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(PRIOR) KNOWLEDGE OF ACCOUNTING AS A COMPARATIVE ADVANTAGE WHEN SELECTING ACCOUNTING SERVICE PROVIDERS

ABSTRACT

Regardless of the type and size of a company, a prerequisite for successful business operation, which involves complex activities, is having various skills and competencies, knowledge and resources. Engaging in entrepreneurship requires a combination of legal knowledge and knowledge in areas such as management, economics, psychology, art and many others. Knowledge in the field of economics inevitably includes accounting knowledge, which is essential for the functioning of any company. The purpose of this paper is to investigate to what extent entrepreneurs in the Osijek-Baranja County outsource accounting services, how they select accounting service providers and to what extent the accounting knowledge they had before undertaking an entrepreneurial venture affects the choice of an accounting service provider. A structured questionnaire is used to explore the effect of (prior) knowledge of accounting on the selection of accounting service providers. The target population are micro, small and medium-sized enterprises operating in the Osijek-Baranja County area. The objective of the research is to gather information on the entrepreneurs' (prior) knowledge of accounting, the ways of selecting accounting service providers and the possible influence of recommendations on their choice. The survey results provide an insight into how accounting service providers attract clients, which factors are decisive in choosing an accounting service provider and whether the entrepreneurs' (prior) knowledge affects the outsourcing of accounting services.

Keywords: Micro and small-sized enterprises (MSE), accounting service providers, outsourcing, Osijek-Baranja County

1. Introduction

Starting a business, coming up with and developing business ideas and establishing a company are all significant events in the life of any entrepreneur and for his/her environment. It is the environment that affects the development of entrepreneurial mindsets and related knowledge, skills, competencies and resources. For the last ten years, the results of the *GEM – Global Entrepreneurship Monitor* surveys have been reporting of the inadequate level of entrepreneurship in the Republic of Croatia as well as of the weak commercial and professional infrastructure for entrepreneurship development (Singer et al., 2006¹; 2007²; 2012³; 2015⁴; 2017⁵), which has been partially indirectly confirmed in the present paper. In addition, starting a business requires quite a lot of planning and effort because “for any small scale enterprise to be successful, the owners of the business must possess appropriate skills and abilities to run the business” (Nwaigburu, Eneogwe, 2013).

Financial literacy is particularly important in the early stages of starting a business, whereas accounting competences, i.e. the knowledge of accounting standards and relevant regulations are more important later on and are essential to the successful operation of an enterprise. Accounting requires knowledge and skills that not all entrepreneurs have or are even aware of when starting a business. With this in mind, the paper explores how well micro and small enterprises are equipped to perform accounting duties themselves, as well as in what circumstances they opt for outsourcing, i.e. selecting an external accounting service. It also highlights the need for entrepreneurial training and consulting services for all entrepreneurs.

2. Literature Review

Small (micro) and medium-sized enterprises are important for economic growth in any economy, whether developed or developing (Dorasamy et al., 2010). Their importance is reflected in the contribution to employment, the GDP and exports and therefore it is not surprising that they are considered the backbone of the economy. According to the latest data collected through the research carried out by CEPOR (SMEs and Entrepreneurship Policy Centre) in Croatia in 2015, there were 106,221 micro, small and medium enterprises (99.7% of the total number of registered enterprises) operating in

Croatia, whose contribution to the GDP, employment and exports amounted to 54%, 69.2%, and 50.3% respectively. All three of these key performance criteria have grown in 2015 in comparison to the previous year (Alpeza et al., 2017⁶). According to the *GEM* survey results, for some years now, the level of entrepreneurship in Croatia has been among the highest ranked in the EU with regard to entrepreneurial intentions, indicating the predominance of necessity-driven over opportunity-driven entrepreneurship” (Singer et al., 2017). Due to not having the required skills, companies find it hard to adapt to the environment in which they operate. Regardless of their structure and size, companies need to search for new solutions, approaches, and strategies as well as for new ways of conducting and managing their business. This is why micro and small enterprises are turning to outsourcing, a concept whose primary goal is to improve productivity, quality and efficiency of a company’s core business, and reduce the costs of non-core business activities (Liović, 2016). The term externalization is one of the many terms used in the context of and as a synonym for the term outsourcing to describe this practice in terms of the time when it is used, as it is a subsequent separation of non-core activities from core business, as opposed to the use of external services from the establishment of an enterprise. Given that the term outsourcing has taken hold in the Croatian language due to being widely used in the professional literature, it is used in this paper as well. By definition, outsourcing is the transfer of certain business processes to specialized partner companies that can perform them better and at lower costs while maintaining communication with the company with which they have signed the contract on outsourcing of a specific business function, which enables the enterprise that decided to outsource these functions to focus on their key business processes (Latinović, 2010). Moreover, since, theoretically speaking, the involvement of external partners in business operations should facilitate the operation of core business and reduce certain types of costs, and the decision to outsource some of the company’s activities should ultimately increase its profits, it can be concluded that outsourcing meets its primary objective and rightly deserves to be called a good business strategy.

