

Get Digital: Survey of the digital landscape for SMBs and how to overcome common barriers to digital transformation

MARCH 2021

Introduction

“Digital” is not an industry. It isn’t a strategy. It’s an essential tactic that should be embedded into every industry. The competitive advantage of any Canadian company will be connected to its digital advantage.

— Tobias Lütke, CEO and Founder of Shopify

New and emerging technologies are changing the business landscape. They are accelerating the pace of change and pushing businesses to transform and adapt how they operate and what they do. Already, the overwhelming majority of businesses around the globe, 98%, use cloud-based applications to help run and support operations (F5, 2020). It’s expected that by 2036, more than 42% of jobs in Canada will be impacted by automation (Government of Canada, 2018).

Staying still is not an option as enabling technologies such as cloud computing, artificial intelligence (AI), blockchain and robotic process automation (RPA), to name but a few, combined with new trends around data analytics and business intelligence, are accelerating the pace of change and driving efficiencies never before possible. It’s not just large enterprises reaping the benefits. The technologies are more accessible to small and medium-sized businesses (SMBs) than ever. Cloud computing in particular has lowered the cost of software that enables SMBs to use these new technologies to improve client relationships, access new markets and increase productivity.

The Government of Canada understands that the country’s economic health and global competitiveness depends on accessing the “digital advantage” Shopify’s Tobias Lütke describes. To that end, it has put policies and funding in place to achieve a critical goal: to ensure all businesses become digital businesses (Government of Canada, 2018).

This is particularly important for Canada's SMBs, which are defined as companies that have between five and 499 employees. These companies account for 99.8% of all businesses in Canada and, on average, contribute to over half of Canada's gross domestic product (Government of Canada, 2020). Their success is essential to the country's success. New technologies are paving the way: helping them gain new insights; access new markets; create new products, systems of production and business models; and improve customer relationships. These competitive advantages are gained only for those businesses engaging early in digital transformation.

As other business functions make the shift to digital, there is a growing expectation that finance, too, should become more digitized. However, there are challenges. One common barrier is the reliance on legacy finance systems and the difficulty of integrating new systems. The solution is either to use expensive manual workarounds, or to upgrade. With many enterprise resource planning (ERP) systems approaching the end of their life, the case to accelerate digital transformation across the entire organization grows stronger.

To understand where Canadian businesses are on their digital transformation journey and identify the challenges and barriers they face, CPA Canada has surveyed finance leaders in SMBs across industries and across the country.

It's clear that most of these leaders understand the importance of digital transformation, but many are still in the early part of this journey. Their focus is on increasing return on investment (ROI), driving efficiencies in processes, and improving productivity. The pandemic, which almost overnight forced the move to a remote-work model, highlighted the agility of digitized processes and their ability to reduce the risk of disruption and maintain productivity.

The role of CPAs

Chartered Professional Accountants (CPAs) are in a unique position to take a leadership role in guiding organizational digital transformation because the finance function touches all aspects of a business. CPAs are able to identify those areas that lend themselves to digitization and to determine whether external products are available to effectively implement digital transformation. More than this, CPAs can bring a macro view to digitization efforts by broadly identifying how far along competitors and the industry are on the digital transformation journey.

The objective of this report is to serve as a resource for CPAs in SMBs to help advance their organization's digital transformation journey. As more SMBs optimize technology, the organizations that have lagged on this front will be at a competitive disadvantage. This report joins a growing list of CPA Canada resources discussing the enabling technologies that can help Canada's SMBs grow. You can find a curated list of these resources in the [appendix](#).



Summary of the Digitization Landscape

Technological change is shaping the future of all industries and sectors. As a result, the future economy is expected to embrace digitization. For small and medium-sized businesses, now is the opportunity to enter new markets, work more collaboratively, and boost productivity by adopting the technologies that make these advantages possible.

