
THE DEMAND FOR PROFESSIONAL KNOWLEDGE AS A KEY FACTOR OF THE DEVELOPMENT OF OUTSOURCING OF FINANCIAL AND ACCOUNTING SERVICES IN POLAND

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Received 01 February 2016; accepted 03 March 2016

Abstract. The access to professional knowledge and specialists' skills is possible for small enterprises thanks to the outsourcing of services. Purpose – The aim is to analyse the reasons for the outsourcing of accounting services and the factors influencing the choice of the accounting office. The specific aim is to evaluate the entrepreneur's benefits resulting from using the knowledge of the specialists providing outsourcing services. *Design/metodology/approach* – A questionnaire survey was conducted among 120 entrepreneurs who outsource accounting services in the Podlaskie Region in Poland.

Findings – The most important factors influencing the entrepreneur's cooperation with the accounting office are: high quality of services resulting from the competence of the employees of the office, the range of services offered by the company, advising on finance management, correctness of tax accounting, the possibility of using additional services. Due to high competitiveness, the demand for professional knowledge influences the development of the outsourcing of financial and accounting services to a greater degree than the price of the services offered by the accounting offices

Keywords: outsourcing of financial and accounting services, human capital, demand for professional knowledge, entrepreneur.

JEL Classification: L21, M21, M12.

1. Introduction

In the modern economy, knowledge and human capital constitute a very important factor of development of each enterprise. A. Poczowski defines it as a whole of specific characteristics and properties embodied in employees, which have a definite value and which constitute a source of future income both for the employee and the organization using this capital on given conditions (Poczowski 2003). In the development of financial and accounting services provided by accounting offices, the role of human capital is related, on one hand, to the accounting office owner's perception of knowledge and skills as a

factor of development, on the other hand, to the demand for high-quality services, both basic ones, concerning accounts and tax clearances, and additional services.

A specialized branch of finance and accountancy is necessary for conducting any activity, also the one done by individual entrepreneurs and small and middle-sized enterprises. However, not all entrepreneurs are able to employ workers with necessary knowledge and skills due to financial and organizational factors. One of the reasons is economic inefficiency of creating one's own financial-accounting department in the case of small size of enterprises. Another reason is the lack of a person who has proper knowledge, competences and qualifications. The entrepreneurs who do not employ their own workers of the financial-accounting department can use the specialists' knowledge by outsourcing. Outsourcing consists in distinguishing from the organizational structure of a mother enterprise the functions it realizes and ordering other external entities to do them (Trocki 2001). The external entities providing financial-accounting services are both services centers, for instance, *Business Process Outsourcing Centres*, *Shared Service Centres*, and accounting offices providing services individually. The services offered by the centers are used most frequently by big and middle-sized domestic companies as well as by the foreign ones (Świetla 2009). The research studies conducted by the Starter foundation show that approximately 63% entrepreneurs use the services of accounting offices, 9% employ an accountant, and about 28% do the accounting on their own by means of a program or on-line (Business Development Foundation "STARTER" – Accounting Services in Poland 2013 (STARTER 2013)). Accounting offices constitute the most common form of outsourcing of financial-accounting services on the Polish market.

The aim is to analyze the reasons for the outsourcing of accounting services and the factors influencing the choice of the accounting office. The specific aim is to evaluate the entrepreneur's benefits resulting from using the knowledge of the specialists providing outsourcing services.

In the paper, one will discuss the results of survey research done in a group of Polish entrepreneurs using external accounting services.

While conducting the present research study, it will be attempted to verify the thesis that the demand for specialized knowledge, which the accounting workers have, determines the development of the outsourcing of financial-accounting services in Poland.

2. Financial-accounting services as the object of outsourcing

De Vita and Wang (2006) distinguish three generations of the outsourcing of various service processes. The first one concerns the fragmentation of processes unrelated to the key competences of the organization, the cause of which is the attempt to reduce the employment costs. The second generation is the exclusion from the companies other, not only ancillary, processes, which are not classified as the key competences of enter-

prises. The last generation of production fragmentation is the processes defined as key competences of the companies. The reason for such fragmentation is the improvement of efficiency and flexibility as well as innovation increase, often forced by growing competition.

The factors influencing the enterprises' decisions regarding the fragmentation of both production and other functions realized by the company as well as the profitability of outsourcing have evolved with the outsourcing development. The first causes of fragmentation are the following: competition pressure, concentration on costs, and additional benefits from the outsourcing agreements (Tate *et al.* 2009).