Nevertheless, the perception of outsourcing and its specific nature has been distorted in Croatia due to its name. Since it is of foreign origin, an adequate

translation was sought that would fully describe everything that it involves. Additional confusion and negative perception of outsourcing in Croatia was caused by the government in 2014, when it attempted to use it in the context of contracting out some services from the government and public sector (Škugor Hrnčević, 2014⁷). Outsourcing as a concept seeks to increase competitive advantage of all types of enterprises as well as improve their position on the market, whereas in its beginnings its main goal was solely to achieve savings (Vućur, 2016).

The need to record information about all business events to facilitate control and decision making has always existed. In view of that, it can be said that accounting, i.e. the need to record business events, is as old as literacy. Nowadays, it is impossible to do business without collecting, processing and storing information about business events, that is, without accounting, which is closely related to finance and the overall operation of a business entity. Given the complexity of the accounting procedures, unless a company's core activity is accounting, or it has the staff that has been adequately trained in accounting, problems are likely to arise with coordinating all of the activities it is required to perform. The following applies to any company: without accurate business indicators and easy access to verified data, it is impossible to make the right decisions; without a well-developed tax policy, a company does not know whether it has overpaid tax or is entitled to input tax deduction; without quality reports and accurate data, the procurement department will not be able to plan properly. In short, without accounting a company does not know what it is doing. This is where accounting service providers saw an opportunity to use this "weakness" to their advantage. They provide complete accounting services, from compiling monthly, quarterly, and annual reports, harmonizing internal reporting requirements with regulatory requirements, collecting and delivering accounting records, as well as delivering them to the relevant institutions. Using advanced reporting tools, accounting service providers are able to provide a detailed insight into the business. All of the above activities are performed in compliance with laws and regulations, accounting and financial reporting standards, and accounting policies.

This paper explores outsourcing of the accounting function, which is used by a large number of micro and small enterprises. Outsourcing of the ac-

counting function, as well as all other types of outsourcing, has been developing rapidly over the past decade, owing to trade liberalization, communication technology development and constant technological growth and development. Some of the accounting services that are being outsourced are: preparation of corporate and personal tax returns, bookkeeping services, including payroll and balance sheet preparation, financial reporting, financial planning, as well as consultancy services. The main benefit of outsourcing is cost reduction; however, according to Anadachee (2012), as long as cost is the main factor in making the outsourcing decision, its real benefits will not be gained. Accounting functions play an important role in today's business. As a result, SMEs need to be aware of the importance of accounting information for better management control and decision making in order to be able to access new markets and increase their profits in the corporate world (Jayabalan et al., 2009).

The available literature and research into outsourcing in Croatia largely show that this field is still insufficiently explored. The situation is the same, if not worse, in terms of research into outsourcing of the accounting function. However, this only points to an opportunity for and the need to carry out additional research on this practice in Croatia. Previous research on this subject in Croatia has examined whether companies use outsourcing and to what extent, and has sought to determine the percentage of outsourcing specific business functions. The results indicate that outsourcing of the accounting function is used much less often, although there is a demand for it (Dražić Lutilsky et al., 2015). Undoubtedly, there are differences between outsourcing practices in Croatia and abroad. Namely, large corporations abroad try to outsource everything that is not core business. Thus, everything but core business processes and key competencies can be outsourced (Tipurić, 2016⁸). International research into outsourcing of accounting has shown that transaction cost economics is a suitable theory for studying its effects. Namely, by applying this theory, numerous authors have identified the effects of various factors on the decision to outsource accounting services as well as its effects on business performance (Arnold, 2000; Everaert et al., 2006; 2010; Hafeez, Andersen, 2014; Kamyabi, Devi, 2011b; McIvor, 2009; Neves et al., 2014).