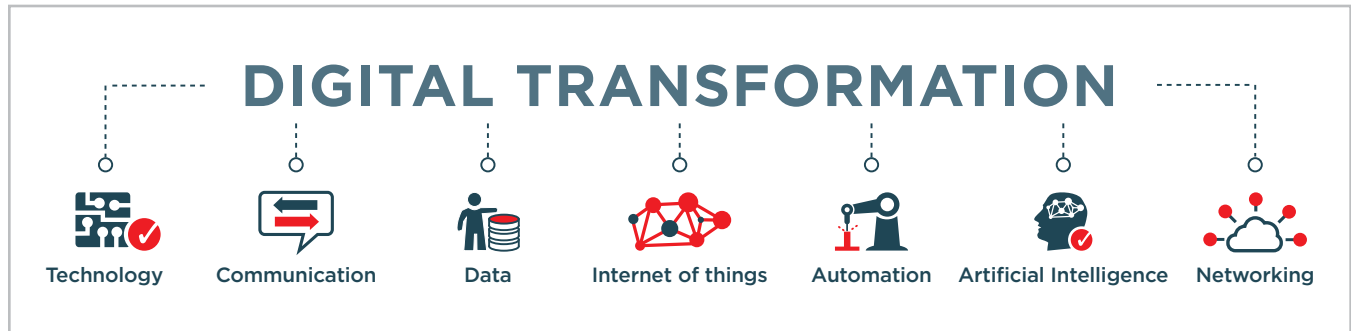
These were some of the questions CPA Canada put to CPAs working in SMBs across industries and across Canada:

- Where is your organization on the digital transformation journey?
- Where is finance?
- What's driving digital transformation at your company?
- How has the pandemic impacted this journey?
- What barriers do you face?

The objective of these discussions and surveys was to take the pulse of where SMBs are today on the journey to digital transformation and to offer support to CPAs working to advance the journey.

A few common themes emerged, which we discuss below.

How digital transformation is defined



Many of the respondents defined digital transformation as the adoption of technology. Perhaps for this reason, it was largely viewed from a process perspective and called for doing things better and smarter. “Streamlining” and “automation” were terms commonly echoed from across industries.

One interviewee from the finance sector described digital transformation in this way: “Digital transformation is about gaining competitive advantage, being effective, scaling. Our focus is on building tool sets to make people more effective and efficient. This also helps you scale your business, so one person can do a lot more.”

What digital transformation looks like inside an SMB

While respondents acknowledged the power of digitizing processes to drive efficiencies and effectiveness, the majority were still in the very early stages of digital transformation. In almost all cases, the COVID-19 pandemic led SMBs to focus their efforts on operations and on the areas of the business where they could achieve an immediate ROI. As a result, finance and other support functions were not prioritized.

However, the pandemic did lead SMBs to refocus their efforts on corporate-wide processes to ease remote work. This accelerated many digitization projects in the support functions, such as the implementation of collaborative tools, electronic payments and digital authorizations.

What’s driving digital transformation

The ability to scale the business, to become more customer centric and keep up with customers that are becoming increasingly digital, and to gain competitive advantage were the key drivers cited for digital transformation.

“This is a time for change. Old-school ways of doing things, paper files, are not pushing the envelope quick enough,” stated one interviewee from the field of telematics.¹ “We need data more quickly. We need to see trends to act on them. Markets’ and users’ needs are changing. Being able to be on top of that and to have that information digitally helps that efficiency and speed of information.”

¹ The field of telematics can include telecommunications, wireless communications, electrical engineering, computer science, vehicular technologies and road transportation.

For finance specifically, the ability to collect and analyze data efficiently to facilitate better decision-making was the top cited reason for digital transformation.

This response is in line with findings from recent surveys of the CPA profession. When asked which technologies are most strongly impacting their roles, respondents' top responses were cloud services, data governance, data analytics and big data.

The impact of COVID-19 on digital transformation

The pandemic created a sense of urgency to accelerate digital transformation. It demonstrated that remote working is productive, and for many it established a level of comfort with working remotely and using the technologies that facilitate this new way of doing business. In this way, the COVID-19 pandemic has also provided the opportunity for businesses to think differently about the way things are done and to benefit by maintaining, and even improving, their productivity.

