



Accounting Service Needs for Entrepreneurs: A Case Study in Thailand

Rungnapa Yangyab^{1*}, Jintanee Ru-Zhue², Somnuk Aujirapongpan³

¹⁻³ Graduate study in Innovation Management and Business Development, School of Accountancy and Finance, Walailak University, Thailand

* Corresponding Author: Rungnapa Yangyab

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Abstract

This study aimed to investigate the demand for accounting service models, the differences in such demand based on business factors and accounting practices, and the relationship between service quality and the preferred service models among entrepreneurs in a case study in Thailand. The sample consisted of **400** entrepreneurs. The findings revealed that the majority of businesses were small enterprises (**60.50%**) operating in the service sector (**45.25%**) and relied on external accounting firms (**52.50%**). Entrepreneurs placed a high level of importance on service quality, particularly in terms of customer care, and expressed the highest preference for automated services. Business type, size, income level, and industry significantly influenced preferences for different service models. Moreover, a positive correlation was found between perceived service quality and the demand for new service models, especially between service tangibility and specialized services, as well as advanced financial advisory services. The results provide practical guidance for developing service models that align with entrepreneurs' needs in the digital era.

Keywords: Accounting services, Service quality, Service model, Entrepreneurs

Introduction

Accounting plays a crucial role in business management, especially in a rapidly changing environment. Accurate accounting information serves as a vital foundation for formulating policies and strategies. However, many entrepreneurs continue to face challenges related to accounting knowledge and skills (Kunkeang, 2014)^[12], which undermines the credibility of financial data and impairs effective decision-making. Although the Accounting Act of 2000 mandates that juristic persons must prepare accounts in accordance with professional standards, in practice, many entrepreneurs still lack a comprehensive understanding of the benefits of proper accounting practices.

In the current digital era, technological advancements have significantly impacted the accounting profession. A study by SAGE (2019)^[28] revealed that 90% of accountants worldwide believe the profession is transitioning toward a technology-driven culture, with 67% acknowledging that cloud computing enhances work efficiency. Moreover, the accounting software market is projected to grow by 6% annually between 2020 and 2024, indicating a growing demand for automation. Work patterns are also shifting, with 80% of accounting firms planning to implement remote work policies and increasingly adopting AI technologies (Johnson, 2024)^[10]. Consequently, the role of accountants is evolving from data recorders to business advisors.

Nevertheless, SAGE (2019)^[28] found that bookkeeping services still dominate the industry (79%), while advisory services account for only 17%. This limited adoption of advisory roles is attributed to a lack of knowledge, resource constraints, and insufficient relevant skills (Musah, 2017)^[18]. It is anticipated that by 2030, the relationship between accountants and clients will transform into a real-time collaborative business partnership (SAGE, 2019)^[28].

In response to these trends, this study aims to examine the service model preferences for accounting practices among entrepreneurs in Nakhon Si Thammarat Province. The research focuses on identifying service models aligned with digital-era needs, encompassing an analysis of business characteristics, accounting behaviors, service quality, and interrelationships among variables. This aligns with SAGE's (2019)^[28] finding that 21% of changes in the accounting profession stem from evolving market demands. The findings of this study will provide insights to support the development of technology-integrated accounting services, diversified service design, and the elevation of accountants' roles to value-adding business consultants.

Literature Review

This study reviewed relevant literature, theoretical frameworks, and empirical studies concerning the demand for accounting service models among entrepreneurs in Nakhon Si Thammarat Province. The aim was to establish a conceptual framework and develop hypotheses for the research.

General overview of accounting service models

Research on accounting service models is crucial for understanding trends and factors influencing the development of accounting services in the future (Thipwiwatpotjana & Bootnoi, 2021) ^[32]. The current landscape of accounting services is becoming increasingly diverse and complex, reflecting changes in the business environment and the growing demands of entrepreneurs (Linjee *et al.*, 2023) ^[15]. Based on the literature review, the researcher synthesized accounting service models into seven primary categories:

Traditional Accounting Services: This model emphasizes manual documentation and paper-based processes, which remain essential for businesses with limited capacity to adopt digital systems. Chahal (2025) ^[3], in a study titled "Comparative Analysis of Traditional and Modern Accounting Practices", found that traditional accounting continues to play a significant role, particularly among small businesses and informal sectors due to its simplicity and cost-effectiveness. However, it is limited in terms of scalability, especially within interconnected and digital economies.

Online Accounting Services: Also known as cloud-based accounting, this model enables real-time access from any location. According to The Practice of Now survey by Sage, 67% of accountants acknowledged that cloud software enhances efficiency and ease of use (Sage, 2019) ^[28]. Similarly, Christauskas and Miseviciene (2012) ^[4] found that online accounting services reduce IT costs and improve flexibility in accessing financial information.