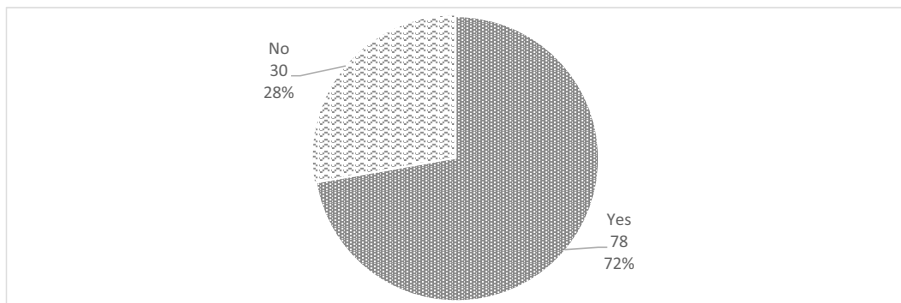
3. Data and Methodology

A survey was conducted for the purpose of exploring the practice of outsourcing accounting services by micro and small enterprises. The list of surveyed enterprises was compiled using the Croatian company directory of the Croatian Chamber of Commerce called Biznet, an intelligent enterprise information system⁹, i.e. the database containing all registered companies in Croatia. Of 107,408 active companies, for the purpose of this research we have selected companies from the list of the Croatian Chamber of Commerce, Osijek County Chamber, which covers the area of Osijek-Baranja County. The list of active companies contains 3,944 (small, medium-sized and large) enterprises of which 3,872, i.e. 98.17% are small enterprises operating in the Osijek-Baranja County. Since experience in outsourcing of accounting services was to be considered, enterprises older than 5 years, i.e. enterprises that had been established by January 1, 2012, were selected for this research. 2,342 enterprises in Osijek-Baranja County were established more than 5 years ago, of which 2,272 (97%) are micro and small enterprises. Of that number we have selected 983 (43.26%) enterprises with registered e-mail addresses in the

above-mentioned database in order to simplify the process. Although the Accounting Act¹⁰, which was adopted in 2015 and has been in effect since 1 January 2016 introduced the term microenterprise, Biznet.hr has continued to use the classification into small, medium-sized and large enterprises, and in order to simplify the research, micro and small enterprises were put in one group¹¹, which might be considered as a certain research limitation.

The survey was conducted in the period from 31 August - 13 September 2017 by sending out a survey invitation using Google Forms¹². 98 (9.97%) invitations received an instant reply that the e-mail could not be delivered. The results of the survey of 108 micro and small enterprises in the Osijek-Baranja County indicate that 78 (72.22%) of them have outsourced or are still outsourcing their accounting services. The average age of enterprises that have outsourced these services is 16 years (the oldest company was established in 1981). On average, these enterprises have 10.34 employees, with the largest enterprise having 55 employees. Nine enterprises which had previously been outsourcing their accounting services have eventually established an in-house accounting department.

Graph 1 Companies that have outsourced accounting services (N=108)



Source: Authors' calculation

Enterprises with an in-house accounting department are on average 22 years old (this group includes two old enterprises of which one was established in 1945 and another in 1956). The average number of employees in enterprises that have not outsourced their accounting function is 35.83, while the largest enterprise has 225 employees. In addition, almost all of the surveyed enterprises that have not used outsourcing established an in-house accounting

department when they started their business or are providers of accounting services themselves.

Data collected by the questionnaire were processed using Microsoft Excel analytics software package Dell Statistica 13¹³.

4. Results

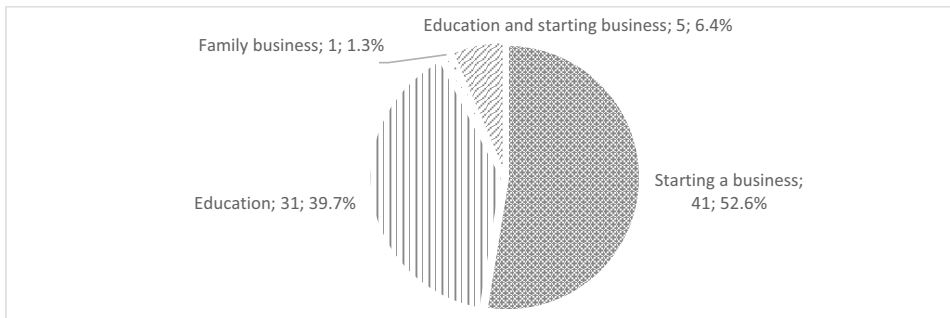
Given that this paper looks at companies that have outsourced their accounting services at some point

or are still outsourcing them, the following section of the paper analyses the answers collected from 78 (72%) respondents, i.e. responsible persons from micro and small enterprises in Osijek-Baranja County.