“Before COVID-19, we wouldn't have thought to do an interim audit remotely, but we just did it and there was no impact,” said an interviewee from the fintech industry. “All of our financial information is in the cloud. We are giving our auditor access to our cloud accounting system. We don't need to be in the office.”

Another respondent noted that the adoption of Microsoft Teams accelerated within their organization due to the pandemic. Prior to COVID-19, their organization had implemented Microsoft Teams but saw minimal usage from employees. However, the pandemic forced the organization to work differently, and adoption of Microsoft Teams skyrocketed. With the resistance to the new software broken, the organization expects this increased usage to continue, even after the pandemic is over.

More specifically, the shift to remote work required companies to share data effectively in order to remain productive. This led to them leveraging technologies that they already had but that weren't being fully implemented. For example, many of the survey respondents reported that their companies transitioned from cheques to electronic payments, while others began using collaboration tools and dashboards to share information.

Respondents reported increased use of digital signatures, online meetings (both internal and external) and VPNs, as well as increased adoption of ecommerce technologies. Digital delivery to customers was also accelerated during the pandemic.

The changes demanded by the need to shelter in place also led respondents to recognize that finance has an important role to play both in leading organizational transformation and in serving as a partner to the business. That's because finance is the function collecting, analyzing and using data to help businesses secure and allocate funds for investment, optimize processes and drive efficiencies. As systems become more integrated, the need for finance to be involved in decision-making becomes that much more critical.

The future-ready CPA

This realization also pointed to the skills CPAs will need going forward. Specifically, CPAs will need to:

- better leverage ERP and collaboration solutions to digitize workflows and create efficiency in finance.
- be able to adapt quickly to new software and technologies.
- analyze data from across the organization to drive insights in a way that is easy to understand and visualize.

This is a central theme that CPA Canada has been exploring around the data value chain and the four types of roles for CPAs in data – data engineer, data controller, data scientist, and strategic advisor.

In addition, future CPAs will have to more fully embrace the role of strategic business partner by becoming experts in using technology and learning how systems can be deployed to improve organizational effectiveness. In smaller organizations, CPAs will most likely play a much bigger and more technical role in managing technology and setting IT strategy.

“If the profession wants to be relevant in the future, it can’t just be debits, credits or memorizing the IFRS rules. You need to understand data science. Can you analyze data, do you have a data mindset, can you learn new programs and tools quickly? CPAs will have to be able to tell the story behind the numbers in a way that both explains and persuades. All of this speaks to the evolution of the role of finance to business partner.”

– COO & CFO in the finance industry

Digital tools at work

One of the interviewees, a director of finance and administration at a legal services firm, was brought in a few months before the pandemic with a specific mandate: to digitize information. To that point, the 100-person firm relied on manual processes. “They worked, so there was no urgency to change,” he says. “However, information wasn’t widely or easily available to [help us] make quick decisions. It was there, but we weren’t mining it effectively. In terms of running the business with data, that was an afterthought.”

The pandemic changed all that. In response, the interviewee led the creation of a dashboard to monitor performance on a daily basis. “That was very important in the early days of COVID when no one knew what was happening. Our clients are closed, are we going to lose them? Can we keep our staff? What does our cash forecast look like? I had all that information readily available to talk about.”

Barriers to digital transformation

Based on the results of our analysis, the challenges to advancing digital transformation fall into three groups: resistance to change, resource constraints, and the digital skills gap. These will be more fully explored in the following section.

It was clear from the discussions that the need to address these barriers, to think longer term and more strategically about digital transformation, and to move forward quickly are urgent priorities. One survey respondent summarized the need to act now in this way: “It may not impact you today, but, if you don’t do it, it will impact operations going forward and you’ll always be playing catch-up.”



Common Barriers to Digitization and How to Overcome Them

Resistance to change

Perhaps the greatest barrier to digital transformation is how it is viewed. By nature, any transformational change is disruptive. To be successful, it requires a change in the organizational mindset and individual behaviours. To get to a place of acceptance and adoption, top leadership has to set the tone: They must explain why it’s happening, how people will be impacted and what benefits they will derive from it. Transparency and ongoing communication at all levels of the organization are critical.