Full-Service Accounting: This model offers comprehensive accounting functions and a wide range of services. Spraakman *et al.* (2015) ^[30] highlighted that employers seek graduates with well-rounded skill sets—beyond accounting knowledge, competencies such as data analysis, IT application, and business consulting are highly valued.

Automated Accounting Services: This involves the integration of technology and artificial intelligence (AI). A survey by Harvey Nash/KPMG revealed that 20% of accountants currently use and invest in AI, with another 20% planning to implement it within the next 12 months (Johnson, 2024) ^[10]. Cooper *et al.* (2020) ^[5] found that AI-based automated accounting systems help minimize errors and enhance operational efficiency.

Specialized Accounting Services: These services focus on niche areas such as taxation, auditing, or forensic accounting. Lescault (2023) ^[13] and Kamyabi and Devi (2011) ^[11] reported that SMEs using specialized accounting advisory services experienced improved financial management and strategic decision-making outcomes.

Hybrid Accounting Services: This model blends traditional accounting practices with modern technologies. According to Audigroup (2023) ^[2], and as supported by Moll and Yigitbasioğlu (2019) ^[16], the integration of internet technologies and online accounting software with professional advisory support enhances flexibility and service effectiveness for small and medium-sized enterprises.

Virtual CFO Services: These services provide high-level

financial strategy and advisory support. Market research by GMI (2023) ^[8] indicated consistent growth in the financial consulting market, with a valuation of USD 81.5 billion in 2021. Fay and Negangard (2017) ^[7] further emphasized the role of data analytics techniques in improving risk detection and fraud prevention in accounting processes.

Concepts and theories related to service delivery

This study applies the SERVQUAL model of service quality measurement (Parasuraman *et al.*, 1994) ^[25] as the primary theoretical framework for investigating the demand for accounting service models among entrepreneurs in Nakhon Si Thammarat Province. The SERVQUAL model, developed by Parasuraman, Zeithaml, and Berry, is grounded in the service quality gap theory, which posits that service quality is determined by the gap between customer expectations and actual perceptions of the service received.

Initially, Parasuraman *et al.* (1988) ^[24] proposed ten dimensions of service quality, which were later refined into five core dimensions: tangibility, reliability, responsiveness, assurance, and empathy (Parasuraman *et al.*, 1994) ^[25]. The model has been widely accepted and applied across various industries for evaluating service quality standards, accounting for approximately 60–75% of the variance in perceived service quality.

In this study, the SERVQUAL framework is employed to analyze the importance placed on five service quality dimensions:

1. Tangibility-referring to physical facilities and the use of modern equipment;
2. Reliability-the ability to perform services accurately and consistently;
3. Responsiveness-the willingness to help customers and provide prompt service;
4. Assurance-involving the knowledge and courtesy of service providers, and their ability to instill trust and confidence;
5. Empathy-providing individualized attention and care to customers.

The application of the SERVQUAL model in this research contributes to a comprehensive understanding of the dimensions of service quality that influence the demand for specific accounting service models. This approach allows for a more holistic evaluation of the factors shaping service expectations among entrepreneurs in the digital era.

Concepts and theories related to entrepreneurship

Entrepreneurs play a vital role in driving economic development at both local and national levels, particularly in the digital economy era, where technology significantly influences business operations. Studying the characteristics of businesses and the accounting behaviors of entrepreneurs is essential to understanding their needs and the factors influencing their selection of accounting services. Such insights are critical for developing service models that effectively address entrepreneurial demands.

(1) General business characteristics: Business characteristics influence accounting needs across various dimensions. Business types—such as retail, manufacturing, or services—each possess distinct features that define the complexity of their accounting processes (National Statistical Office, 2023) ^[19]. Business size, whether small and medium-

sized enterprises (SMEs) or large organizations, affects the resources available for accounting management (OSMEP, 2023) [22]. Annual revenue levels determine the capacity to invest in more sophisticated accounting systems, while industry types—such as food or technology—impact specific accounting requirements and financial reporting standards (Linjee *et al.*, 2021) [14].