41 or 52.6% of the respondents learned about the requirement to make and keep accounting records when they established their company, while 31 of them (39.7%) learned about it during their educa-

tion. The remaining five respondents (6.4%) became aware of this requirement both during their education and when they started their own business, while one person (1.3%) learned about it when he/she became involved in the family business. These data coincide with the findings of the GEM reports (Singer et al., 2017) and indicate the need for stronger development of commercial and professional infrastructure as well as the development of entrepreneurial competences and financial literacy.

Graph 2 First learned about the requirement to make and keep accounting records



Source: Authors' calculation

Most of those who became aware of the requirement to make and keep accounting records when they started their business have a secondary school education - 17 (41.5%), followed by those with a master's degree - 13 (31.7%) and bachelor's degree - 7 (17%). On the other hand, the number of respondents who first became aware of this requirement during their education have either a master's degree - 14 (45.2%) or a secondary school education 8 (25.8%).

The choice of accounting service provider is not an easy one to make, which is why a manager or a business owner needs to have the necessary knowledge to evaluate the quality of the accounting service providers in terms of their experience, knowledge and skills. There is also the issue of trust. For this reason, most of the surveyed enterprises have found their service providers based on a recommendation (51.28%), or through an acquaintance (15.38%); 5% have established their own accounting department; the rest have found accounting service providers through advertisements, or a tender process, or selected them based on the comparison of their fees. It was mentioned in some of the comments written by the respondents that there were cases when

an accountant would leave an employer and the (accounting company's) clients would follow them (to the new accounting service provider) or that an enterprise would hire the accountant from the accounting service provider they were using when they established their own accounting department.

Not all accounting service providers have met the expectations or the needs of micro and small enterprises in the Osijek-Baranja County. As a result, 26 or 33.33% of the surveyed enterprises have changed their service provider 1.89 times on average. Interestingly, the respondents who first became aware of the requirement for making and keeping accounting records when they established their own company have changed the accounting service provider less frequently, i.e. 1.74 times on average (a maximum of 4 times) to date of the survey.

The surveyed companies have mostly used the services of providers registered as companies (Ltd., SLLC, i.e. simple limited liability company, etc.) - 59 of them (75.64%), while the smaller part, i.e. 18 of them (23%) have used the services provided by sole proprietorships. Five of the 41 respondents who first became aware of the requirement when they started their own business have used the ser-

vices of sole proprietorships, while almost 88% have used accounting services of providers registered as companies. On the other hand, the respondents who first became aware of the requirement to make and keep accounting records during their education have used the services of sole proprietors (7) and service providers registered as companies (11) almost equally often.

Satisfaction with accounting service providers can be assessed by looking at the respondents' rating of their satisfaction (1 = very dissatisfied, 2 = dissatisfied, 3 = neither, 4 = satisfied, 5 = very satisfied) and

their likelihood of recommending an accounting service provider to a friend (1 = extremely unlikely, 2 = likely, 3 = neither, 4 = likely, 5 = extremely likely). The average accounting service provider satisfaction rating is 4.45 (min 3, max. 5, St. dev 0.657572). The ratings are analyzed according to educational attainment as shown in Table 1. The average ratings coincide with the GEM survey results with regard to educational attainment (Singer et al., 2017: 39), i.e. they confirm that entrepreneurs with higher educational attainment expect a higher quality of service and are more critical of the quality of external services.

