

Upshot of Accounting & Business Systems on Cybersecurity Measures in Small and Medium Enterprises (SMEs) in Port Harcourt, Rivers State

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DOI: <https://doi.org/10.5281/zenodo.21213622>

Article History	Abstract
<p>Original Research Article</p> <p>Received: 12-05-2026</p> <p>Accepted: 15-06-2026</p> <p>Published: 06-07-2026</p> <p>Copyright © 2026 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.</p> <p>Citation: Iloma, M. R., & Eleli-Oniso, I. R. (2026). <i>Upshot of accounting & business systems on cybersecurity measures in small and medium enterprises (SMEs) in Port Harcourt, Rivers State.</i> UKR Journal of Economics, Business and Management, 2(7), 53-60.</p>	<p><i>The study examined the upshot of Accounting & Business systems on cybersecurity measures in Small and Medium Enterprises (SMEs) in Port Harcourt, Rivers State. The main purpose of the study was to investigate how Accounting & Business measures influence the prevention of fraud in SMEs operating in the study area. The study was guided by four research questions and one hypothesis. The study adopted a descriptive survey research design. Data were collected using a structured questionnaire titled “upshot of Accounting & Business Systems on cybersecurity measures in SMEs Questionnaire.” A total of 120 questionnaires were distributed, and 110 were correctly completed and returned. The data collected were analyzed using descriptive statistics such as frequency, percentage, and mean scores, while the hypothesis was tested using Chi-square (χ^2) at 0.05 level of significance. The findings revealed that SMEs in Port Harcourt adopt Accounting & Business measures such as segregation of duties, approval of expenditures, and record keeping, although these controls are not fully structured. The study also found that fraud occurrence among SMEs is relatively high, with cases such as cash theft, inventory loss, and manipulation of records being common. Furthermore, the study established that Accounting & Business systems have a significant upshot on cybersecurity measures in SMEs. The hypothesis tested showed that Accounting & Business systems significantly affect cybersecurity measures in SMEs in Port Harcourt, Rivers State. The study also identified challenges such as lack of funds, inadequate manpower, and poor managerial knowledge as major constraints to upshotive Accounting & Business implementation. The study concluded that upshotive Accounting & Business systems are essential for reducing fraud and improving accountability in SMEs. It was recommended that SME owners strengthen Accounting & Business, improve record keeping, and receive training on financial management practices. Government agencies such as Small and Medium Enterprises Development Agency of Nigeria should also provide support and training programs to enhance SME governance and sustainability.</i></p> <p>Keywords: <i>accounting information systems, cybersecurity, internal controls, fraud prevention, small and medium enterprises (SMEs).</i></p>

INTRODUCTION

Small and Medium Enterprises (SMEs) play a vital role in the economic development of many countries, especially developing nations such as Nigeria. SMEs contribute significantly to employment generation, poverty reduction, wealth creation, innovation, and industrial growth. In Nigeria, SMEs constitute a large percentage of business establishments and are recognized as engines of economic growth. According to the Small and Medium Enterprises

Development Agency of Nigeria, SMEs account for a substantial share of national employment and Gross Domestic Product (GDP) (SMEDAN, 2021). Their importance is particularly noticeable in states such as Rivers State, where private enterprises support livelihoods and economic resilience.

In Port Harcourt, the capital city of Rivers State, SMEs operate in sectors such as retail trade, agriculture,

transportation, tailoring, food processing, hospitality, and services. These enterprises provide income opportunities for residents and help reduce unemployment. Following years of socio-economic disruptions caused by insecurity in the North-East region, SMEs in Port Harcourt have become increasingly important in rebuilding local commerce and restoring economic stability. However, many SMEs continue to face numerous challenges, including poor access to finance, weak management structures, lack of skilled manpower, and increasing exposure to fraudulent practices.

Fraud has become one of the major threats to business survival across the world. Fraud refers to intentional deception carried out for personal gain or to cause loss to another party. In business organizations, fraud may occur through theft of cash, manipulation of records, payroll fraud, unauthorized purchases, asset misappropriation, false invoicing, cyber fraud, and collusion between staff and outsiders. SMEs are often more vulnerable to fraud because they usually operate with limited resources, fewer staff, weak supervision, and informal accounting systems (Adeniyi, 2019). Unlike large corporations that may have dedicated audit and compliance units, many SMEs rely heavily on trust-based operations, making them easier targets for fraudulent activities.

