the p-value for customer satisfaction, as indicated by the ratings, was 0.812, which is greater than 0.05; hence the model was not statistically significant. This implies that the number of customer reviews positively affects the adoption of mobile accounting apps in Kenya, while customer rating has no significant influence. These findings are in line with Kaushik et al. (2020), who observed that there is a clear and significant connection between how consumers perceive and use mobile retail apps. This is contrary to the study done by Mauricette (2019), who observed that users of cloud accounting apps indicated satisfaction and a sense of effectiveness with the program. His study observes that user ratings and reviews, which are seen as indicators of mobile app efficiency and user confidence, have a significant effect on mobile accounting apps among SMEs in Kenya.

The regression model that can be established after dropping customer satisfaction, which was found to be statistically insignificant, is as follows:

$$Y = 2.421 + 0.766\ X$$

Where Y = adoption of mobile accounting apps and X = user reviews.

Research suggests that user reviews and the uptake of mobile accounting apps are positively associated, meaning that the rate of adoption of mobile accounting apps is positively associated with their user review value. The model also suggests that since the Y intercept is 2.421, some 2.421 on a scale of 5 would still apply to the mobile accounting applications even when the ratio is zero or there are no reviews. According to another interpretation of the model, mobile app adoption increases by 0.766 for every unit change in user ratings. There is a clear indication that the adoption of mobile accounting apps is influenced by user reviews. It is obvious that prospective customers who are seeking mobile applications are influenced by the reviews, given that user views and ratings are a sign of the quality of the mobile app and the degree of client trust. For potential users of the mobile accounting app, this is also probably true.

Although the adoption of mobile accounting apps is not strongly correlated with customer satisfaction, getting a higher number of reviews makes it easier for users to find their app of interest. The main benefit of ratings is that they will raise the app's search engine ranking. This will improve the likelihood that the aforementioned apps will be adopted. Most browsers have taken reviews into account when determining if they want to download and install an app. Mobile accounting apps are not an exception to this. Apps with better rankings are more likely to generate more income and downloads.

4.4. Common Deficiencies of Mobile Accounting Apps

Customer reviews were examined and the frequently mentioned shortcomings were noted. The performance decline of an app right after an update or upgrade is one of the most frequently mentioned issues. Significant functional differences between free and premium apps provide another cause for concern. Missing features were mentioned by users as another challenge with the mobile apps. Another common concern with some mobile accounting apps was the prevalence of advertisements and notifications. Other concerns include being unable to edit transactions, login failures, the use of a substantial amount of memory, not working with some devices, using a lot of battery power, and slow processing speed. The users also complained about unresponsive customer service and difficulties operating the app, particularly for non-accountants.

In order to resolve the shortcomings of the app, the developers should take into account the consumers' comments. Reviews are useful in identifying missing features, login issues, and slow processing times. In addition to fixing the memory problem and device compatibility issues, the developers should also consider reducing the frequency of notifications and ads that appear. The efficiency of the apps usually attracts good reviews, which may impact their adoption by potential users. Any enhancement to the capabilities and features of mobile accounting apps will be essential in addressing the issue of poor adoption by potential customers, including SMEs.

5. Conclusion and Recommendations

Most Kenyan entrepreneurs are well versed in digital technology. The majority of Kenyans use smartphone applications for social interaction, entertainment, shopping, phone tools, and financial operations. It appears that loan operations make up the majority of the finance activities, with accounting and bookkeeping activities receiving minimal attention. Rydoo, Team, Konnash, Xero, Wallet Budget Planner, Cashbook Expenses & Balance, Zoho Books, Salesbook, eKhata, Simple Cashbook, and Zoho Invoice are some of the most popular accounting software programs, according to descriptive statistics. Most of the apps listed above are also the most popular and well-reviewed apps. The majority of the aforementioned mobile accounting apps include standard business-friendly features such as accounting and invoicing. Once users are connected to a mobile accounting app, they can perform tasks such as bank reconciliation and invoicing from any location. This makes it simpler to handle tax returns, manage cash flow, and provide guidance that can increase profitability.

There were two major objectives that inferential analysis was designed to achieve. The first objective was to examine the correlation between the number of user evaluations and Kenya's adoption of mobile accounting apps. According to the study's findings, there is a positive and highly significant linear association between the quantity of customer evaluations and the uptake of mobile accounting apps in Kenya. This suggests that there is a strong likelihood that Kenyans will download and utilize the most rated mobile accounting apps. However, there is a good chance that the extensively utilized mobile accounting apps will get more client feedback. The study also came to the conclusion that the quantity of app reviews significantly increased the level of mobile app adoption in Kenya. The second objective was to evaluate whether user ratings affected people's decisions to use mobile accounting apps. According to the study's findings, Kenya's adoption of mobile accounting apps was not significantly influenced by user ratings. This indicates that neither a substantial correlation nor a cause-and-effect relationship exists between high app ratings and greater mobile app adoption. Despite the benefits from using mobile accounting apps in terms of financial reporting, Kenya's utilization of these apps is still below expectations. This study recommends that investors, especially those who work with SMEs, embrace technology and use readily available mobile apps for their accounting and bookkeeping activities.

The findings of this study have important implications. First, the development of technology has made it possible for businesses and individuals to manage their financial resources via mobile accounting apps. This study suggests that SMEs use existing technology to improve financial accountability. This is consistent with Rahmayanti and Rahmawati (2020), who suggested that using a computerized accounting system can strengthen the financial reporting for investors and other stakeholders. The second implication is that user reviews and ratings may be used as a basis for selecting which mobile apps to use and which to avoid. Finally, despite being freely available for use by both enterprises and individuals, mobile accounting apps each have their own intrinsic strengths and weaknesses, some of which may be found through user reviews.

This study recommends that marketers and developers of mobile accounting apps focus on identifying and categorizing potential users based on their demands and preferences. A significant market of prospective customers is formed by SMEs. After identifying potential users, a suitable marketing strategy for promoting awareness should be devised and put into operation. To get crucial feedback, it's also important to encourage existing customers to review apps. This study also recommends that the developers make use of the input to boost consumer satisfaction and the functionality of the app. The adoption will improve as a result of the efficiency of the mobile accounting apps, which will result in more positive user evaluations.

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