Table 1 Rating with regard to educational attainment

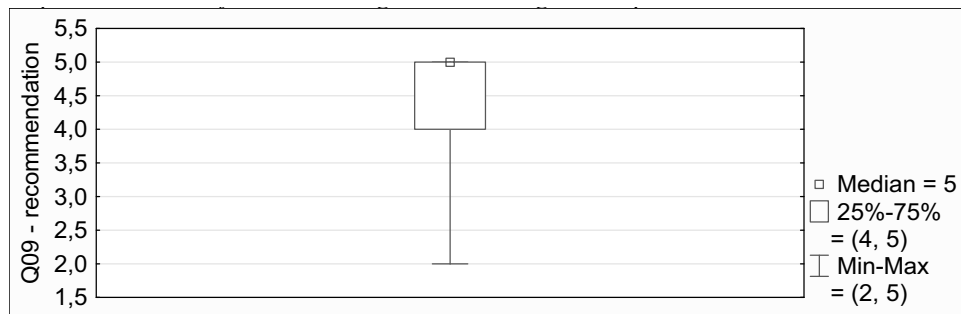
	N	mean	Min	Max	Std. dev
PhD degree	8	4.125000	3.000000	5.000000	0.834523
Master's degree	30	4.466667	3.000000	5.000000	0.628810
Bachelor's degree	12	4.500000	3.000000	5.000000	0.674200
Secondary school education	28	4.500000	3.000000	5.000000	0.638285
Total	78	4.448718	3.000000	5.000000	0.657572

Source: Authors' calculation

By comparing satisfaction ratings and the likelihood of giving a recommendation, a marked difference was found in the ratings of six respondents whose level of satisfaction with an accounting service provider exceeded the likelihood of recommending it to somebody else. This piece of information should be alarming both for service providers and for entrepreneurs because long-term cooperation might be at stake due to the quality of the service provided. The analysis of satisfaction ratings and

the likelihood of recommendation shows that the respondents who became aware of the requirement for making and keeping accounting records only when they started their own business gave lower ratings to their service providers or had higher expectations. On the other hand, five respondents reported they were extremely likely (5) to recommend an accounting service provider despite being just satisfied (4) with the service provided.

Graph 3 Likelihood of recommending the accounting service provider



Source: Authors' calculation

As the business grows, enterprises tend to establish their own accounting departments (5 out of 78 surveyed enterprises). Although the survey did not address this issue directly, the following reasons for establishing own accounting department have been reported in the comments: dissatisfaction with the quality of the service, high service fees and the possibility of hiring an accountant from the accounting service provider full-time. This trend is normal considering the growth and average age of the surveyed enterprises as well as the growing need for accounting data that the service provider is unable to provide due to a large number of clients.

Of the participating respondents, 39 (50%) are directors, 11 (14%) are owners, seven (9%) are administrators, three are accountants, three are procurators, and the rest are classified under 'others' (15). The distribution of respondents by gender reveals that 47 (60%) of the participants are male and 31 (40%) are female. In terms of their age, 5 (6%) are in their twenties, 27 (35%) are in their thirties, 26 (33%), are in their forties, and 20 (26%) are above 50 years of age.

5. Conclusion and Discussion

The results of the survey of micro and small enterprises in the Osijek-Baranja County indicate that there is a relatively large number of entrepreneurs who have started a business without being aware of the legal requirement to make and keep accounting records, and the importance and role of accounting in making business decisions. The common practice of starting a business out of necessity and inadequate entrepreneurship education and financial literacy point to the need to introduce entrepreneurship, finance and accounting into the educational system as early as possible. The proposal of the National Curriculum for the interdisciplinary subject of Entrepreneurship (Goldstein et al., 2016: 6¹⁴), which will, among other things, focus on economic education and financial literacy to "introduce students into the world of labour and finance, acquisition and distribution of outcomes".

The results of GEM surveys on the level of entrepreneurship in Croatia have been disappointing year after year. In order to be able to compete with

other EU countries, lifelong learning for entrepreneurs through formal and informal education needs to be enhanced (Singer et al., 2017). In this context, EU Skills Panorama (2014: 4¹⁵) Entrepreneurial skills Analytical Highlight emphasizes, among other things, that at the level of the European Union "[E]ngendering entrepreneurship skills involves developing: Specific, technical business-running skills e.g. developing and implementing a business plan, accounting, budgeting."

Necessity-driven entrepreneurs frequently neglect entrepreneurial education provided at the level of counties, cities and municipalities in Croatia. As shown by this survey, there is a relatively large percentage of entrepreneurs who had been unaware of the requirement for making and keeping accounting records until they started their own business. One of the possible solutions to this problem is the introduction of formal courses or examinations (e.g. EBC*L - The International Certificate for Business Competence) that have to be taken before starting a business, as it is done in some European Union countries. In addition, a large percentage of the respondents with a secondary education point to the need for introducing entrepreneurial education at all levels of the educational process (cf. Goldstein et al., 2016).

