

***ELECTRONIC RECORD KEEPING AND MEDIUM ENTERPRISES PERFORMANCE
IN ABEOKUTA METROPOLIS***

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Abstract

Electronic record keeping has become imperative for the performance of medium enterprises to be sustained. This is because manual record-keeping practices tend to result in errors, inefficiencies, and data loss. This study examined the influence of electronic record-keeping on the performance of medium enterprises in Abeokuta Metropolis. The study assessed existing record-keeping practices among medium enterprises in Abeokuta Metropolis and identified the key challenges hindering the adoption of electronic record-keeping systems among these enterprises. The study used a descriptive survey design; the estimated population was 31,133, it comprised all registered medium enterprises in Abeokuta Metropolis Ogun State, Nigeria. Sample size of 395 was calculated using Taro Yamene's formula, both correlation and ANOVA were used to analyse the data. The findings revealed that most enterprises have begun integrating electronic systems into their record management processes. Most respondents agreed that electronic record-keeping improves operational speed, reduces errors, enhances decision-making, and strengthens compliance with regulatory and tax requirements. Furthermore, the study established that electronic record-keeping is a determinant of medium enterprise performance in Abeokuta. It was concluded that public enlightenment programs should be organised to raise awareness about the benefits of electronic record-keeping.

Keywords: Electronic Record-Keeping, Business Performance, Digital Literacy, Financial Performance, Medium Enterprises, Operational Efficiency, Return on Investment (ROI), and Sustainability.

Word count = 190 words

Introduction

In recent years, the increasing digitalisation of business operations has highlighted the value of electronic record-keeping (ERK) as an important driver of business organisations performance, especially for medium-sized enterprises

operating in the urban areas. Electronic record-keeping involves the digital management of financial, inventory, and operational information (Sudetu, *et al.* (2023). It enables businesses to organize data efficiently, improve decision-making, and strengthen internal control systems.

In accordance with SMEDAN (2023) medium enterprises are defined as businesses employing between 50 and 199 workers and having an annual turnover ranging from ₦25 million to ₦100 million. These businesses are generally characterised by their relatively small size in terms of employees, operational scope, and capital base, though definitions vary by country and industry. Typically, MSEs employ fewer than 50 workers and operate with modest financial resources compared to medium and large-scale firms. Their strategic importance lies in their contribution to employment creation, income generation, and local economic stability. In many communities, MSEs are the driving force behind commerce and service delivery, playing a central role in fostering economic resilience and community well-being (Maneesha (2020).

Electronic record-keeping (ERK) has become increasingly vital for medium enterprises, particularly in developing urban centers such as Abeokuta Metropolis. ERK involves the use of digital technologies to record, store, and retrieve business information, replacing traditional paper-based systems. For many medium enterprises, adopting ERK represents an essential step toward modernizing operations, improving efficiency, and maintaining competitiveness in a fast-changing business environment (Shinde & Franks, 2023). In Abeokuta, where medium enterprises contribute significantly to employment and income generation, the move toward electronic systems is no longer optional but necessary to remain relevant and compliant with evolving economic and regulatory conditions.

Traditionally, many enterprises in Abeokuta have depended on manual record-keeping practices that are vulnerable to errors, inefficiencies, and data loss. These limitations hinder scalability and reduce the ability of businesses to respond promptly to market dynamics. The adoption of ERK addresses these issues by providing real-time access to accurate data and reducing the administrative burden of managing information manually. Furthermore, electronic systems help ensure compliance with regulatory standards, a recurring challenge for many enterprises in Nigeria (World Bank, 2023).

In Nigeria, where small and medium enterprises (SMEs) serve as a key pillar of the economy by creating jobs and promoting growth, there has been a growing awareness of the need to adopt structured record-keeping systems (Aderinto, 2025). This issue is particularly relevant in Abeokuta Metropolis, a major commercial and light industrial center in Ogun State. Government policy also plays a role in shaping ERK adoption. Nigeria's cashless policy and data-driven governance initiatives encourage formal record-keeping to strengthen tax administration and compliance. For example, the Ministry of Finance in Brunei (2024) has mandated that firms keep records for at least five years. While Nigeria does not yet have similar strict rules, the Central Bank's promotion of digital transactions highlights the growing importance of traceable and auditable business records, which ERK systems can provide. This intersection of digitalization, regulatory needs, and business efficiency presents both

opportunities and challenges. Studies across different Nigerian states have shown that ERK adoption enhances business performance, though obstacles such as high costs, lack of skills, and weak infrastructure persist (Ajape et al., 2024; Makinde-Ojo et al., 2020; Yeye et al., 2024).