The task is that much more difficult with digital transformation because of the many unknowns. How will the new technologies work? Will they actually work better than what was in place? Can they be implemented in phases to reduce risks and costs? What type of training will be necessary? What new controls are needed? Will all the extra work be worth it?

Those who are perhaps not as comfortable adapting to new technologies will need to add another requirement to the task: the urgency to catch up.

“There is a pervasive attitude: If it ain’t broke, don’t fix it. For example, in the finance function, once you’ve been around financial reporting for a while, you have a consistent closing process. Normally it won’t break unless your business changes. But that’s not a good enough reason not to change. Because technology changes so fast, there’s always a better way to do things.”

– CFO in fintech

Following are some best practices to drive change:

Establish a governance framework. Put together a steering committee that will oversee and be accountable for the digital transformation. This group will be responsible for allocating the appropriate resources and monitoring progress. Designate an executive champion. For smaller organizations, gain buy-in from the business owner and authority to lead the project. Provide regular updates on progress. Identify innovation leaders (those who are early adopters of technology) within the company, and get them involved early. These are the people who are best suited to be champions for change.

Take a disciplined approach. CPA Canada has published a [guide to organizational change management](#). The guide outlines a four-phase change-path model:

- **Awakening:** This involves identifying what needs to change and why, and making the case by explaining your vision for change. These steps are key to assessing your organization’s readiness for change and gaining buy-in from key stakeholders.
- **Mobilization:** Build a coalition of support. Assess your formal and informal systems and processes. Make sure you have approval and buy-in for change. Create a draft implementation plan.
- **Acceleration:** This is when plans are put into action. Deploy your change teams and your communications and implementation plans. Monitor progress and celebrate milestones.
- **Institutionalization:** Put metrics to work to assess each phase of the change-path model. Ensure other systems and processes are in alignment with the change. Ensure the change is fully adopted and the organization is ready for more change.

Communicate. Communicate. Communicate. “Some people aren’t open to change initially, but I have found that if we communicate and involve the team, it becomes easier to win buy-in,” reported one respondent who is overseeing digital transformation in her company. “Share the desired goals, establish training for new workflows, communicate the benefits of the new processes, and make it clear it’s an improvement for employees. Perhaps most important, listen to the people being impacted.”

Understand that digital transformation is an evolutionary process. “You have to build your plans and processes around being dynamic and being able to pivot. Hire and have people on your team who think out of the box,” offered a respondent in the finance space. “You need people to challenge the status quo. Focus on creating a win for customers so they are willing to accept the changes you’re implementing. It has to be right for them, too. It has to deliver value to them.”

“There are those who will see digital transformation not as an opportunity but as a threat, a source of risk. How secure will my data be in the cloud? This is a legitimate question, but if we keep looking only at the potentially negative side of a solution, we would never leave the starting block. We risk staying with paper. Leadership needs to know how to calm people’s fears while also finding solutions to resolve them. Part of that is making sure we’re ready. Do we have the necessary resources for the organization to make this shift? If we do not have this expertise internally, then we must think of bringing in an external consultant who will support us in this change.”

— *Finance director in the construction industry*

Resource constraints

How do you put a value on improved decision-making because of better analytical information? Or better use of time? When it comes to digitizing finance, often seen as a cost centre, one of the biggest challenges is the lack of a direct path to ROI. As a result, SMB owners have not identified finance and other support functions as priority areas for transformation.

Cost is always a key consideration for any business, and it’s especially so for SMBs. Being able to quantify a business case for digitization of the finance function specifically is difficult because the improvements will not directly lead to new revenue streams. However, those improvements often benefit other departments within the organization and external stakeholders and may be difficult to accurately quantify.

Following are best practices to make the case for the digital transformation of finance:

Paint the big picture. Finance touches all aspects of the organization. The full value of digital transformation at the organizational level might not be reached without the investment in digitizing the accounting and finance interfaces at the same time.

“Finance has to be prioritized. At my company, I was the ERP system. That was bad planning. We are a fast-growing company, but that set us back a year from the processes and scalability perspective.”