(2) Accounting practices and behavior: Entrepreneurs’ accounting practices reflect their approach and readiness to manage financial information. Key variables include:

- **Current accounting methods:** The use of traditional versus digital systems directly affects the accuracy and efficiency of financial records (Mulyani *et al.*, 2016) [17].
- **Frequency of record-keeping:** Whether performed daily or monthly, frequency influences the timeliness of financial data (Solaphakul & Sincharoonsak, 2022) [29].
- **Level of accounting knowledge:** This affects the entrepreneur’s ability to analyze data for effective business planning (Everaert *et al.*, 2007) [6].
- **Experience with accounting challenges:** Experiences in handling errors or tax-related issues highlight the need for professional expertise (Onuma & Napitchya, 2021) [21].
- **Interest in additional accounting services:** Reflects a growing trend among entrepreneurs to seek strategic financial consulting.
- **Attitudes toward the importance of accounting:** Indicate the extent to which entrepreneurs value financial information.
- **Cost of accounting services:** Acts as a critical factor influencing the decision to engage professional accounting services (Linjee *et al.*, 2021; Panpairoj, 2016) [14, 23].

Understanding these business and behavioral variables contributes to the design of accounting service models that are aligned with entrepreneurs’ needs in a technologically evolving business environment.

Related Studies

A review of prior studies on the demand for accounting service models among entrepreneurs in Nakhon Si Thammarat Province highlights several factors influencing the choice of accounting services, including the impact of

regulatory changes and evolving accounting systems in Thailand. For instance, Panpairoj (2016) [23] found that most SME entrepreneurs select accounting firms based on location, ease of contact, firm reputation, and the expertise of accountants—key factors that affect perceived service quality.

Raksong (2018) [27] examined factors influencing the adoption of cloud-based accounting systems and identified that registered capital, business duration, and enterprise income significantly affect the decision to implement cloud technology. Businesses with higher capital and revenue are more likely to adopt such technologies due to greater resource availability for system upgrades and investment.

Regarding service quality, Warangkana and Porntiwa (2024) [33] investigated the quality of accounting services and the efficiency of accounting processes. Their study found that reliability, timeliness, accuracy, and completeness of information directly influence trust and the decision to engage an accounting service provider. Furthermore, the ability to maintain client confidentiality and address personalized needs are essential determinants of customer satisfaction.

In addition, Ali *et al.* (2023) [1] conducted a literature review on accounting service quality and concluded that the SERVQUAL model—comprising five dimensions: reliability, responsiveness, assurance, empathy, and tangibles—is a critical tool for measuring service quality. These dimensions have been shown to influence customer satisfaction and loyalty directly.

Drawing from the above literature, this study synthesizes the concepts and theories related to accounting service models, service quality, and previous empirical findings into a conceptual framework. The proposed research identifies two groups of independent variables: (1) business characteristics and (2) the perceived importance of service quality, based on the SERVQUAL model by Parasuraman *et al.* (1994) [25]. The dependent variable is the demand for seven distinct accounting service models. Investigating the relationships among these variables provides a deeper understanding of the factors influencing entrepreneurs’ preferences for accounting service models. These insights can contribute to the development and refinement of service offerings that genuinely meet local entrepreneurs’ needs, as illustrated in Figure 1.

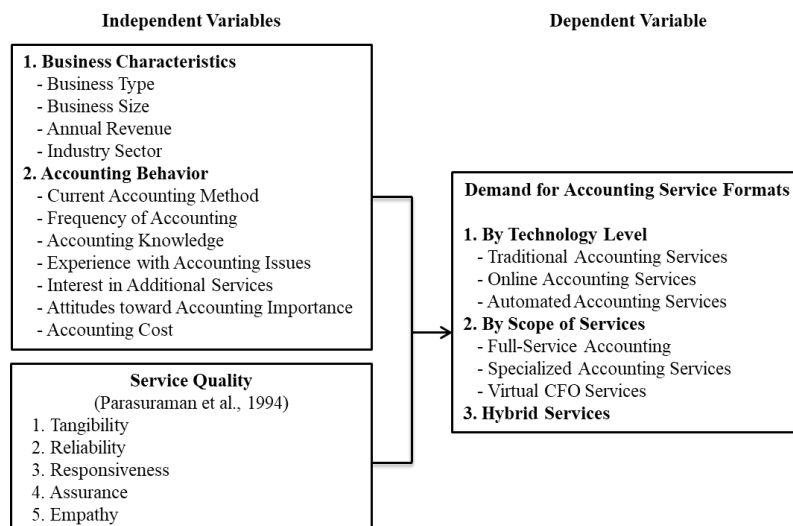


Fig 1: Conceptual Framework

This framework leads to the formulation of the following research hypotheses:

Hypothesis 1 (H1): Differences in business characteristics affect the demand for different models of accounting services.

Hypothesis 2 (H2): The perceived importance of service quality is associated with the demand for accounting service models.

Research Methodology

This study, titled “Demand for Accounting Service Models among Entrepreneurs in Nakhon Si Thammarat Province,” employs a quantitative research design. The study aims to examine business characteristics, accounting practices, the importance placed on service quality, and the demand for various models of accounting services. It further investigates differences in service model preferences based on business and accounting behavior factors, as well as the relationship between perceived service quality and entrepreneurs’ demand for accounting service models in Nakhon Si Thammarat Province.