Specifically, the study assessed the existing record-keeping practices among medium enterprises in Abeokuta Metropolis; it identified the key challenges that hinder the adoption of electronic record-keeping systems among these enterprises, and it evaluated the effect of electronic record-keeping on the overall performance of medium enterprises in the study area.

Literature Review

Electronic record-keeping (ERK) represents a major transition from traditional, paper-based documentation to the digital capture, storage, and management of business information (Sudetu, *et al.* (2023). It involves the entire lifecycle of records from creation and classification to preservation and disposal within an organized electronic system. ERK has become essential across sectors because it improves operational efficiency, enhances data accuracy, supports compliance, and strengthens decision-making processes. In practice, the move toward ERK reflects the broader evolution of records management standards and information systems. A major focus of ERK is maintaining the authenticity and long-term preservation of records. The InterPARES Project, an international research initiative, proposed models and standards to safeguard the authenticity of digital archives over time,

ensuring that records remain unaltered and trustworthy even as technologies evolve (Fan, 2018). In Nigeria, Fernandez, et al., (2021) noted that accurate electronic records improve transparency and help SMEs secure funding and attract investors, although many firms still face obstacles such as limited technical knowledge, high software costs, and inadequate local accounting solutions. In many developing countries, the persistence of manual systems remains a barrier to growth. Muteti et al. (2018) found that in Kenya, a majority of small enterprises still rely on handwritten ledgers due to insufficient training, limited resources, and lack of time. These constraints prevent businesses from realizing the advantages that digital systems can offer in terms of efficiency and competitiveness. ERK enhances operational efficiency through automation of routine tasks such as invoicing, inventory management, and payroll processing. Medium enterprises can save time, minimize human error, and improve workflow. This efficiency allows employees to focus on core business areas such as customer engagement, innovation, and strategic planning. ERK enhances operational efficiency through automation of routine tasks such as invoicing, inventory management, and payroll processing. Evidence from Abeokuta shows that businesses that have integrated ERK systems experience smoother internal processes and higher productivity, which in turn improves their overall performance (Maneesha, (2020). Beyond efficiency, ERK also enhances data accuracy and accountability. Errors in manual record-keeping can lead to significant financial and

regulatory repercussions, including incorrect tax filings and inaccurate financial statements.

Micro and small-scale enterprises (MSEs) form the foundation of economic development in both advanced and emerging economies. These businesses are generally characterized by their relatively small size in terms of employees, operational scope, and capital base, though definitions vary by country and industry. One of the most significant contributions of MSEs to the economy is employment creation. In developing countries, these enterprises provide a substantial share of total jobs, particularly in urban and semi-urban areas. Their ability to adapt quickly to changes in market demand allows them to absorb labour efficiently, especially in sectors such as retail, agriculture, and small-scale manufacturing. MSEs are widely dispersed, extending economic opportunities to underserved communities. This decentralized presence enables them to reduce unemployment and alleviate poverty by providing accessible job and income opportunities (World Bank, 2023). Beyond employment generation, MSEs also serve as a breeding ground for entrepreneurship and innovation. Many entrepreneurs begin their careers managing micro or small businesses, where they gain first-hand experience in marketing, financial management, and operations. These experiences build entrepreneurial capacity and help nurture creativity in addressing local market needs. Shinde and Franks (2023) observed that MSEs often pioneer new products and

services adapted to their communities, fostering innovation and competitiveness even in limited-resource environments. In this way, MSEs play a critical role in cultivating entrepreneurial culture and driving grassroots economic transformation.

Technology adoption within small and medium enterprises (SMEs) refers to the process through which these businesses accept, integrate, and apply new digital tools or innovations to improve efficiency and strengthen competitiveness. In today's rapidly evolving global economy, technology has become central to business survival and success. For SMEs, adopting technology goes beyond purchasing modern equipment or software; it involves aligning technological resources with business objectives to streamline operations, reduce costs, and improve customer experience. These technologies enable automation of tasks, better data management, and improved decision-making, factors that are crucial for sustainable growth and competitiveness (Maneesha, 2020). A major advantage of adopting technology in SMEs is improved operational efficiency. Traditional operations often depend heavily on manual labour, which can lead to inefficiencies, inaccuracies, and delays. Introducing automation tools allows SMEs to handle key functions such as sales tracking, inventory control, accounting, and communication more effectively. Automation minimizes human error and frees up employees to focus on innovation and customer engagement.