— *CFO in fintech*

Highlight the specific benefits to the organization of an improved finance function. For example, effectively managing cash flow is what allows businesses to operate. Any disruption in collection of payments from customers and payment of expenses would impact liquidity and could be catastrophic.

Conversely, improving how these activities happen by facilitating electronic payments also improves cash flow and customer satisfaction because the time to receive and make payments is reduced. This is just one example of the impact a digitized finance function can have.

Empower finance to own digital transformation. ERP systems help manage all business processes. Finance is the nexus where they all meet and the natural place to start implementation.

“Finance owns digital transformation in our company. Our senior accountant has a strong operational mind and a strong project management team to lead the process. We engaged a consulting firm recommended by our ERP provider. He is working with them closely to make sure we have the right process. We want the senior accountant to be the expert in the ERP system and to be able to teach and coach everybody else.

Because the ERP system we chose is 100% cloud based, it's a much easier implementation. The first step is using GL consolidation and dashboarding module. In the next three to four years we want to integrate our HR systems. One of my goals is to make sure everyone is technology savvy. We should be able to implement the ERP system and do dashboards ourselves.”

— CFO, fintech

Having the right support in place is critical, particularly for smaller finance departments where staff are already pressed for time to carry out day-to-day tasks. This may take the form of allocating time during the planning process for staff to take on these transformative initiatives, making additional hires or, as in the case above, bringing in external expertise to train the individual or team assigned to lead the transformation and then having them train the rest of your staff.

While this brings an additional immediate cost, it's important to have a clear understanding of this and focus on the long-term benefits. It is also important to understand that transformational projects require dedicated resources – not having them is a common source of failure for these types of projects.

How RPA can help start off the digital transformation of finance

Robotic processing automation, or RPA, is the use of software to automate straightforward, repeatable tasks. Combined with artificial intelligence and machine learning capabilities, it is fast becoming a tool of choice to increase efficiency in accounting. According to research from Deloitte, 52.8% of finance, accounting and other professionals plan to use process automation tools to improve processes (CPA Canada, 2019).

RPA is also one of those transformational initiatives that offer a highly visible ROI in a relatively shorter time frame. Consider it a quick win and one that many organizations should start with. Why? Because a successful RPA implementation generally improves efficiency and reduces employee workload, which in turn frees up time to support other digital transformation initiatives without adding additional staff or resources. RPA should be one of the first transformation initiatives an organization explores.

Getting started

- Experiment with free software. Some RPA vendors such as [UIPath](#) and [Automation Anywhere](#) include free trial options. CPA Canada's [free technology spotlight on RPA](#) talks about the risks, benefits and considerations before you start your RPA journey and also provides a list of software vendors in this space. Many accounting firms with advisory services also offer RPA implementation support.
- Watch CPA Canada's video interviews with other finance leaders about their RPA implementation. Learn how RPA transformed their finance teams and benefited them in the long term ([here is the first interview](#) and [here is the second interview](#)).
- Get more in-depth experience with RPA and register for CPA Canada's [RPA Certificate](#).

Another constraint on resources: outdated legacy computer systems, platforms and software. These systems are vital to workflows and are integrated across the organization, making them difficult and costly to replace. However, they are limited in functionality and expensive to maintain if vendor support has lapsed.

Adding functionality to legacy systems by integrating newer software-as-a-service (SaaS) applications can also be difficult and may necessitate writing custom code to bridge the two systems. This requires technical expertise that may not be available in-house, and it requires time – if it's possible at all. Even if technically successful, it may also face resistance from employees who are hesitant about learning new systems. Having too many disparate systems could result in data silos that hinder an organization's ability to access data across departments, potentially resulting in a less-than-ideal basis for decision-making.

In many cases, the best way forward is to make the investment in new systems. Modern SaaS applications offer competitive advantage, lower upfront costs, the ability to scale with business growth, and a design that allows for the sharing of data insights across the organization. These are all key differentiators when compared to legacy / on-premises applications. Also, when considering new systems and applications, the importance of data security should not be neglected.