Research Design

The target population consisted of entrepreneurs in Nakhon Si Thammarat Province, including individuals or legal entities operating businesses in the area, such as business owners, executives, or decision-makers. According to the National Statistical Office (2023) ^[19], there were 62,637 businesses in the province. The sample size was determined using the Krejcie and Morgan (1970) formula, with a confidence level of 95% and a margin of error of 5%, resulting in a required sample of 382 participants. To accommodate possible data loss or incomplete responses, an additional 18 samples were included, bringing the total to 400. The sampling method employed was convenience sampling, with data collected through online channels such as local entrepreneur groups on Facebook, LINE application, email, and client networks of accounting firms.

Research Instrument

The primary data collection instrument utilized in this study was a questionnaire developed by the researcher based on an extensive review of relevant concepts, theories, and prior research. The questionnaire was constructed upon the SERVQUAL model of service quality by Parasuraman *et al.* (1994) ^[25] and was adapted to suit the context of accounting service provision in Nakhon Si Thammarat Province. The design ensured alignment with the research objectives and conceptual framework. The questionnaire consisted of five sections:

- **Section 1:** Screening Questions and General Respondent Information

This section included questions regarding business location, decision-making authority concerning accounting service usage, gender, age, education level, and position within the business. All items were structured as closed-ended questions with single-choice responses.

- **Section 2:** General Business Characteristics

This section focused on business type, size, annual revenue range, and industry classification. All questions were closed-ended and allowed for only one response per item.

- **Section 3:** Accounting Practices

Items in this section addressed current accounting methods

(e.g., traditional vs. digital), frequency of accounting tasks, the respondent’s level of accounting knowledge, experience in dealing with accounting-related problems, interest in additional accounting services, attitudes toward the importance of accounting, and cost of accounting operations. All questions were closed-ended and designed for single-choice responses.

- **Section 4:** Perceived Quality of Accounting Services

This section was developed using the SERVQUAL model (Parasuraman *et al.*, 1994) ^[25], comprising five dimensions:

1. Tangibility-physical facilities and modern equipment;
2. Reliability-the ability to perform services accurately and dependably;
3. Responsiveness-willingness to help customers and provide prompt service;
4. Assurance-knowledge and courtesy of service providers and their ability to inspire trust;
5. Empathy-individualized care and attention given to customers.

- **Section 5:** Demand for Accounting Service Models

This section was divided into three main categories:

1. Technology-based services (traditional, online, and automated services);
2. Scope-based services (full-service accounting, specialized services, and virtual CFO services);
3. Hybrid services, which combine traditional methods with modern technologies.

Sections 4 and 5 employed a five-point Likert scale ranging from “Least Important / Least Needed” (1 point) to “Most Important / Most Needed” (5 points).

To ensure the content validity of the questionnaire, three experts were consulted, and the Index of Item-Objective Congruence (IOC) was calculated. Reliability testing was conducted using Cronbach’s Alpha coefficient before proceeding with actual data collection from the sample.

Data analysis methods

Data were analyzed using the Statistical Package for the Social Sciences (SPSS). The analysis was divided into two parts:

1. Descriptive Statistics: This included analysis of demographic characteristics, general business information, and accounting practices using frequency distributions and percentages. For data related to service quality and demand for accounting service models, the analysis employed means and standard deviations.

2. Inferential Statistics: This part was used to test the research hypotheses as follows:

- **Hypothesis 1:** Differences in business characteristics affect the demand for accounting service models. This hypothesis was tested using **One-Way Analysis of Variance (ANOVA)**.
- **Hypothesis 2:** The perceived importance of service quality is associated with the demand for accounting service models. This was tested using **Correlation Analysis**.

All hypotheses were tested at a significance level of .05. Results were presented in tabular format accompanied by a detailed interpretation, indicating whether the outcomes

supported the proposed hypotheses. The findings were further discussed in the context of theoretical frameworks and relevant literature to provide a deeper understanding of the research issues.

The research methodology employed in this study aligns with the research objectives, which aim to explore business characteristics and accounting behaviors, the perceived importance of service quality, and the demand for accounting service models among entrepreneurs in Nakhon Si Thammarat Province. The study applied established measurement tools and analytical methods to ensure research validity and reliability, enabling the findings to be effectively used in the development and enhancement of accounting service models tailored to the needs of local entrepreneurs.