Theoretical perspectives also explain this connection. The Diffusion of Innovation (DoI) theory, proposed by Everett Rogers in 1962, offers a classic framework for explaining how new ideas and technologies spread through a social system. The theory helps in identifying factors that influence adoption behaviour. Rogers identified five attributes that determine the rate of adoption: relative advantage, compatibility, complexity, trialability, and observability. Empirical evidence supports the relevance of these attributes in the Nigerian SME context. Complexity is a challenge to ERK adoption, some ERK software tools are too technical for users with limited IT literacy, this concern was echoed by Oseni (2024), who identified digital incompetence as a key barrier to innovation diffusion in local Nigerian markets. The *compatibility* of ERK with existing practices is also crucial. Enterprises are more inclined to adopt technologies that align with their current workflows and resources. Raji and Adekunle (2023) reported that SMEs that are already using digital accounting or inventory tools found ERK integration relatively seamless, while others cited infrastructural and training gaps as reasons for resistance (Yusuf et al., 2023). Trialability is the ability to test a technology before full-scale adoption. Uche et al. (2022) observed that SMEs that offers trial versions of ERK software are likely to implement them permanently. Likewise, observability or the visibility of benefits from early adopters serves as a catalyst. In Abeokuta, word-of-mouth recommendations within trade associations and business clusters often encourage

lagging firms to adopt ERK (Ogunwale et al., 2024). DoI recognises the role of the social system in shaping diffusion. Cultural norms, peer influence, and leadership endorsement strongly affect innovation uptake.

Also, the Technology Acceptance Model (TAM) was developed by Davis (1989), it explained individual-level acceptance and usage of technology. The model identifies two primary constructs, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU), which jointly determine users' behavioural intention to adopt new systems. Within the context of ERK adoption in Abeokuta, TAM provides insights into how managers and employees form their attitudes toward digital tools. Perceived usefulness refers to the belief that using ERK will improve job performance

Perceived ease of use, on the other hand, relates to the degree to which a user believes that using a technology will be effortless. Ogunwale et al. (2024) reported that limited digital literacy among staff was a major constraint, even where perceived usefulness was high. Complex interfaces or insufficient training often led to system abandonment. Idowo and Edgars (2023) further noted that integration of payroll and accounting into unified ERK platforms improved user satisfaction by reducing repetitive data entry. External variables such as prior experience, training, and management support also shape PU and PEOU. Olatunji and Omodara (2022) found out that SMEs that participate in digital literacy initiatives had higher adoption rates, while firms offering continuous ERK

training experienced better user retention. In Abeokuta's socio-cultural setting, peer influence and managerial attitudes are also powerful determinants. Yusuf et al. (2023) highlighted that many SME owners adopted ERK systems after hearing success stories shared through WhatsApp business groups and trade associations.

Empirical evidence from Nigeria and other developing countries supports this position. In a study by Ikuenomore (2025) on electronic record management and office manager's job effectiveness in State Universities in Southwest, Nigeria. The study adopted descriptive and cross-sectional survey design. The population was 276 office managers in State Universities in Southwest, Nigeria 162 represented the sample size and was determined with Krejcie and Morgan sample size determination table. Both descriptive and inferential statistics were used to analyse data. The study revealed that electronic records management significantly influence job effectiveness of office managers in State Universities in Southwest, Nigeria. Busaet et al., (2024) in a study on electronic record keeping system and the effective organization of educational programme in Senior Secondary Schools in Kastina Local Government Area. The study adopted descriptive survey research design with a population of 1558 teachers, 391 represented the sample size and simple random sampling technique was employed. The study found out that electronic record device have significant influence on information disseminations in the school

and it also has significant impact on financial accountability.

In the same vein Aisyah et al., (2024) in a literature review titled "digital record-keeping practices: electronic records and archives in the Cloud". The review was done using fourteen papers which focused on cloud computing as it relates to electronic records and archives. The study covered the year 2011 to 2023, the study revealed that there is the paucity of literature on the concept of electronic records and archives cloud application architecture. The available literature revealed that electronic record keeping has significant effects on organization's information management.

Sudetu et al., (2023) on the impact of electronic records management system on the security of records among administrative staff of the public polytechnics in Edo State. The study adopted a descriptive survey design, the study population comprised of two hundred and forty-five administrative staff in Public Polytechnics, Edo State, Nigeria. Stratified and simple random sampling techniques were adopted, and the sample size was 74. The study revealed that technology adoption has significant effect on information management in the selected tertiary institutions in Edo State.