Best practice: When selecting new software, ensure the platform supports application programming interfaces (APIs). These interfaces allow other applications to communicate and access underlying data in the platform without the need to write custom code.

Look to the cloud

Cloud computing is a resource-provisioning model that allows for the delivery of on-demand computing resources (applications, physical and virtual servers, data storage, development tools, networking capabilities and more) over the Internet. It can make scaling the business easier and is cost-effective. Instead of having to purchase, install, configure and manage on-site infrastructure and licences for traditional software, cloud applications are delivered over the Internet and are often procured on a monthly subscription basis. For all these reasons, cloud computing is a key enabler of digital transformation.

Getting started

- Do your homework. There are cloud applications for just about every process. For example, Microsoft Dynamics 365 Business Central, Xero, or Intuit Quickbooks Online are cloud equivalents of on-premise accounting software. Bill.com can run your AR/AP processes in the cloud. Microsoft also offers cloud-based versions of its Microsoft Office suite.

It's also important to remember that the cloud may not be right for everyone. CPA Canada has put together [case studies on cloud migration for SMBs](#) and how they decided to either move to the cloud or not. Use their learnings to help your organization navigate the journey.

- Learn more about the risks, benefits and considerations of cloud computing with CPA Canada's [cloud computing technology spotlight](#).

The Digital Skills Gap

“CPAs should have strong data analysis skills. They need to have a good understanding of business operations. There needs to be a shift from financial reporting to business intelligence manager.”

— COO, clothing manufacturing company

Echoed throughout the interviews was the current technology skills gap that exists. The message from SMB finance leaders across industries was clear. Going forward, CPAs will have to:

- be comfortable working with large data sets and using that data to problem-solve and find opportunities
- access data across different systems within an organization
- create visualizations to highlight key performance metrics
- be able to tell the story behind the results.
- be experts in using and adapting to new technologies
- possibly play a stronger role, in smaller organizations, in managing risks and developing controls around new technology, and in facilitating change and growth

“In finance, we have tons of data. Being able to help your team think through a case study, a problem, using the information you have is really important,” said one interviewee from the fintech industry. “How can you make more right decisions than wrong decisions in the shortest time possible? You need to be able to persuade and convince other teams to do what you need them to do. This is what will help cement you as a business partner, not just a finance person.”

Findings from recent surveys of the CPA profession identify several key areas for improvement. While, on average, CPAs in SMBs felt most competent with cloud computing, followed by data governance, then data analytics, they ranked their average level of competence in these combined areas at less than 6 out of 10. They reported a much lower level of competence with automation, AI and blockchain. All of these competency areas are important for the future. Therefore, CPAs need to continue to build out their digital aptitude to remain relevant.

Getting comfortable with data

Data is changing the way businesses navigate risk and opportunity through periods of economic uncertainty. Many companies are leveraging data analytics and business intelligence (BI) tools to enhance their decision-making. When used properly, these tools have the ability to extract insights from existing datasets faster or to derive new insights by enabling multiple data sources to be analyzed together.

While new technology tools and datasets are great for driving new insights, they are not required for you to get started. Look for existing, untapped datasets within the organization – start with those. Then use commonly available tools like Microsoft Excel, Google Sheets, or Python for data manipulation alongside simple database queries for data extraction.

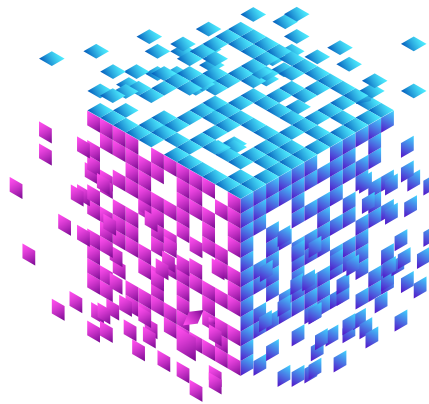
Getting started

- Understand professional accountants' role in data. CPAs who can integrate data and leverage their existing expertise to create value within their organizations will pave the way to new career opportunities.
- Learn how to harness the power of big data and turn it into meaningful insights for strategic decision-making with CPA Canada's [Data Management Certificate](#).
- Create beautiful dashboards and data visualizations with off-the-shelf software products on the market. [Microsoft PowerBI](#) and [Tableau](#) offer free trials that allow you to explore the software. Need help getting started? CPA Canada offers training courses on both [Microsoft PowerBI](#) and [Tableau](#).