Results

General information of respondents

An analysis of general information from 400 respondents revealed that the sample comprised a nearly equal gender distribution: 46.75% female and 44.75% male, with 8.50% identifying as another gender. In terms of age, the majority of entrepreneurs were middle-aged. The highest proportion of respondents fell within the 30–40 years age range (27.25%), followed by those aged 41–50 years (23.75%). Regarding education level, the majority of respondents held a bachelor's degree (71.00%), a significantly higher proportion compared to other education levels. Furthermore, 96.50% of respondents identified themselves as business owners, as shown in Table 1.

Table 1: General Information of Respondents

Category	Sub-category	Frequency	Percentage (%)
Gender	Male	179	44.75
	Female	187	46.75
	Non-binary/Other	34	8.50
Age	Under 30 years	51	12.75
	30 – 40 years	109	27.25
	41 – 50 years	95	23.75
	51 – 60 years	78	19.50
	Over 60 years	67	16.75
Educational Level	Below Bachelor's Degree	7	1.75
	Bachelor's Degree	284	71.00
	Master's Degree	80	20.00
	Doctoral Degree	29	7.25
Business Position	Business Owner	386	96.50
	Managing Director	8	2.00
	Accounting/Finance Manager	6	1.50

Business characteristics and accounting practices

The analysis of business characteristics revealed that the majority of enterprises were structured as limited companies (both private and public) (34.80%), followed by limited partnerships (33.25%) and sole proprietorships (28.75%). Most of the businesses were classified as small enterprises (60.50%), while startups and medium-sized enterprises together accounted for approximately 38.75%. A significant proportion of businesses reported an annual revenue in the range of 1 to 5 million Baht (43.25%) and primarily operated in the service sector (45.25%).

In terms of accounting practices, most entrepreneurs outsourced their accounting activities to external firms (52.50%). A substantial portion prepared their accounts on a

monthly basis (29.00%) or daily basis (28.00%). Regarding their accounting knowledge, most entrepreneurs rated themselves at a moderate level of understanding (40.25%). Accounting problems were encountered only occasionally (28.50%), while a large majority placed a high level of importance on accounting practices (58.25%). The average monthly cost of accounting services ranged between 5,001–10,000 Baht (43.25%).

These findings indicate that Thai entrepreneurs increasingly recognize the importance of proper accounting, even though most operate small businesses. There is a clear trend toward outsourcing accounting tasks to professionals, rather than managing them in-house. Detailed information is presented in Table 2 and Table 3.

Table 2: General Business Characteristics

Category	Sub-category	Frequency	Percentage (%)
Type of Business	Sole Proprietorship	115	28.75
	Ordinary Partnership	13	3.25
	Limited Partnership	133	33.25
	Company (Limited or Public Company)	139	34.80
Business Size	Startup Business	86	21.50
	Small Business	242	60.50
	Medium Business	69	17.25
	Large Business	3	0.75
Annual Business Revenue	Less than 1 million THB	155	38.75
	1 – 5 million THB	173	43.25
	More than 5 – 20 million THB	55	13.75
	More than 20 – 50 million THB	14	3.50

	More than 50 million THB	3	0.75
Type of Industry	Manufacturing	48	12.00
	Trading	145	36.25
	Services	181	45.25
	Agriculture	26	6.50

Table 3: Accounting Practices

Category	Sub-category	Frequency	Percentage (%)
Accounting Practice Format	In-house accounting	87	21.75
	Hiring full-time accounting staff	99	24.75
	Using external accounting services	210	52.50
	Hiring freelance accountants	4	1.00
Frequency of Accounting Activities	Daily	112	28.00
	Weekly	81	20.25
	Monthly	116	29.00
	Quarterly	56	14.00
	Annually	35	8.75
Level of Accounting Knowledge	No knowledge	11	2.75
	Basic knowledge	70	17.50
	Moderate knowledge	161	40.25
	Good knowledge	107	26.75
	Expert-level knowledge	51	12.75
Frequency of Accounting Issues	Never	104	26.00
	Occasionally	114	28.50
	Sometimes	90	22.50
	Frequently	92	23.00
Interest in Additional Accounting Services	Not interested at all	33	8.25
	Slightly interested	111	27.75
	Moderately interested	126	31.50
	Very interested	130	32.50
Perceived Importance of Accounting for the Business	Not important at all	5	1.25
	Slightly important	56	14.00
	Moderately important	106	26.50
	Very important	233	58.25
Accounting Cost	Less than 5,000 THB	99	24.75
	5,001 – 10,000 THB	173	43.25
	10,001 – 20,000 THB	86	21.50
	More than 20,000 THB	42	10.50

Analysis of the importance of service quality

The analysis of the perceived importance of service quality among entrepreneurs in Nakhon Si Thammarat Province revealed that respondents placed a high level of importance on overall service quality, with an average score of 3.482. Among the five dimensions, empathy received the highest mean score (3.608), followed by assurance (3.474).