Methodology

This study adopted a descriptive survey research design to investigate the relationship between electronic record keeping (ERK) and the performance of medium enterprises in Abeokuta Metropolis. This is appropriate because it

allows for the systematic collection of quantitative data from a defined population at a particular point in time. The population of this study comprises all registered medium enterprises operating within Abeokuta Metropolis, Ogun State, Nigeria. According to the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2023), these enterprises operate across diverse sectors, including manufacturing, wholesale and retail trade, hospitality, transportation, and professional services. Abeokuta Metropolis was selected because it serves as a major commercial and administrative center in Ogun State, accommodating a significant concentration of medium-scale enterprises with varying degrees of technology adoption. SMEDAN's (2023) report indicated that Ogun State, where Abeokuta is located, has 31,133 SMEs, representing 4.6% of Nigeria's total; hence, 395 sample size was calculated using Taro Yamene formula. Stratified random sampling technique was adopted, the study made use of primary data and questionnaire was

used to elicit information from the respondents. Data was analysed using Pearson's correlation and multiple regression analysis.

Ethical Considerations

The study strictly adhered to ethical research standards. Participation was voluntary, and respondents were free to withdraw from the study at any time without consequence. Confidentiality and anonymity were maintained by ensuring that participants' identities were not disclosed and data were securely stored.

Results

Hypotheses testing

H₁: There is no significant relationship between electronic record-keeping practices and the performance of medium enterprises in Abeokuta Metropolis.

Variables: Prevailing Record-Keeping Score (composite of Q1–Q6 & Q7_rev) vs Influence on Performance Score (composite of Q14–Q19) N = 395

Table 1: Correlation between Electronic Record-Keeping Practices and Medium Enterprise Performance

Variable 1	Variable 2	N	Pearson r	Sig. (2-tailed)
Prevailing_score	Influence_score	395	0.4202	0.0000

Decision rule: Reject H₁ (null) if $p < 0.05$.

Result & interpretation: $r = 0.4202$, $p < .001$. There is a moderate, positive, and statistically significant relationship between electronic record-keeping practices and enterprise performance. Higher adoption/quality of record-keeping is associated with higher reported performance (speed, accuracy, profitability, compliance).

Practical interpretation: Firms reporting better record-keeping practices also report greater operational and compliance benefits, an important real-world link for policy and training programs.

H₂: The adoption of electronic record-keeping does not influence the performance of medium enterprises in Abeokuta Metropolis.

Model: $\text{Influence_on_Performance} = \beta_0 + \beta_1(\text{Prevailing_score}) + \beta_2(\text{Challenges_score}) + \beta_3(\text{Edu_code}) + \beta_4(\text{Years_in_Business_num}) + \varepsilon$
N = 395

Table 2: Model Summary of the Influence of Electronic Record-Keeping Adoption on Medium Enterprise Performance

	R ²	Adj. R ²	Std. Error of Estimate	N	
	0.4356	0.1897	0.1851	0.3785	395

Interpretation: The model explains approximately 18.97% of the variance in perceived performance (moderate explanatory power for an organizational behaviour model).

Table 3: ANOVA (Model Fit)

Source	Sum of Squares	Df	Mean Square	F	Sig. (p)
Regression	(see note)*	4	(MSreg)	22.780	< 0.001
Residual	(see note)*	390	(MSres)		
Total	(see note)*	394			

* (Numbers above match the model summary: $F(4,390) = 22.78, p < .001$.)

Decision rule: Reject H_2 (null) if model F is significant ($p < .05$).

Result & interpretation: $F(4,390) = 22.78, p < .001 \rightarrow$ the model is statistically significant; therefore, the independent variables jointly explain a significant portion of the variance in performance. So we reject the null H_2 that adoption has no influence.

Table 4: Coefficients

Predictor	B (Unstd.)	Std. Error	T	Sig. (p)	95% CI Lower	95% CI Upper
(Constant)	0.8721	0.0456	19.13	<0.001	0.7820	0.9622
Prevailing_score	0.3124	0.0387	8.07	<0.001	0.2365	0.3883
Challenges_score	-0.0852	0.0345	-2.47	0.014	-0.1528	-0.0176
Edu_code	0.0421	0.0105	4.01	<0.001	0.0216	0.0626
Years_in_Business_num	0.0038	0.0017	2.24	0.026	0.0005	0.0071

Interpretation of coefficients:

Prevailing_score (B = 0.3124, p < .001): For every 1-point increase in the prevailing record-keeping score (on the 1–5 scale), the predicted influence/performance score increases by 0.312 units, holding other factors constant.

Challenges_score (B = -0.0852, p = .014): Higher perceived challenges reduce the perceived benefits, statistically significant but with a smaller effect.

Edu_code (B = 0.0421, p < .001): Higher educational level of the respondent

is associated with slightly higher reported performance.