The financial-accounting services are classified as so-called business services (Cyrek 2012), which are the services requiring professional knowledge, necessary for proper reporting, accounting and other services based on legal solutions. The collected financial data constitutes a source of information for entrepreneurs, which influences their managerial decisions. Professional business services, except the high-tech industries, science and B+R activity, education and information society services, are classified as carriers of knowledge based economy, because their base is the improvement of given processes in a company thanks to the transfer of specialists' knowledge to business (Kuczevska 2009).

The financial-accounting services, similarly to other functions and processes, can be ordered outside of a company in the form of outsourcing. According to the Polish law (the act on accountancy) book keeping can be outsourced to the entities which provide book keeping services. As emphasized by Matejun, outsourcing consists in “using the competences and skills of external, specialized entities, so that they would deal with the tasks (processes or functions), which tend to be unrelated to the main area of the mother company activity (distinguishing the activity from its structure)” [own translation] (Matejun 2011). Thus, it is a conception of extending the access of physical, informational and other intangible, including human, resources without increasing the size of mother organization.

Small enterprises have special predispositions for outsourcing their book keeping, especially in terms of the functions, which require specialized knowledge and particular skills. Accounting research conducted on small and middle-sized enterprises (SME) has suggested that many companies lack qualified internal accounting capabilities (Mitchell, Reid 2000: 368). The lack of accounting knowledge, shortage in financing and human resources in SMEs pushes them to outsource in order to improve their organization. The SMEs use the external accountants as a source of professional advisory services to do the book keeping and prepare the financial reporting (Husin, Ibrahim 2014). However, very often SMEs do not make an optimal use of accounting information because they do not possess the skills to understand or apply the information (Marriot, N., Marriot, P. 2000; Reddaway *et al.* 2011).

Employees create value for the accounting office by using their own intellectual capital and effort at the work place. The human capital resources are heterogeneous, so the results of using them become less predictable in comparison with the material assets. However, expenditure on human capital gives higher profits in a long period under given circumstances. The studies show that the set of information used by investors to evaluate the capital of an enterprise is related to the information on human capital (Wyatt, Frick 2010). Moreover, researchers draw attention to the fact that using technology also depends on qualifications of human resources, especially in certain sectors (Gomez, Vargas 2012). It is not possible for companies to use only material assets (Bagieńska 2015).

Outsourcing of accounting in SMEs supports two major transaction cost economics predictions, i.e. for frequency and asset specificity. Eweraert, Sarens and Rommel present that frequency turns out to be significantly associated with the outsourcing intensity of both routine (entry of invoices, interim reporting) and non-routine (period-end accounting, preparation on financial statements) accounting tasks. They found evidence for the important role of asset specificity, in particular for the non-routine tasks. Non-routine accounting tasks require more expertise and evaluation from the accountant (Eweraert *et al.* 2010).

The research conducted by Jarka indicate that 22% small and middle-sized companies in Poland outsource book keeping (Jarka 2011). One of the causes is controlling activity of the revenue organs, which draws managers' and enterprise owners' attention to the need of keeping high-level tax and accounting documentation prepared by properly qualified economic entities (Zieliński 2008). The analysis Slovenian small and micro firms that outsource accounting presents that professional qualifications are positively associated with only one of the perceived service quality dimensions – accounting competences (Groff *et al.* 2015).

The basic task of accounting as an informational-controlling system and an economic measurement system is to create a true picture of the potential and achievements of an economic unit in the financial report. An efficient realization of this aim requires the accountant not only to scrupulously keep the accounting books and to properly present the financial report, but also to control, analyze and interpret this report (Micherda, Świetla 2013). It is vital that this person should have professional knowledge and skills, so that it could be possible to realize the financial-accounting tasks and to conduct the process of preparing the documentation and tax clearances properly. Among the advantages of the outsourcing of financial-accounting services, it is possible to mention the reduction of the operational costs resulting from the specialization and outer provider's scale benefit, saving time and resources, and the access to specialized technologies.

The enterprises which decide to outsource the financial-accounting processes can also realize other objectives, such as gaining a competent partner representing the company in contacts with the public-legal organs, transferring part of responsibility for wrong calculating tax dues to the provider of outsourcing services as well as no need

of employment and training of qualified staff in the field of finance and accounting (Zieliński 2008; Bagieńska 2012).