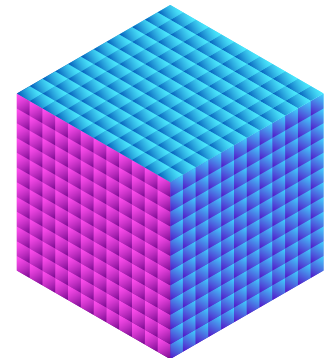
BIG DATA



▶ **ANALYTICS**



▶ **DECISIONS**



Conclusion: The Road Ahead

The digital economy is here and here to stay. The question for SMBs is not *if* they will fully embrace technology, but *how* and *when*? Will they improve processes over time to the point when all day-to-day activities are digitized? Or is a deep organizational transformation required to catch up to competitors and customers who are already well on the digital transformation journey? Increasingly, it will be up to CPAs to help make that decision, to instill the need to act now, and to oversee the implementation of digital transformation.

CPA Canada is committed to helping CPAs understand the digital landscape, the macro trends that are impacting business, and the many technologies that are changing the way we live and work. It has produced a number of resources (both free and paid) to help members take advantage of emerging trends and leverage technology to help their organizations thrive, and to advance the role of CPAs from finance partner to business partner. The future starts now.

CPA Canada wants to hear from you. Connect with Michael Wong, Principal, Research Guidance and Support (michaelwong@cpacanada.ca) or Davinder Valeri, Director, Research, Guidance and Support (dvaleri@cpacanada.ca), to share your digitization experience.

Appendix

Select CPA Canada Technology Resources

- [Technology Spotlights: Learn about various technology trends \(2019\)](https://www.cpacanada.ca/en/business-and-accounting-resources/other-general-business-topics/information-management-and-technology/publications/technology-spotlights-learn-about-technology-trends)
www.cpacanada.ca/en/business-and-accounting-resources/other-general-business-topics/information-management-and-technology/publications/technology-spotlights-learn-about-technology-trends
- [Why should CPAs code? \(2020\)](https://www.cpacanada.ca/en/business-and-accounting-resources/other-general-business-topics/information-management-and-technology/publications/coding-important-for-cpas)
www.cpacanada.ca/en/business-and-accounting-resources/other-general-business-topics/information-management-and-technology/publications/coding-important-for-cpas
- [How are big data and AI transforming accounting and finance? \(2019\)](https://www.cpacanada.ca/en/business-and-accounting-resources/other-general-business-topics/information-management-and-technology/publications/ai-impact-on-accounting-and-finance)
www.cpacanada.ca/en/business-and-accounting-resources/other-general-business-topics/information-management-and-technology/publications/ai-impact-on-accounting-and-finance
- [Ransomware attacks: defend and recovery tactics \(2020\)](https://www.cpacanada.ca/en/business-and-accounting-resources/other-general-business-topics/information-management-and-technology/publications/building-resilience-against-ransomware-attacks)
www.cpacanada.ca/en/business-and-accounting-resources/other-general-business-topics/information-management-and-technology/publications/building-resilience-against-ransomware-attacks
- [Transacting in crypto-assets for small and medium-sized enterprises \(2019\)](https://www.cpacanada.ca/en/business-and-accounting-resources/other-general-business-topics/information-management-and-technology/publications/transacting-in-crypto-assets-for-smes)
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- Government of Canada. (2020). [Key Small Business Statistics - 2020](http://www.ic.gc.ca/eic/site/061.nsf/eng/h_03126.html). (www.ic.gc.ca/eic/site/061.nsf/eng/h_03126.html)

Acknowledgements

CPA Canada would like to express their gratitude to the individuals who participated in the research study as well as to CPA Canada's [Technology Advisory Committee](#) and select members of CPA Canada's Advisory Board on Sustainable Business who assisted in the review of this publication.

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