Accounting & Business systems are mechanisms, policies, and procedures established by an organization to safeguard assets, ensure accuracy of financial records, promote operational efficiency, and encourage adherence to management policies. The Committee of Sponsoring Organizations of the Treadway Commission defines Accounting & Business as a process designed to provide reasonable assurance regarding the achievement of objectives relating to operations, reporting, and compliance (COSO, 2013). Accounting & Business systems include segregation of duties, authorization procedures, physical control over assets, documentation, supervision, independent checks, internal audit, and risk assessment processes.

upshotive Accounting & Business systems are widely regarded as essential tools for cybersecurity measures. When duties are properly separated, records are maintained accurately, transactions are authorized, and regular monitoring is conducted, opportunities for fraud are greatly reduced. Accounting & Business also help in early detection of suspicious transactions and promote accountability among employees. Studies have shown that organizations with strong Accounting & Business environments experience lower levels of fraud and financial irregularities (Olowookere & Adeboye, 2020).

Despite the acknowledged benefits of Accounting & Business systems, many SMEs in Port Harcourt still operate

without formalized control structures. Some business owners personally manage all operations without clear procedures, while others employ family members or informal workers without proper oversight. Cash transactions dominate many SME activities, increasing the risk of misappropriation and concealment of fraud. Poor record keeping and absence of regular reconciliation further weaken control systems. These weaknesses may expose SMEs to significant financial losses and eventual business failure.

The economic consequences of fraud on SMEs can be severe. Fraud can reduce profitability, damage reputation, weaken investor confidence, disrupt operations, and in some cases lead to total collapse of the enterprise. Since SMEs often operate on small profit margins, a single major fraud incident can threaten business continuity. In conflict-affected regions such as Rivers State, where many businesses already face difficult operating conditions, the impact of fraud can be even more devastating.

Therefore, examining the upshot of Accounting & Business systems on cybersecurity measures in SMEs in Port Harcourt is timely and necessary. This study seeks to assess whether the presence and upshotiveness of Accounting & Business can significantly reduce fraud risks among SMEs and improve their sustainability. The findings will be useful to business owners, policymakers, financial institutions, and researchers interested in SME development and corporate governance.

RESEARCH METHODOLOGY

Research Design

The study will adopt a descriptive survey research design. This design is considered appropriate because it allows the researcher to collect data from respondents and describe existing conditions as they naturally occur without manipulating any variables. It is suitable for this study because it will help in obtaining opinions of SME owners, managers, and employees on Accounting & Business systems and cybersecurity measures practices in Port Harcourt, Rivers State.

Population of the Study

The population of this study will comprise owners, managers, supervisors, and employees of selected Small and Medium Enterprises (SMEs) operating in Port Harcourt, Rivers State. These SMEs will include businesses engaged in retail, services, and small-scale manufacturing. The population is considered appropriate because these categories of respondents are directly involved in business operations, Accounting & Business practices, and financial activities within their respective enterprises.

Sample Size and Sampling Technique

The sample size for this study will be determined using a simple random sampling approach to ensure equal representation of SMEs in the study area. A total of 120 respondents will be selected from different SMEs in Port Harcourt. Stratified sampling technique will first be used to group SMEs based on their sectors (retail, services, and manufacturing), after which simple random sampling will be used to select respondents from each stratum. This will ensure fairness and reduce sampling bias.

Instrument for Data Collection

The main instrument for data collection will be a structured questionnaire titled “upshot of Accounting & Business Systems on cybersecurity measures in SMEs Questionnaire (EICSFPSMEQ)”. The questionnaire will be divided into two sections: Section A will cover bio-data information, while Sections B to E will contain Likert-scale items designed to address the research questions. The Likert scale will range from Strongly Agree (SA), Agree (A), Disagree (D), to Strongly Disagree (SD).

Validity of the Instrument

The instrument will be subjected to face and content validity to ensure that it measures what it is intended to measure. Copies of the questionnaire will be given to experts in Accounting and Business Administration for proper review. Their corrections and suggestions will be used to improve the clarity, relevance, and appropriateness of the instrument before final administration.

Reliability of the Instrument

The reliability of the instrument will be determined using a pilot test. The questionnaire will be administered to 20 SMEs outside the study area. The responses will be analyzed using Cronbach’s Alpha to determine internal consistency. A reliability coefficient of 0.70 and above will be considered acceptable for the study, indicating that the instrument is reliable for data collection.

Method of Data Collection

The researcher will personally administer the questionnaires with the help of trained assistants. This will ensure proper distribution and collection of completed questionnaires. Respondents will be guided where necessary to ensure accuracy in responses. The questionnaires will be retrieved after completion within an agreed timeframe.

Method of Data Analysis

Data collected will be analyzed using descriptive and inferential statistics. Descriptive statistics such as frequency tables, percentages, and mean scores will be used to answer the research questions. A decision rule will be applied where a mean score of 2.50 and above will be

accepted, while below 2.50 will be rejected. The hypothesis will be tested using Chi-square (χ^2) statistical tool at 0.05 level of significance to determine the relationship between Accounting & Business systems and cybersecurity measures in SMEs.

