

A Study on Challenges in Implementation of Indian Accounting Standards among Indian Small and Medium Enterprises (SMEs)

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ABSTRACT

The Indian Accounting Standards aims to enhance transparency, comparability, and global acceptability of financial statements, its implementation poses considerable challenges, particularly for Small and Medium Enterprises (SMEs). Indian SMEs play a vital role in economic growth, employment generation, and industrial development; however, limited resources, lack of technical expertise, and compliance costs make Indian Accounting Standards adoption complex for this sector. This study explores the implementation challenges of Indian Accounting Standards (Indian Accounting Standards) among Small and Medium Enterprises (SMEs) in India. With the phased convergence of Indian GAAP to Indian Accounting Standards, financial reporting norms have become more complex, especially for SMEs with limited resources, regulatory experience, and accounting expertise. Findings reveal significant obstacles in terms of technical complexity, lack of trained personnel, cost burden, system readiness, and understanding of fair value measurement. The paper contributes to accounting research by highlighting the unique compliance landscape for SMEs and proposing a framework for smoother implementation of Indian Accounting Standards.

Keywords: Indian Accounting Standards, Small & Medium Enterprises (SMEs), Accounting Standards, Implementation Challenges, Financial Reporting, Accounting System, Suitable Measures.

Introduction

Accounting standards play a crucial role in ensuring uniformity, reliability, and transparency in financial reporting. In India, the adoption of Indian Accounting Standards which are largely converged with International Financial Reporting Standards (IFRS), marks a significant reform in the accounting framework. The objective of Indian Accounting Standards is to align Indian financial reporting practices with global standards, thereby improving the credibility and comparability of financial statements.

Small and Medium Enterprises (SMEs) play a pivotal role in the Indian economy by contributing to employment, industrial output, and exports. Despite their economic significance, SMEs often struggle to comply with complex financial reporting standards due to limited resources, expertise, and scale. The implementation of Indian Accounting Standards (Indian Accounting Standards) which are largely converged with International Financial Reporting Standards (IFRS) has introduced a significant shift in the accounting landscape of Indian corporates. Although Indian Accounting Standards adoption initially targeted listed and large entities, pressures and regulatory changes have increasingly brought SMEs into the compliance ambit.

The Indian Accounting Standards represents a comprehensive set of accounting principles involving fair value measurement, extensive disclosures, lease capitalization, financial instruments, and other intricate technical requirements. While these standards aim to improve comparability and global acceptability of financial reports, they impose considerable implementation challenges, especially for

smaller entities unaccustomed to such rigor. These challenges are not merely technical but extend to capacity building, cost management, systems integration, and institutional readiness.

The strategic role of SMEs in India's industrial ecosystem, it is imperative to understand how accounting reforms affect their reporting capability, compliance costs, and overall financial governance. This study investigates the range of challenges Indian SMEs face in implementing Indian Accounting Standards, explores their causes and consequences, and suggests practical steps to overcome them.

Concept and Objective of Accounting Standards

Accounting standards are developed through a formal process involving professional accounting bodies, regulators, and stakeholders. In India, the Institute of Chartered Accountants of India (ICAI) plays a significant role in formulating accounting standards, which are then adopted and enforced by regulatory authorities such as the Ministry of Corporate Affairs (MCA). The adoption of accounting standards ensures that financial statements are comparable and understandable, thereby facilitating informed decision-making by investors, creditors, regulators, and other stakeholders.

Accounting Standards in the Indian Context

In India, the adoption of Indian Accounting Standards (Indian Accounting Standards) represents a major reform in the accounting landscape. Indian Accounting Standards is largely converged with IFRS and aims to align India's financial reporting framework with global best practices. The implementation of Indian Accounting Standards has been introduced in a phased manner, starting with large listed companies and subsequently extending to other entities based on specified thresholds.

Indian Accounting Standards brings significant changes in accounting treatment, especially in areas such as fair value measurement, revenue recognition, lease accounting, and financial instruments. These changes are intended to improve the quality of financial reporting and make Indian companies more attractive to global investors.