Additionally, tangibility (3.454) and reliability (3.447) were also rated as important. The responsiveness dimension received the lowest average score (3.426).

These findings indicate that entrepreneurs place the greatest emphasis on personalized care and confidence in service providers. The detailed results are presented in Table 4.

Table 4: Perceived Importance of Service Quality Dimensions

Service Quality Dimension	Mean	S.D.	Level of Importance
Tangibility	3.454	0.567	High
Reliability	3.447	0.616	High
Responsiveness	3.426	0.650	High
Assurance	3.474	0.638	High
Empathy	3.608	0.650	High
Overall	3.482	0.497	High

Analysis of the demand for accounting service models

The analysis of the overall demand for accounting service models revealed a high level of demand, with an average score of 3.470. When categorized by technological level, automated accounting services were the most preferred, receiving the highest average score (3.599). In terms of service scope, the highest demand was observed for virtual

CFO services (3.503), followed by specialized accounting services (3.463) and hybrid accounting services (3.468).

These findings clearly demonstrate a growing preference among entrepreneurs for service models that integrate modern technologies with specialized financial advisory support. The detailed results are presented in Table 5.

Table 5: Demand Levels for Accounting Service Models

Service Format Group	Mean	S.D.	Level of Demand
Technology-Based Services			
▪ Traditional Accounting Services	3.337	1.015	Moderate
▪ Online Accounting Services	3.535	0.867	High
▪ Automated Accounting Services	3.599	0.844	High
Scope-Based Services			
▪ Full-Service Accounting	3.383	1.061	Moderate
▪ Specialized Accounting Services	3.463	0.971	High
▪ High-Level Financial Advisory Services	3.503	1.016	High
Hybrid Accounting Services	3.468	1.002	High
Overall	3.470	0.439	High

Inferential statistics analysis

Hypothesis 1: Differences in business characteristics affect the demand for various accounting service models.

The hypothesis testing regarding the factors influencing the demand for accounting service models revealed that out of the *11* independent variables, only five had a statistically significant effect on the demand for accounting services at the *0.05* significance level. These variables include general business characteristics such as type of business, business size, annual income, and industry sector.

For type of business, the LSD post hoc test indicated that sole proprietorships exhibited significantly lower demand for online accounting services than limited partnerships and companies. In terms of business size, startups showed a significantly higher demand for specialized accounting services and virtual CFO services compared to small businesses. Furthermore, low-income businesses showed significantly lower demand for both specialized accounting services and virtual CFO services than their high-income

counterparts.

Regarding the industry sector, businesses in the manufacturing sector demonstrated significantly lower demand for traditional accounting services, but higher demand for online and automated services compared to those in the agriculture sector.

For accounting practices, only the variable interest in additional accounting services showed a statistically significant effect on the demand for online accounting services. Surprisingly, groups with little or no interest in additional services reported higher demand for online services than those highly interested. Other variables—namely, current accounting method, frequency of accounting activities, accounting knowledge level, experience with accounting problems, attitudes toward the importance of accounting, and accounting costs—did not produce statistically significant differences in demand for accounting service models. The details are presented in Table 6.

Table 6: Comparison of Differences in Demand for Accounting Service Models by Business Characteristics and Accounting Practices

Accounting Service Formats								
Business Characteristics and Accounting Practices	Technology-Based Service Group			Scope-Based Service Group			Hybrid Accounting Services	
	Traditional Accounting Services	Online Accounting Services	Automated Accounting Services	Full-Service Accounting	Specialized Accounting Services	Specialized Accounting Services		
General Characteristics of the Business								
1. Type of Business	F	0.941	3.671	0.998	0.732	1.293	1.208	0.358
	Sig.	0.421	0.012*	0.394	0.533	0.276	0.306	0.784
2. Business Size	F	0.921	3.186	2.110	2.212	12.159	9.618	1.374
	Sig.	0.431	0.024*	0.098	0.086	0.000*	0.000*	0.250
3. Annual Business Revenue	F	0.738	1.757	1.409	1.703	3.520	2.842	1.515
	Sig.	0.567	0.137	0.230	0.148	0.008*	0.024*	0.197
4. Industry Sector	F	22.526	4.127	5.569	2.036	0.360	0.324	0.728
	Sig.	0.000*	0.007*	0.001*	0.108	0.782	0.808	0.536
Accounting Practices								
5. Current Accounting Method	F	0.693	0.270	1.382	0.525	0.903	0.551	0.204
	Sig.	0.557	0.847	0.248	0.665	0.440	0.647	0.894
6. Frequency of Accounting Activities	F	0.060	0.551	0.420	0.319	1.915	1.711	0.630
	Sig.	0.993	0.699	0.794	0.865	0.107	0.147	0.641
7. Level of Accounting Knowledge	F	0.116	0.389	0.492	2.000	0.748	1.566	0.642
	Sig.	0.977	0.816	0.742	0.094	0.560	0.182	0.633
8. Experience with Accounting-Related Issues	F	0.047	0.170	0.548	0.380	0.348	0.534	0.128
	Sig.	0.986	0.917	0.650	0.767	0.791	0.659	0.943
9. Interest in Additional Accounting Services	F	1.986	3.368	1.312	2.074	0.631	0.315	1.550
	Sig.	0.115	0.019*	0.270	0.103	0.595	0.814	0.201
10. Perception of the Importance of Accounting to the Business	F	0.445	1.028	1.234	0.322	0.888	0.819	0.474
	Sig.	0.721	0.380	0.297	0.810	0.447	0.484	0.700
11. Accounting Cost	F	0.361	0.497	0.289	1.191	2.309	2.316	1.200
	Sig.	0.781	0.684	0.833	0.313	0.076	0.075	0.309