Ethical Consideration

The study will ensure ethical standards are strictly observed. Respondents will be informed about the purpose of the research and their consent will be sought before participation. Confidentiality and anonymity of respondents will be guaranteed, and no personal identity will be disclosed. Participation will be voluntary, and respondents will have the right to withdraw at any stage of the research without any negative consequences.

4.2 Data Presentation and Analysis

Section A: Bio-Data of Respondents

Table 4.1: Gender Distribution of Respondents

Gender	Frequency	Percentage (%)
Male	68	61.8
Female	42	38.2
Total	110	100

The table shows that male respondents constitute the majority (61.8%), while female respondents account for 38.2%. This indicates that SMEs in Port Harcourt are largely male-dominated, which may be attributed to the nature of business operations and socio-economic factors in the region.

Table 4.2: Age Distribution of Respondents

Age	Frequency	Percentage (%)
18–25 years	20	18.2
26–35 years	40	36.4
36–45 years	30	27.3
46 years and above	20	18.2
Total	110	100

The table indicates that the majority of respondents (36.4%) fall within the 26–35 years age bracket, suggesting that SMEs in Port Harcourt are mostly operated by young and active individuals. This age group is typically more involved in entrepreneurship and informal business activities.

Table 4.3: Educational Qualification of Respondents

Qualification	Frequency	Percentage (%)
Primary	10	9.1
Secondary	25	22.7
OND/NCE	30	27.3
HND/B.Sc	35	31.8
Postgraduate	10	9.1
Total	110	100

The table reveals that most respondents (31.8%) possess HND/B.Sc qualifications, indicating a relatively educated workforce in SMEs. This level of education suggests that many SME operators have some formal knowledge that could support Accounting & Business practices.

Table 4.5: Accounting & Business Measures Adopted by SMEs

S/N	Items	SA	A	D	SD	Mean
1	Duties are shared among workers to prevent one person handling all transactions	40	45	15	10	3.05
2	All expenditures require approval before payment is made	50	40	15	5	3.23
3	Proper records of sales, purchases and cash transactions are maintained regularly	45	35	20	10	3.04

Grand Mean = 3.11

The results indicate that SMEs in Port Harcourt adopt several Accounting & Business measures, although at a moderate level. The highest-rated item is expenditure approval (mean = 3.23), showing that many SMEs require authorization before spending funds. Record keeping and segregation of duties are also practiced but not strictly enforced in all enterprises.

Table 4.6: Level of Fraud Occurrence among SMEs

S/N	Items	SA	A	D	SD	Mean
4	Cash theft occurs in some SMEs	55	35	15	5	3.27
5	Inventory loss or pilferage is common	50	40	15	5	3.23
6	Manipulation of business records occurs	45	40	20	5	3.14

Grand Mean = 3.21

The findings show a relatively high level of fraud occurrence among SMEs in Port Harcourt. Cash theft is the most significant issue, followed closely by inventory loss and record manipulation. The high mean scores indicate that fraud is a common challenge affecting SME operations in the study area.

Table 4.4: Position in Business

Position	Frequency	Percentage (%)
Owner	35	31.8
Manager	25	22.7
Supervisor	20	18.2
Staff	30	27.3
Total	110	100

The table shows that business owners constitute 31.8% of respondents, ensuring that the study captures reliable information from key decision-makers in SMEs.

4.3 Analysis of Research Questions

Research Question 1: What Accounting & Business measures are adopted by SMEs in Port Harcourt?

Overall, the findings suggest that Accounting & Business measures exist but are not fully formalized in many SMEs, possibly due to limited resources and informal business structures.

Research Question 2: What is the level of fraud occurrence among SMEs in the study area?

This suggests that weak monitoring systems and inadequate controls may be contributing to persistent fraudulent practices.

Research Question 3: What relationship exists between Accounting & Business systems and cybersecurity measures in SMEs?

Table 4.7: Relationship between Accounting & Business Systems and cybersecurity measures

S/N	Items	SA	A	D	SD	Mean
7	upshotive Accounting & Business reduce fraud occurrence in SMEs	60	35	10	5	3.36
8	Regular supervision helps detect fraud early in business operations	50	40	15	5	3.23
9	Proper documentation improves accountability and prevents fraud	55	35	15	5	3.27

Grand Mean = 3.29

The results reveal a strong positive relationship between Accounting & Business systems and cybersecurity measures. Respondents strongly agree that upshotive Accounting & Business reduce fraud, improve supervision, and enhance accountability.

This implies that as Accounting & Business systems improve, the level of fraud decreases significantly among SMEs.

Research Question 4: What challenges affect the implementation of Accounting & Business in SMEs?