SMEs and Financial Reporting

Small and medium enterprises are heterogeneous in their nature, size, and resource allocation. SMEs often operate with limited accounting staff, simplified systems, and a focus on operational concerns rather than financial reporting compliance. Literature suggests that while financial reporting quality is essential for access to finance and stakeholder trust, SMEs lack adequate internal control frameworks and accounting expertise compared to larger firms.

Challenges in Accounting Standard Implementation

The implementation of accounting standards, particularly the transition from national frameworks to globally converged standards such as IFRS or Indian Accounting Standards poses significant challenges for organizations worldwide. International research has consistently highlighted that this transition is not merely a change in reporting format but a complex transformation involving measurement methods, valuation approaches, and reporting systems. For Small and Medium Enterprises (SMEs), these challenges become even more pronounced due to limited resources and capacity constraints and these difficulties are magnified due to constraints in financial and human resources, lack of technical expertise, and prioritization of operational over compliance activities.

Review of Literature

Abhinav Saxena (2025), the study identifies and categorizes key challenges faced by Indian MSMEs and examines their impact on operational efficiency, sustainability, and growth. It highlights financial constraints as a major barrier to technology adoption. The lack of skilled manpower reduces productivity, while infrastructure gaps and regulatory burdens hinder expansion. The study suggests policy and strategic interventions to strengthen the MSME sector.

Aftab Alam, Prem Kumar Rajgopal & Harwindar Singh (2021), the study examines industry-specific challenges restricting SME growth in global markets. Indian SMEs face government restrictions and inefficient e-commerce services, affecting competitiveness. Issues related to international financial reporting also limit internationalization. The study recommends adopting advanced technologies and improving infrastructure to overcome these barriers.

Bhawna Hinger (2019), The study suggests that IFRS adoption in India is still in progress, making it difficult to assess its overall impact. The benefits and challenges remain largely perception-based due to partial implementation. A major concern is the shortage of trained accounting professionals and auditors. Successful transition requires large-scale skill development in IFRS.

Dr. Suraksha Sharma (2012), The study review critically examines cost accounting practices among Indian SMEs. It identifies challenges in implementation, training, and institutional support. While SMEs have shown progress, significant scope remains for improvement. Strengthening cost accounting practices can enhance transparency, competitiveness, and long-term sustainability.

Meena C & Navya Lakshmi N (2023), The study finds that IFRS adoption would improve reporting consistency and facilitate easier access to capital. It may also enhance export opportunities to countries already using IFRS for SMEs. The authors suggest that phased implementation by the Indian government would be beneficial. Adoption could significantly upgrade financial reporting standards for SMEs.

Mohammad Shamim Ahmad Ansari, Anurag Sharma & Laxmi Devi (2015), The study reviews existing literature on IFRS with a focus on the Indian context. It observes a lack of quality literature specifically addressing India. Insights from other emerging economies were analyzed for comparison. The study highlights India's intention to converge accounting standards with IFRS to align with global practices.

Puja Kumari & Dr. Anupam (2026), The study discusses challenges in adapting to changing regulatory and tax requirements in India. Frequent updates in reporting standards make compliance difficult for businesses. Implementation of modern accounting systems is hindered by inadequate technical infrastructure. Many SMEs lack updated hardware and software, limiting technological adoption.

Objectives of the Study

The study is based on the following objectives:

- To examine the key challenges faced by Indian SMEs in the implementation of Indian Accounting Standards (Indian Accounting Standards).
- To assess the level of awareness and preparedness of Indian SMEs regarding Indian Accounting Standards adoption.
- To suggest suitable measures for overcoming the challenges and improving effective implementation of Indian Accounting Standards among Indian SMEs.

Research Methodology

The present study is descriptive and analytical in nature. It is based on secondary data collected from published research papers, accounting journals, government reports, regulatory guidelines, professional publications, and books related to Indian Accounting Standards and SME accounting.

Data Sources

The information for this study was collected from reliable and trusted sources. These include accounting and finance journals, which provide detailed research and expert opinions. Reports from regulatory bodies were used to understand rules, standards, and official requirements. Articles from professional accounting institutions helped explain current practices and developments in the accounting field. In addition, textbooks and online academic resources were used to explain basic concepts and support the study.