The regulatory framework for accounting in Poland is based on the Act of 29 September 1994 on accounting. The Accounting Act allows selecting a variety of accounting solutions that can be individually adjusted to the specifics of the entity's activities. An entity obliged to keep the books may do that on its own or use the services of external providers (Dyhdalewicz, Bagieńska 2015). The accounting services used by Polish entrepreneurs in the framework of accounting outsourcing (Rok po deregulacji... 2015):

- Revenue Office settlements service (89%),
- Polish Social Security Institution settlements (88%),
- formal and accounting control of documents (85%),
- book keeping for the settlements of tax on goods and services (88%),
- book keeping (76%),
- representing the enterprise in Polish Social Security Institution (78%),
- preparing the payroll and staff files (78%),
- representing the company in the Revenue Office (78%),
- keeping the tax revenue and expense ledger (58%).

The above presentation shows that the services tend to belong to basic activities related to proper account and tax settlements. Therefore, a question arises whether the entrepreneurs do not use other services, for example, advisory, analytical, the analysis of financial results of the company, or the accounting offices do not offer such services.

3. Methodology

In the pilot studies preceding the research, one obtained the preliminary information on the factors determining the decision about the outsourcing of accountancy. The questionnaire was designed on the basis of this information. The research was done in 2015, in Poland, in a group of 120 Polish entrepreneurs, using the services of accounting offices. The respondents are the clients of randomly selected accounting offices, located in various places in the Podlasie voivodship. On the owner's approval, the clients were given 200 questionnaires. The return rate was 60%.

The questionnaire consists of 30 closed questions divided into four groups:

- identification of the factors which determined the decision that accounting will be done by an external company;
- determinants of starting the cooperation with the present accounting office;
- the factors deciding about the prolongation of the cooperation for another year;
- the evaluation of the cooperation of the accounting office.

The answers were presented as a set of affirmative sentences with Likert's numerical answer scale, on which intensity is marked as follows: 1 – definitely not, 2 – rather not, 3 – rather yes, 4 – definitely yes. The answer "I have no opinion" was excluded in

order to motivate the respondent to give his or her own answer. Each set of questions was followed by an open question, the function of which was to determine other factors. However, such factors have been indicated only in the case of 15% questionnaires, which may mean that the entrepreneur identifies similar determinants to those included in the sets of sentences.

Five responses, indicating the entrepreneurs' demand for specialized knowledge, were selected from the survey. The following answers were chosen for evaluation:

- the lack of an employee with appropriate qualifications,
- the belief that external specialists will do the accounting in a more professional way,
- possibility of receiving the information on current financial affairs,
- help offered to choose the best form of taxation of conducted economic activity,
- competent staff offering help in choosing the optimal solutions.

Then, it was attempted to determine the relation of this responses to the respondents' education, the form of the conducted economic activity, the form of book keeping records, the number of years of conducting the activity.

The Chi-Square (x^2) test was applied in order to determine on the basis of grouping the answers in the contingency table whether there is a significant relation between the responses given to the two questions. In the test, the following hypotheses were verified (Micherda, Świątla 2014):

H_0 – the characteristics X and Y are independent (p value $< \alpha$) and

H_1 – the characteristics X and Y are dependent (p value $> \alpha$).

In the calculations, one adopted the significance level of $\alpha = 0.05$.

In order to determine the strength of the relation between the responses to every two questions on the basis of grouping the answers in the table, the Yule's coefficient of colligation ϕ , which is defined in the following way (Micherda, Świątla 2014):

$$\phi = \sqrt{\frac{x^2}{n}}, \quad (1)$$

where: x^2 – the Chi-Square statistic value, n – the number of observations.

The coefficient value is within the range [0; 1]. The higher its value is, the greater strength of the of the relation between the responses to the questions is:

- The relation between the characteristics is strong if the variability of Yule's coefficient is in the range [0.65; 1],
- The relation between the characteristics is moderate if the variability range of Yule's coefficient is in the range [0.35; 0.65],
- The relation between the characteristics is weak if the variability range of Yule's coefficient is in the range [0; 0.35].