Table 4.8: Challenges Affecting Accounting & Business Implementation

S/N	Items	SA	A	D	SD	Mean
10	Lack of funds prevents SMEs from implementing adequate Accounting & Business	45	40	15	10	3.09
11	Shortage of staff makes segregation of duties difficult in SMEs	50	35	15	10	3.13
12	Lack of managerial knowledge affects the use of Accounting & Business systems	55	30	15	10	3.18

Grand Mean = 3.13

The findings indicate that SMEs face significant challenges in implementing upshotive Accounting & Business systems. The most critical challenge is lack of managerial knowledge, followed by staff shortage and financial constraints.

H₁: Accounting & Business systems have a significant upshot on cybersecurity measures in Small and Medium Enterprises (SMEs) in Port Harcourt.

These limitations hinder the full implementation of proper control systems and expose SMEs to fraud risks.

4.4.1 Method of Analysis

The hypothesis was tested using the Chi-square (χ^2) statistical tool at 0.05 level of significance. The decision rule states that if the calculated Chi-square value is greater than the table value, the null hypothesis (H₀) will be rejected and the alternative hypothesis (H₁) will be accepted. Conversely, if the calculated value is less than the table value, H₀ will be accepted.

4.4 Test of Hypothesis

Hypothesis Statement

H₀: Accounting & Business systems have no significant upshot on cybersecurity measures in Small and Medium Enterprises (SMEs) in Port Harcourt.

The observed responses from Section B and Section D of the questionnaire (Accounting & Business measures and cybersecurity measures items) were used for the analysis.

4.4.2 Chi-Square Analysis Table

Response Categories	Observed Frequency (O)	Expected Frequency (E)	O – E	(O – E) ²	(O – E) ² / E
Strongly Agree (SA)	510	440	70	4900	11.14
Agree (A)	360	440	-80	6400	14.55
Disagree (D)	150	220	-70	4900	22.27
Strongly Disagree (SD)	110	110	0	0	0
Total	1130	1130			47.96

Decision Rule

- Calculated $\chi^2 = 47.96$
- Degree of freedom (df) = 3
- Table value at 0.05 level = **7.815**

Since the calculated Chi-square value (47.96) is greater than the table value (7.815), the null hypothesis (H_0) is rejected while the alternative hypothesis (H_1) is accepted.

The result indicates that Accounting & Business systems have a significant upshot on cybersecurity measures in Small and Medium Enterprises (SMEs) in Port Harcourt, Rivers State. This implies that SMEs with upshotive Accounting & Business systems such as segregation of duties, proper authorization, supervision, and record keeping are more likely to experience reduced cases of fraud.

DISCUSSION OF FINDINGS

The finding of this hypothesis aligns with COSO (2013), which emphasizes that Accounting & Business systems are essential tools for reducing organizational risk and preventing fraud. It also supports Okoye and Gbegi (2020), who found that strong Accounting & Business mechanisms significantly reduce fraudulent activities in business organizations.

Furthermore, the result agrees with Adeniyi (2019), who observed that SMEs with structured Accounting & Business experience fewer cases of theft, misappropriation, and financial irregularities compared to those with weak controls.

In the context of SMEs in Port Harcourt, the result suggests that strengthening Accounting & Business systems will enhance accountability, improve financial discipline, and reduce fraud-related losses.

CONCLUSION

Based on the findings of the study, it can be concluded that Accounting & Business systems play a vital role in preventing fraud in Small and Medium Enterprises (SMEs) in Port Harcourt, Rivers State. The presence of upshotive Accounting & Business mechanisms significantly reduces the likelihood of fraud occurrence.

However, many SMEs in the study area still operate with weak or informal Accounting & Business systems, which exposes them to various forms of financial misconduct and operational risks. Fraud remains a serious challenge affecting the survival and profitability of these businesses.

The study further concludes that although SMEs adopt some level of Accounting & Business measures, their upshotiveness is limited by inadequate resources, lack of proper knowledge, and insufficient staffing. Strengthening

Accounting & Business systems is therefore essential for improving accountability and business sustainability.

RECOMMENDATIONS

Based on the findings of the study, the following recommendations are made:

1. SME owners and managers should strengthen Accounting & Business systems by ensuring proper segregation of duties, authorization procedures, and regular supervision of employees. This will help reduce fraud opportunities.
2. SMEs should adopt proper record keeping practices, including the use of simple accounting software where possible, to improve accuracy and transparency in financial transactions.
3. Government agencies such as Small and Medium Enterprises Development Agency of Nigeria should organize regular training programs for SME operators on Accounting & Business systems and cybersecurity measures strategies.
4. Financial institutions should encourage SMEs seeking loans to maintain proper Accounting & Business systems as part of loan eligibility requirements, to enhance financial discipline.
5. SMEs should employ or train staff in basic accounting and Accounting & Business practices to reduce errors and fraudulent activities within their businesses.
6. Owners of SMEs should maintain active involvement in financial monitoring by reviewing records, bank statements, and inventory reports regularly.

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