Scope of the Study

This study focuses on understanding the challenges faced by Indian Small and Medium Enterprises (SMEs) in implementing Indian Accounting Standards (Indian Accounting Standards). The scope of the study includes examining issues such as lack of awareness, limited technical knowledge, high implementation costs, and difficulties in understanding complex accounting requirements. It also covers challenges related to training of staff, availability of professional guidance, and changes required in existing accounting systems. The study is limited to Indian SMEs and aims to highlight practical problems faced during the adoption of Indian Accounting Standards, without comparing them to international standards or large corporate entities.

Limitations of the Study

This study is based only on secondary data collected from existing sources such as journals, reports, and published materials. Therefore, it may not fully capture the specific experiences and practical difficulties faced by individual firms. In addition, frequent changes and updates in accounting standards may reduce the long-term relevance of the findings, as new rules or amendments could affect the applicability of the conclusions in coming years.

Challenges in Implementation of Indian Accounting Standards among Indian SMEs

Indian SMEs face multiple challenges in adopting Indian Accounting Standards. One of the primary challenges is

- **Lack of Awareness**

Many SME owners and managers are not fully aware of Indian Accounting Standards and their importance. There is limited exposure to updated accounting rules among small businesses. This lack of awareness makes it difficult for SMEs to understand the need for Indian Accounting Standards adoption.

- **Limited Technical Knowledge**

The Indian Accounting Standards requires strong technical knowledge and understanding of complex accounting concepts. Most SMEs do not have professionally trained accountants with expertise in Indian Accounting Standards. As a result, errors may occur while preparing financial statements.

- **High Implementation Cost**

The adoption of Indian Accounting Standards involves costs related to training, consultancy, and system changes. Many SMEs operate with limited financial resources and find these costs burdensome. This discourages SMEs from fully implementing Indian Accounting Standards.

- **Complexity of Standards**

The Indian Accounting Standards is more detailed and complex compared to traditional accounting methods. SMEs find it difficult to understand complicated terms and valuation techniques. This complexity increases the risk of incorrect application of standards.

- **Difficulty in Interpretation**

Interpreting Indian Accounting Standards requires professional judgment and experience. SMEs often struggle to apply standards to real-life business situations. This leads to confusion and inconsistency in financial reporting.

- **Inadequate Accounting Systems**

Most SMEs use basic accounting software that may not support Indian Accounting Standards requirements. Upgrading or changing accounting systems requires time and money. This creates operational difficulties during the transition period.

- **Resistance to Change**

The SMEs are generally comfortable with existing accounting practices. Employees may resist adopting new standards due to fear of complexity. This resistance slows down the implementation process.

- **Lack of Professional Guidance**

There is limited availability of expert guidance specifically designed for SMEs. Professional consultancy services are often expensive and inaccessible. This makes it difficult for SMEs to implement Indian Accounting Standards correctly.

- **Increased Compliance Burden**

Indian Accounting Standards requires additional disclosures and detailed reporting. This increases paperwork and compliance responsibilities for SMEs. Small firms may find it difficult to manage these additional requirements.

- **Time Constraints**

SMEs have limited staff and resources to handle new accounting requirements. Managing daily operations along with Indian Accounting Standards implementation is challenging. This often leads to delays or incomplete adoption of standards.

Assessment of Awareness and Preparedness of Indian SMEs towards Indian Accounting Standards Adoption

- **Awareness of Indian Accounting Standards**

Many Indian SMEs have limited knowledge about Indian Accounting Standards and its requirements. Awareness levels vary depending on the size and nature of the enterprise. Lack of proper information affects timely adoption of Indian Accounting Standards.

- **Understanding of Indian Accounting Standards Requirements**

SMEs often struggle to understand the technical aspects of Indian Accounting Standards. Complex accounting concepts make implementation difficult. This reduces confidence in adopting the standards correctly.

- **Availability of Skilled Accounting Personnel**

Most SMEs do not have trained professionals with Indian Accounting Standards expertise. Dependence on external consultants is common among SMEs. This impacts preparedness for smooth implementation.

- **Readiness of Accounting Systems**

Existing accounting systems are not always suitable for Indian Accounting Standards reporting. Upgrading software and processes requires time and investment. This affects the overall preparedness of SMEs.