Years_in_Business ($B = 0.0038$, $p = .026$): Longer-established firms report slightly higher influence/performance (small effect).

Conclusion for H₂: Because prevailing_score is statistically significant ($p < .001$) and the overall model is significant ($p < .001$), we reject the null hypothesis H₂, which says adoption of electronic record-keeping does influence enterprise performance in Abeokuta Metropolis.

Summary of Hypotheses Decisions

H₁: *Rejected.* There is a statistically significant positive relationship between electronic record-keeping practices and performance ($r = 0.4202$, $p < .001$).

H₂: *Rejected.* Adoption of electronic record-keeping significantly influences performance; Prevailing_score is a significant positive predictor ($B = 0.3124$, $p < .001$). The model explains ~18.97% of the variance in performance.

Discussion

The findings of this study revealed a significant positive relationship between electronic record-keeping and the performance of medium enterprises in Abeokuta Metropolis, Ogun State. This indicates that enterprises with well-established digital record systems tend to perform better in key areas such as operational speed, accuracy, profitability, and regulatory compliance. The correlation result ($r = 0.4202$, $p < 0.001$) confirmed that improved record-keeping practices are

associated with higher organizational performance, reinforcing the view that digital management systems enhance operational efficiency and decision-making.

These results are consistent with the findings of Busaet et al., (2024) who reported that the adoption of electronic record-keeping significantly improves productivity, accountability, and overall management performance in small and medium-scale enterprises. The finding also aligned with Ikuenomore (2025) who asserted that electronic records management significantly influences job effectiveness. Similarly, Adeleke (2020) emphasized that digital record systems reduce errors, facilitate timely access to information, and promote more accurate financial reporting, all of which led to improved profitability and managerial effectiveness. The current study corroborates these earlier findings by showing that most enterprises in Abeokuta benefit from faster information retrieval, improved data organization, and reduced administrative bottlenecks as a result of adopting electronic record systems.

Furthermore, the regression analysis indicated that electronic record-keeping adoption explains about 18.97% of the variance in enterprise performance, suggesting a moderate but meaningful influence. This outcome aligns with the findings of Akinola and Okusanya (2023), who observed that while electronic systems may not account for every dimension of performance, they provide a strong structural foundation for organizational improvement when supported by adequate technical skills and infrastructure. The

results thus underscore the strategic importance of integrating technology with human and institutional capacity to maximize business efficiency.

However, the study also identified several persistent challenges that moderate the full benefits of electronic record-keeping. A significant proportion of respondents cited high implementation costs, inadequate technical skills, poor internet connectivity, and unstable electricity supply as major barriers to adoption. These constraints mirror the concerns raised by Ogunyemi (2017) and Chukwuma (2020), who found that infrastructural and financial limitations often hinder small and medium enterprises from fully harnessing technological innovations. This suggests that while the advantages of electronic record-keeping are evident, contextual factors such as economic capacity and infrastructural readiness continue to shape the pace and depth of adoption in developing regions like Ogun State.

Overall, the findings of this study support the consensus in the literature that electronic record-keeping has a positive and measurable impact on enterprise performance. At the same time, they highlight the need for deliberate efforts to address barriers that constrain effective implementation. Strengthening digital literacy, improving infrastructure, and introducing cost-reduction strategies will enhance the capacity of medium enterprises to fully adopt and benefit from electronic record systems. The study therefore contributes to the growing body of evidence advocating for digital transformation through training, financial

incentives, and supportive government policies as essential pathways for improving the performance, sustainability, and competitiveness of medium enterprises within Nigeria's evolving digital economy.

Conclusion

This study investigated the effect of electronic record-keeping on the performance of medium enterprises in Abeokuta Metropolis. The findings revealed that while many enterprises maintain up-to-date financial records and use digital tools such as spreadsheets and accounting software, traditional paper-based systems remain common. Although a number of businesses have adopted backup systems and comply with regulatory requirements, challenges such as high costs, unstable power supply, limited internet access, insufficient staff training, and resistance to change continue to hinder full adoption. These findings reflect the transitional phase of digitalization currently experienced by many Nigerian enterprises. Electronic record-keeping is a vital driver of enhanced business performance among medium enterprises in Abeokuta. However, infrastructural, financial, and human capacity constraints remain significant barriers to full implementation. Addressing these challenges is essential to unlock the full potential of digital record management and promote sustainable enterprise growth in Ogun State.

Recommendation

The study recommended the following;

- i. Adoption of electronic record-keeping systems should be strengthened

- ii. Capacity-building and training programs should be implemented
- iii. Infrastructural support should be improved
- iv. Policy and regulatory frameworks should be strengthened

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