4. Research results

In the research study, there were 79 male and 41 female participants, among whom 66.7% are graduates with an M.A. degree and 18.3% – graduates with a bachelor degree. Almost half of them, 48%, have been running a company for 4–5 years, and 22.5% – for 2–3. New companies which have operated up to one year constitute 6%, while 16% of the respondents have operated more than 5 years. In the research group, the following subgroups dominate: entrepreneurs conducting the activity as a one-person company (33%), micro – employing up to 9 workers (31%), as well as small ones – from 10 to 49 (30.8%). 4.2% respondents using services of the analyzed accounting offices belong to the group of middle-sized enterprises (50–250 employees). The biggest ratio of entrepreneurs have revenue and expense ledger (77.5%), while 12.5% – accounting ledgers, and 10% pays taxes in the form of tax and recorded revenue without deductible costs.

The first part of the research concerns the identification of the factors, which decided about taking the decision that accounting should be done by an external company. Among the most significant statements, which explain why the company decided to outsource accounting services are the following ones (Fig. 1):

- a sense of security and trust in knowledge and competence of the accounting office staff expressed in the statement that the cooperation with the office guarantees proper settlements with the Revenue Office (71% – definitely yes, 25.8% – rather yes);
- the lack of the employee who has proper qualifications (67.5% – definitely yes, 20% – rather yes);
- fear that if accountancy will be done internally, there will be mistakes (42.5% – definitely yes, 38.3% – rather yes; the statement also indicates that the owner does not have adequate knowledge to do, for instance, the book keeping. Although the vast majority of respondents are graduates, they are afraid to do the accounting on their own. They prefer to have an external company to do it.

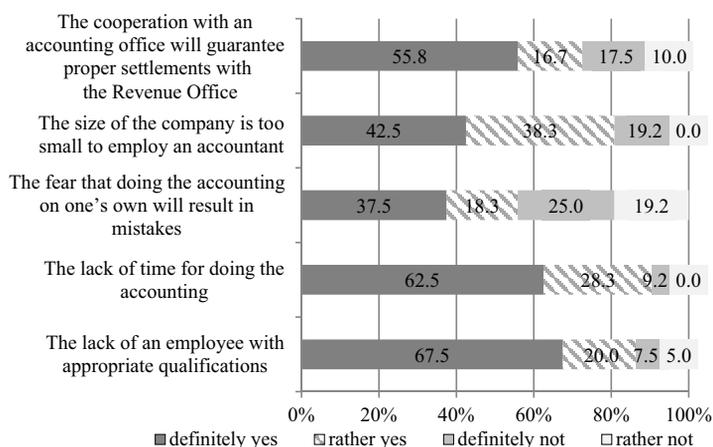


Fig. 1. The factors deciding about the outsourcing of accountancy (source: survey research results)

In the second part, the respondents were asked which factors decided about the choice of the office, which currently provides accounting services. The most important factors are the following:

- the range of offered services (68.3% – definitely yes, 31.7% – rather yes);
- the opinions and recommendations of other companies (60.8% – definitely yes, 25% – rather yes);
- offering advice on the choice of the best form of conducted economic activity taxation (45% – definitely yes, 44.2% – rather yes);
- location of the office (30% – definitely yes, 25.8% – rather yes).

The above listed determinants confirm that the range of services, their quality, help and advice on taking decisions attested by other clients' opinions have more influence than other factors. The price of services, which in the research study *Rok po deregulacji*, accountants placed on the first positions is very important for only 20% respondents, for 19% – rather yes. A many as approximately 25% respondents claim that the price, the size of the office and the certificates do not determine the choice of a service provider in a significant way. 30% respondents exclude them as factors deciding about the choice of the present office. Moreover, it is interesting that 74% research participants do not find the accounting office insurance important. The trust in knowledge and competence of office staff is the reason for taking the decision to cooperate with a given office (Fig. 2).

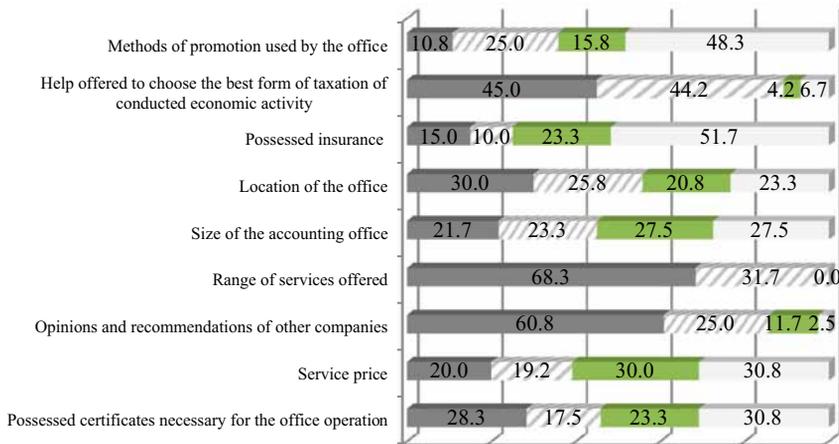


Fig. 2. Determinants of the choice of the accounting office conducting the book keeping of the company (source: survey research results)