* Statistically significant at the 0.05 level

Hypothesis 2: The importance placed on service quality is associated with the demand for accounting service models. The results from the correlation analysis between the perceived importance of service quality and the demand for accounting service models revealed that all five dimensions of service quality were significantly correlated with service model demand at a statistically significant level. The most notable correlation was found in the tangibility dimension, which showed a moderately strong positive correlation with both specialized accounting services ($r = .580, p < .001$) and virtual CFO services ($r = .563, p < .001$). The next strongest relationship was in the responsiveness dimension, which demonstrated a moderate positive correlation with hybrid accounting services ($r = .469, p < .001$) and full-service accounting ($r = .454, p < .001$). The reliability dimension also exhibited a moderate positive

correlation with hybrid services ($r = .452, p < .001$) and full-service models ($r = .422, p < .001$). In contrast, the assurance and empathy dimensions showed relatively weaker correlations.

Interestingly, traditional accounting services were found to have a low negative correlation with tangibility ($r = -.129, p < .01$) and assurance ($r = -.122, p < .05$). These results suggest that as entrepreneurs place greater emphasis on service quality, their preference for modern service models tends to increase, while interest in traditional services may decline or remain unchanged.

These findings support Hypothesis 2, which posits that perceived importance of service quality is associated with the demand for accounting service models. The details are presented in Table 7.

Table 7: Correlation between Perceived Importance of Service Quality and Demand for Accounting Service Models

		Accounting Service Formats						
		Technology-Based Service Group			Scope-Based Service Group			
Service Quality		Traditional Accounting Services	Online Accounting Services	Automated Accounting Services	Full-Service Accounting	Specialized Accounting Services	Specialized Accounting Services	Hybrid Accounting Services
Tangibility of Service	Pearson Correlation	-.129**	.291**	.276**	.415**	.580**	.563**	.466**
	Sig. (2-tailed)	.010	.000	.000	.000	.000	.000	.000
Reliability	Pearson Correlation	-.097	.214**	.201**	.422**	.433**	.437**	.452**
	Sig. (2-tailed)	.053	.000	.000	.000	.000	.000	.000
Responsiveness to Customers	Pearson Correlation	-.043	.166**	.182**	.454**	.410**	.384**	.469**
	Sig. (2-tailed)	.390	.001	.000	.000	.000	.000	.000
Assurance	Pearson Correlation	-.122*	.228**	.209**	.441**	.288**	.244**	.447**
	Sig. (2-tailed)	.015	.000	.000	.000	.000	.000	.000
Empathy	Pearson Correlation	-.052	.204**	.200**	.363**	.317**	.241**	.389**
	Sig. (2-tailed)	.295	.000	.000	.000	.000	.000	.000

*Significant at the 0.01 level; Significant at the 0.05 level

This study examined the demand for accounting service models among entrepreneurs in Nakhon Si Thammarat Province. Data were collected from a sample primarily consisting of business owners with a bachelor's degree, operating as limited companies and partnerships. Most businesses were small-sized service enterprises with annual revenues between 1 to 5 million Baht.

The findings indicate that entrepreneurs place high importance on service quality, particularly in the dimension of empathy, and exhibit a strong demand for various service models. Automated accounting services were the most preferred, followed by online services and virtual CFO services, reflecting a shift in demand toward technology-driven solutions.