Accounting service providers should increase the quality and variety of their services to include much more than maintaining the minimum level of communication with the client and the tax administration. Their long-term goals should be not only client retention, but also growth of clients' business by offering them additional services to facilitate their business performance and improve communication. Given the increasing competition in the accounting services market, service providers should more frequently inquire about their clients' needs as well as stay abreast of and inform their clients about entrepreneurship training courses being offered, thereby improving communication with their clients to the satisfaction of both parties. Providing additional services, such as advising enterprises on how to access EU funding, can also improve the quality of communication and client satisfaction with their relationship.

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- 11 Pursuant to Article 5 of the Accounting Act (2015): Microenterprises are enterprises that do not exceed the ceiling for two of the following three criteria: (1) balance sheet total HRK 2,600,000.00, (2) turnover HRK 5,200,000.00, (3) average staff headcount during the business year - 10. Small enterprises are enterprises that are not microenterprises and do not exceed the ceiling for two of the following three criteria: (1) balance sheet total HRK 30,000,000.00, (2) turnover HRK 60,000,000.00, (3) average staff headcount during the business year - 50. Medium enterprises are enterprises that are neither micro nor small enterprises and do not exceed the ceiling for two of the following three criteria: (1) balance sheet total HRK 150,000,000.00, (2) turnover HRK 300,000,000.00, (3) average staff headcount during the business year - 250.
- 12 https://docs.google.com/forms/d/1ytSkNZEWD1xD5AbzJ1bB-oZ9lo-SLEt_nYa-ytv4LQQ/viewform?edit_requested=true
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- 14 Goldstein, S. et al. (2016), "Prijedlog Nacionalnog kurikuluma međupredmetne teme Poduzetništvo", Cjelovita kurikularna reforma Rani i predškolski, osnovnoškolski i srednjoškolski odgoj i obrazovanje, available at: <http://www.kurikulum.hr/wp-content/uploads/2016/03/Poduzetnis%CC%8Ctvo.pdf> (Accessed on: August 20, 2017)
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(PRED)ZNAJJE RAČUNOVODSTVA KAO KOMPARATIVNA PREDNOST PRI IZBORU RAČUNOVODSTVENIH SERVISA

SAŽETAK

Bez obzira o kojoj se vrsti i veličini poduzeća radi, preduvjet uspješnog poslovanja i obavljanja te kompleksne djelatnosti posjedovanje je brojnih vještina, kompetencija, znanja i resursa. U poduzetništvu se isprepliću i kombiniraju zakonska i pravna znanja, kao i znanja iz područja poput menadžmenta, ekonomije, psihologije, umjetnosti i brojna druga. Pod znanjem iz područja ekonomije, neizbježno je računovodstveno znanje kao ključan i nužan segment funkcioniranja svakoga poduzeća. Svrha i cilj ovome radu istražiti je u kojoj mjeri poduzetnici u Osječko-baranjskoj županiji koriste vanjske usluge (*outsourcing*) računovodstvenih/ knjigovodstvenih servisa, na koji ih način pritom biraju te koliko im (pred)znanje računovodstva prije poduzetničkog pothvata utječe na izbor računovodstvenog servisa. Instrument istraživanja utjecaja (pred)znanja računovodstva na izbor računovodstvenih/ knjigovodstvenih servisa visoko je strukturirani anketni upitnik. Ciljana populacija anketnog istraživanja su mikro, mala i srednja poduzeća koja djeluju na području Osječko-baranjske županije. Navedenim će se istraživanjem prikupiti informacije o računovodstvenom (pred)znanju poduzetnika, načinu izbora računovodstvenog/knjigovodstvenog servisa te eventualnom utjecaju preporuka na izbor istih. Rezultati ankete upućivat će na koji način računovodstveni servisi dolaze do klijenata, što je ključno pri izboru servisa te ima li u konačnici (pred)znanje poduzetnika utjecaja na outsourcing računovodstvenih usluga.

Ključne riječi: mikro, mala i srednja poduzeća (MMSP), računovodstveni/knjigovodstveni servisi, outsourcing, Osječko-baranjska županija