In the next part of the research, one collected the information on the factors deciding about the prolongation of the cooperation for the next year. Most respondents emphasized proper conducting the accounting, the possibility of receiving the information on current financial affairs, proper cooperation, help in applying for credit and the EU funds, doing the services according to the deadlines. (Fig. 3).

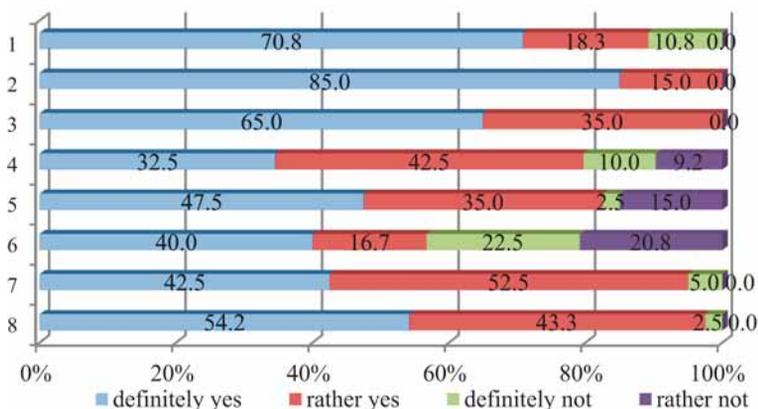


Fig. 3. The factors determining the prolongation of the cooperation for the next year (source: survey research results)

The last area of the analysis was the evaluation of the cooperation of an accounting office. Slightly more than half of the respondents, i.e. 52%, express a definitely positive evaluation. The services provided by the company meet the needs of a company (48% – definitely yes, 49% – rather yes). The entrepreneurs trust the office staff and the cooperation gives them a sense of security (57% – definitely yes). However, a certain percentage of the respondents agree with the statement that the accounting conducted by an external office makes the current evaluation of the company more difficult and they consider employing their own accountant (21% – definitely yes, 22% – rather yes) (Fig. 4).

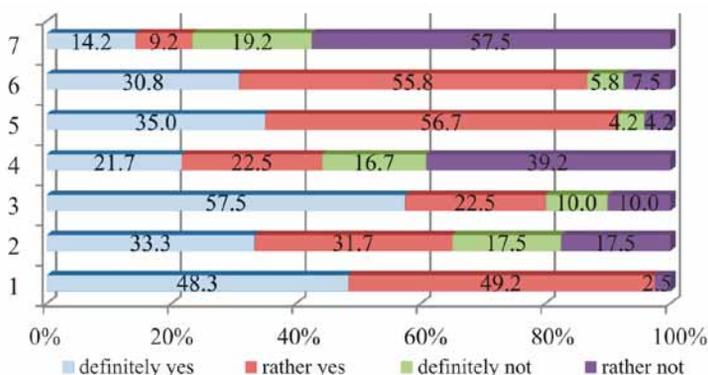


Fig. 4. The evaluation of the cooperation with the accounting office so far (source: survey research results)

From the questionnaire questions one chosen those which indicate that the entrepreneurs deciding to outsource accountancy are driven by the need to acquire external specialists' knowledge. Figure 5 shows the respondents' answers to these questions. Among the factors which decided about taking the decision that accounting should be done by an external company most respondents emphasized the lack of an employee with appropriate qualifications (117 respondents gave a positive answer) and the belief that external specialists will do the accounting in a more professional way (109 respondents).

The most important factor which decided about the choice of the office, which currently provides accounting services is help offered to choose the best form of taxation of conducted economic activity (108 respondents gave a positive answer).

Among the factors deciding about the prolongation of the cooperation for the next year most respondents emphasized Competent staff offering help in choosing the optimal solutions (98 respondents gave a positive answer) and Possibility of receiving the information on current financial affairs (107).