The hypothesis testing revealed that the general characteristics of the business significantly influence the demand for different service models. Businesses with more complex structures, startups, high-income enterprises, and those in the manufacturing sector demonstrated a greater demand for modern service models. In contrast, most accounting behavior variables did not show statistically significant differences in service model demand.

Additionally, a significant relationship was found between the perceived importance of service quality and the demand for accounting service models. A negative correlation was observed with traditional services, while positive correlations emerged with modern service models, especially in the tangibility dimension, which showed a moderate correlation with specialized services and virtual CFO services.

Theoretical and practical implications of this research suggest that accounting service providers should revise their business strategies by prioritizing the development of automated systems and online services, and by tailoring service models to align with the specific characteristics of different business types. Such an approach would enable providers to effectively meet the evolving and diverse demands of the market in the context of ongoing technological advancement in the digital era.

Discussion

The analysis of the relationship between business characteristics and the perceived importance of service quality and the demand for accounting service models among entrepreneurs in Nakhon Si Thammarat Province reveals statistically significant patterns. Businesses with more complex structures—such as partnerships and corporations—demonstrated higher demand for online accounting services compared to sole proprietorships. This finding aligns with the study by Christauskas and Miseviciene (2012) [4], which showed that cloud-based accounting systems reduce costs and improve efficiency, particularly in complex organizational structures.

Similarly, startups, medium-sized enterprises, and businesses with annual revenues exceeding 5 million Baht exhibited higher demand for specialized services and advanced financial consulting. This corresponds with the findings of Odonkor *et al.* (2024), which indicated that growing businesses require more sophisticated strategic financial

planning. Regarding industrial sectors, businesses in the agricultural sector continued to prefer traditional services and demonstrated lower demand for technology-driven services compared to other sectors. Jariyapaktikorn (2024) ^[9] attributes this to limitations in digital skills and technological infrastructure in agricultural contexts.

In examining the relationship between the perceived importance of service quality and the demand for accounting service models, a negative correlation was observed between the importance placed on tangibility and assurance and the demand for traditional services. Conversely, online and automated services showed positive correlations with all dimensions of service quality. These results are consistent with the study by Sulina and Rindang (2023) ^[31], which found that service quality positively influences the adoption of cloud-based accounting. Full-service accounting was moderately correlated with responsiveness and reliability, while specialized services and virtual CFO services had a stronger correlation with tangibility, suggesting that clients who prioritize high service quality tend to choose modern technologies and comprehensive service models.

Another notable finding is the significant relationship between the level of interest in additional accounting services and the demand for service models. Interestingly, respondents with lower levels of interest in accounting services expressed greater demand for online services than those with higher levels of interest. This could be attributed to the convenience and lower cost of online services, which appeal to those unwilling to invest substantial time or resources in accounting functions. This observation is in line with the study by Pruengkarn (2020) ^[26], which emphasized the importance of accessibility and convenience as key factors in business owners' decision-making.

Research limitations and recommendations

This study on the demand for accounting service models among entrepreneurs in Nakhon Si Thammarat Province has certain limitations, particularly regarding the distribution of the sample. The sample was largely concentrated among small businesses, as larger enterprises had a relatively low response rate to the survey. Moreover, data collection was conducted through the network of an accounting firm with which the researcher is affiliated, whose client base primarily comprises small enterprises. As a result, the findings may not fully represent the needs of larger business operators. Based on the research findings, the following practical recommendations are proposed:

1. Service models should be developed in alignment with the characteristics of different business types—for example, online services for partnerships and corporations, high-level financial advisory services for startups and medium-sized businesses, and traditional accounting services for the agricultural sector.
2. Given the high level of demand for automated accounting services, investments should be made in system development and personnel training to enhance expertise in this area.
3. High-level financial advisory services should be expanded, particularly in areas such as investment guidance and business expansion.
4. Service quality, particularly in the dimension of customer care—which entrepreneurs rated as the most important—should be improved to strengthen client satisfaction.

5. Hybrid service models should be developed to offer flexibility and adaptability to the diverse needs of clients.

For future research, it is recommended to explore the following areas:

1. Factors influencing the acceptance of accounting technology, especially within the agricultural sector;
2. Specific needs related to high-level financial advisory services to design more targeted and relevant offerings;
3. The cost-effectiveness of technology investments in accounting services across businesses of various sizes; and
4. The impact of service quality on customer satisfaction across different service models, in order to better tailor service quality to client expectations.

Conclusion

The finding of this study have significant implications for accounting service providers. They highlight the need to develop tailored marketing and service strategies that address the distinct requirements of different business segments. Providers should focus on advancing modern technological systems alongside enhancing specialized expertise, in order to meet diverse client needs and strengthen competitiveness in an increasingly dynamic and technology-driven accounting service market.

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