- **Training and Capacity Building**

Limited training programs are available for SME owners and staff. Lack of regular workshops reduces practical understanding of Indian Accounting Standards. Proper training is essential for successful adoption.

- **Financial Preparedness**

Many SMEs face financial constraints in adopting new standards. Costs related to compliance and consultancy create challenges. This affects their readiness to implement Indian Accounting Standards effectively.

- **Management Support and Commitment**

Top management plays a key role in Indian Accounting Standards adoption. Many SME owners do not prioritize accounting standard changes. Lack of commitment affects overall preparedness.

- **Access to Professional Guidance**

SMEs have limited access to affordable professional advice. Expert guidance is often available only to large firms. This reduces confidence in Indian Accounting Standards implementation.

- **Regulatory Awareness**

Many SMEs are unaware of regulatory deadlines and compliance requirements. Insufficient communication from authorities adds to confusion. This impacts timely preparedness.

- **Change Management Capability**

Indian Accounting Standards adoption requires changes in internal processes and controls. SMEs often lack structured change management practices. This slows down the implementation process.

- **Awareness of Benefits of Indian Accounting Standards**

SMEs may not fully understand the advantages of Indian Accounting Standards adoption. Benefits such as transparency and comparability are often overlooked. This reduces motivation to prepare for adoption.

- **Internal Control and Documentation Practices**

Indian Accounting Standards requires strong documentation and internal controls. Many SMEs follow informal or limited documentation practices. This affects their ability to meet Indian Accounting Standards requirements.

- **Technology Readiness**

Advanced accounting standards require better technological support. Many SMEs rely on outdated software systems. This limits effective preparedness.

- **Time and Resource Availability**

SMEs operate with limited staff and tight schedules. Allocating time for training and system changes is difficult. This affects overall readiness for Indian Accounting Standards adoption.

Suitable Measures for Effective Implementation of Indian Accounting Standards for SMEs

To facilitate effective Indian Accounting Standards implementation among SMEs, several measures can be adopted. Regulatory bodies should simplify standards and provide SME-specific

guidance notes. Training programs and workshops should be conducted to improve awareness and technical competence.

Government support in the form of subsidies or tax incentives for training and system upgrades can reduce the financial burden on SMEs. Professional accounting bodies should also play an active role in educating SME accountants. The measures and steps to be undertaken for overcoming the challenges and improving effective implementation of Indian Accounting Standards among Indian SMEs are as under-

- **Awareness and Education Programs**

Regular awareness programs should be conducted for SME owners and accounting staff. Workshops, seminars, and webinars can help explain Indian Accounting Standards requirements clearly. This will improve understanding and reduce resistance to adoption.

- **Training and Skill Development**

Proper training should be provided to accounting professionals and employees. Hands-on training helps in understanding practical application of Indian Accounting Standards. Skilled personnel ensure accurate and consistent financial reporting.

- **Affordable Professional Guidance**

SMEs should have access to cost-effective consultancy and advisory services. Professional guidance helps in correct interpretation of accounting standards. This reduces errors and compliance risks.

- **Upgradation of Accounting Systems**

Accounting software should be upgraded to support Indian Accounting Standards requirements. Automation improves accuracy and efficiency in financial reporting. Modern systems make compliance easier for SMEs.

- **Government and Regulatory Support**

Regulatory bodies should issue simplified guidelines for SMEs. Financial incentives or subsidies can reduce implementation costs. Clear communication improves compliance and preparedness.

- **Phased and Flexible Implementation**

Indian Accounting Standards adoption should be implemented in phases rather than all at once. A gradual approach allows SMEs to adjust systems and processes. This reduces financial and operational pressure.

- **Simplification of Standards for SMEs**

Simplified versions or practical guidance notes should be provided for SMEs. This helps in easy understanding and application of standards. Simplification encourages wider adoption.

- **Strengthening Internal Controls and Documentation**

SMEs should improve internal controls and record-keeping practices. Proper documentation supports accurate Indian Accounting Standards reporting. Strong controls increase reliability of financial statements.

- **Management Commitment and Support**

Top management should actively support Indian Accounting Standards implementation. Leadership involvement ensures allocation of resources and time. This improves overall effectiveness of adoption.