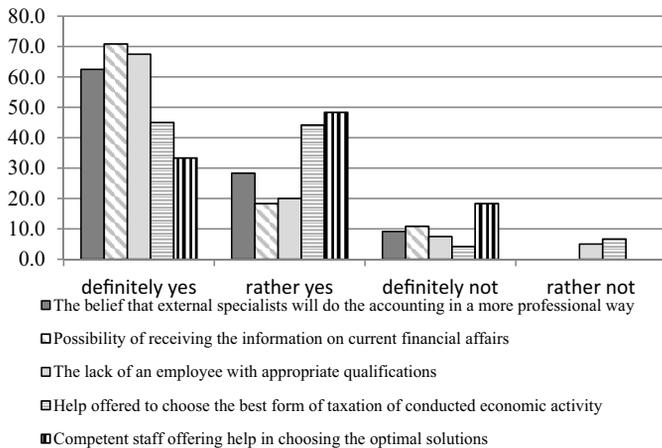


Fig. 5. The responses indicating the need to acquire external specialists' knowledge (% all respondents) (source: survey research results)

The biggest number of respondents (70% participants) chose the statement – definitely yes – in the item on the possibility of receiving the information on current financial affairs. Only an educated specialist in finance and accountancy can provide such information on the basis of the accounting records. The lack of sufficient knowledge of entrepreneurs in this area results in their searching for external specialists.

In order to determine whether there is a significant correlation between responses to the above mentioned questions and the period (the number of years) of conducting the economic activity, the kind of the company (one-person economic activity, micro, small, middle-sized), the form of book keeping (revenue and expense ledger) and the education of the respondents, the results of the Chi-Square test and Yule's coefficients

of colligation are presented in the table. On the basis of the Chi-Square test for the adopted trust level $\alpha = 0.05$, it was determined when it is not justified to reject the zero hypothesis on lack of relation between the analyzed characteristics.

For the first statement “The belief that external specialists will do the accounting in a more professional way”, one observed correspondence of the responses with the period of conducting the company, the kind of the company and the respondents’ education. 80 respondents (giving a positive answer) have companies operating shorter than 5 years: 29 – one-person economic activity, 38 – micro, 37 – small. 99 respondents are graduates, with either bachelor’s degree or MBA. Yule’s coefficient indicated that the relation is moderate.

A group of 105 respondents agreed with the statement that accountancy was outsourced because of the lack of an employee with appropriate qualifications. On the basis of the Chi-Square test, it can be concluded that the answers are not related to the analyzed respondents’ characteristics. Yule’s coefficient confirmed that the correlation is weak (Table 1).

Table 1. The relation of questionnaire statement to the respondents’ education, the form of the conducted economic activity, the form of book keeping records, the number of years of conducting the activity (source: survey research results and own calculation)

Questionnaire statement	Characteristics of the company	Chi-Square		Yule’s coefficient	Correlation
The belief that external specialists will do the accounting in a more professional way	Operation period	16.14	+	0.36	moderate
	Kind of company	22.5	+	0.43	moderate
	Education	45.06	+	0.61	moderate
	Form of accounting records	3.51	–	0.17	weak
The lack of an employee with appropriate qualifications	Operation period	6.3	–	0.22	weak
	Kind of company	2.14	–	0.13	weak
	Education	5.67	–	0.21	weak
	Form of accounting records	4.97	–	0.20	weak
Competent staff offering help in choosing the optimal solutions	Operation period	21.8	+	0.42	moderate
	Kind of company	7.3	–	0.24	weak
	Education	24.7	+	0.45	moderate
	Form of accounting records	2.13	–	0.13	weak
Possibility of receiving the information on current financial affairs	Operation period	14.2	+	0.34	weak
	Kind of company	8.7	+	0.27	weak
	Education	57.4	+	0.69	strong
	Form of accounting records	14.1	+	0.34	weak
Help offered to choose the best form of taxation of conducted economic activity	Operation period	3.12	+	0.54	moderate
	Kind of company	15.7	+	0.36	moderate
	Education	7.28	–	0.24	weak
	Form of accounting records	14.1	+	0.34	weak

Note: (+) the characteristics X and Y are dependent ($p \text{ value} > \alpha$); (–) the characteristics X and Y are independent ($p \text{ value} < \alpha$).

Moreover 98 respondents think that competent staff offering help in choosing the optimal solutions is the factor which decides whether the cooperation will be prolonged, while 22 do not agree with it. The Chi-Square test results show that there is a significance of the responses from the period of conducting the company and the respondents' education. The companies of under-five-year activity agree that the decisions which they take require the use of the knowledge of the staff of an accounting company. The entrepreneur's degree does not guarantee taking optimal decisions. Many entrepreneurs are not graduates of economic studies, which is necessary for understanding financial-accounting data.

The greatest significance of correlation of the responses to the questions with the respondents' education level was observed for the statement "Possibility of receiving the information on current financial affairs". The Chi-Square test and Yule's coefficient show that the relation is strong. All respondents with MBA agreed that this factor decided on the prolongation of the agreement with the accountancy office. They trust in office staff's knowledge. The information they obtain on the financial situation of the company are correctly and reliably prepared. The way of presentation of the information is clear to the entrepreneur. The values of the Yule's coefficient of colligation show weak correlations between the responses and the period of conducting activity or the kind of the company.

Help offered to choose the best form of taxation of conducted economic activity is very important for small companies with a short period of operation. In such cases, it is possible to choose the form of taxation. The period of activity operation and the kind of the company influence significantly the choice of answers: 107 respondents agree that this factor decided about the present accounting office. It is the knowledge and experience of the office staff that they are able to give advice and offer help in choosing the optimal taxation of economic activity. The Chi-Square test and Yule's coefficient show that the correlation is moderate.

The analysis of the selected statements confirmed that the specialized knowledge of the accounting office staff is a factor enhancing the development of the outsourcing of accountancy. A big share of the respondents (Fig. 5) strongly agree that that external specialists, possessing adequate knowledge and competences are better than them at book keeping, providing financial information and offering help in taking financial decisions.

Moreover, the results of questionnaire survey enabled evaluating the advantages of using specialists' knowledge in the area of financial-accounting settlements and managerial decisions, such as:

- the choice of the optimal taxation of economic activity for a given entrepreneur,
- correct and on-time settlements of income tax and Polish Social Security Institution,
- the possibility of consultation regarding the financial results of investment decisions which are planned (e.g. credit or leasing for financing the purchase of fixed assets),

- help in obtaining credit, the EU funds,
- the choice of optimal amortization of fixed assets,
- advice on managing the company on the results of the financial analysis,
- providing the entrepreneur with explanations and help during the tax audit.

More than 45% respondents claimed that conducting accountancy by an external company makes the current evaluation of the company more difficult. Therefore, they consider employing an accountant. The group is composed of entrepreneurs conducting economic activity of greater dimensions, with records based on books of account. They have a university degree. The difficulties in the current control of the condition of the firm may result from:

- the lack of current access to books of account,
- the lack of information on the financial situation of the company from the accounting office,
- the lack of financial analyses of liquidity, profitability and indebtedness measurement among the services which are offered.

5. Conclusions

The outsourcing of financial-accounting services is more and more frequently treated as a complex process aiming to increase the dynamics and effectiveness of the company activity. The access to knowledge and tools offered by the service provider enables obtaining various information, thanks to which it is possible to take adequate decisions, which results in achieving better results of activity. The fragmentation, whose result is accountancy outsourcing, occurred due to cost-oriented decisions. In the present phase, it is evolving towards searching for additional benefits from the outsourcing agreements. Such advantages comprise using the specialists' knowledge and skills not only for basic financial-accounting services, but also for additional analyses, the evaluation of the financial situation, help in obtaining the financial means from external sources etc.

Accountants' fear regarding the perception of price as the main determinant of the service provider choice was not grounded. The price is important, but it is not the main factor determining the choice. The research studies present a slightly different perception of the price and service range as factors deciding about the choice of the office providing the service. The results of the questionnaire also showed that the factor is less significant.

The research conducted by the author favors the adoption of the thesis that the demand for specialized knowledge is a very important factor of the development of services outsourcing realized by accounting offices. The research shows that entrepreneurs emphasize the significance of employees with proper qualifications, trust in the office staff's knowledge and competences, and begin to cooperate with an accounting office, because it guarantees correct settlements with the Revenue Office. The entrepreneurs are convinced that the employees of the accounting office will deal with accounting

issues better than they do themselves. Approximately 77% respondents use simplified accounting, for instance, the revenue and expense ledger. Having the book keeping done by an accounting office does not result from the owner's lack of time for dealing with book keeping. The most significant reason is the fear of making mistakes in reporting. It shows that the entrepreneurs do not have appropriate knowledge for doing the settlements correctly. Moreover, the range of offered services, their quality, advisory service and help in taking decisions attested by other clients' opinions have more influence on the decision of outsourcing than other factors do.

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