- **Continuous Monitoring and Review**

Regular review of Indian Accounting Standards implementation is essential. Monitoring helps identify errors and areas for improvement. Continuous evaluation ensures long-term compliance and accuracy.

- **Establishment of Indian Accounting Standards Implementation Team**

SMEs should form a dedicated team responsible for Indian Accounting Standards adoption. This team can include accountants, managers, and IT staff. Having a focused team improves coordination and speeds up implementation.

- **Use of Professional Accounting Software**

SMEs should invest in reliable accounting software compatible with Indian Accounting Standards. Software helps automate complex calculations and reporting formats. This reduces manual errors and improves accuracy.

- **Regular Consultation with Auditors**

Regular discussions with auditors can help identify compliance gaps. Auditors can guide SMEs on correct application of standards. This ensures financial statements are accurate and audit-ready.

- **Developing a Roadmap for Implementation**

SMEs should create a step-by-step plan for Indian Accounting Standards adoption. A roadmap helps track progress and ensures timely completion. This reduces confusion and improves overall management of the process.

- **Creating a Strong Documentation System**

SMEs should maintain proper records of transactions and financial data. Good documentation supports Indian Accounting Standards reporting and audit requirements. It also helps in resolving future queries or disputes.

- **Regular Updates on Standard Changes**

SMEs must stay informed about any changes or updates in Indian Accounting Standards. Regular updates help in staying compliant and avoiding penalties. This ensures financial reporting remains accurate over time.

- **Collaboration with Professional Institutions**

SMEs can collaborate with ICAI and other accounting bodies for support. These institutions provide training, guidance, and useful resources. Collaboration improves knowledge and strengthens implementation efforts.

- **Budget Allocation for Implementation**

SMEs should allocate a specific budget for Indian Accounting Standards adoption. Budget planning ensures funds are available for training, software, and consultancy. This prevents delays due to financial constraints.

- **Ensuring Transparency in Financial Reporting**

SMEs should focus on transparent and clear financial statements. Transparent reporting builds trust among investors, banks, and stakeholders. It also improves the credibility of the business.

- **Encouraging Employee Participation**

Employees should be involved in the implementation process. Their feedback and participation help identify practical challenges. Active involvement increases acceptance and smooth transition.

Findings of the Study

The findings of the study are as under-

- The study reveals that a significant number of SMEs are not adequately aware of the provisions and requirements of Indian Accounting Standards. Many SME owners and managers lack basic knowledge of Indian Accounting Standards, leading to delayed or incorrect implementation. Awareness levels vary significantly across sectors and regions.
- SMEs face a shortage of trained accounting professionals who are capable of applying complex Indian Accounting Standards principles. The absence of technical expertise results in improper financial reporting, increased reliance on external consultants, and higher chances of errors.
- The transition to Indian Accounting Standards requires significant financial investment for training, consultancy, software upgrades, and compliance. SMEs, due to limited financial resources, find it difficult to bear these costs. This cost burden discourages many SMEs from fully implementing Indian Accounting Standards.
- Indian Accounting Standards contains detailed provisions, complex valuation methods, and extensive disclosure requirements. SMEs struggle to interpret and apply these standards correctly, especially in areas like fair value measurement, lease accounting, and financial instruments. This leads to inconsistent application and reporting errors.

- Most SMEs use basic or outdated accounting software that cannot support Indian Accounting Standards reporting requirements. The lack of modern accounting systems and ERP solutions hinders accurate financial reporting and slows down the transition process.
- SMEs often resist adopting new accounting standards due to comfort with existing practices and fear of complexity. Lack of management commitment and reluctance among employees slows down the implementation process.
- The study indicates that SMEs have limited access to affordable consultancy and expert guidance. Professional services are often expensive and concentrated in urban areas, making them inaccessible for small firms in remote locations.
- Indian Accounting Standards demands additional disclosures and detailed documentation. SMEs face difficulty in maintaining proper records and meeting compliance requirements due to limited staff and weak internal control systems.
- SMEs operate with limited resources and are primarily focused on day-to-day business operations. The additional workload of Indian Accounting Standards implementation leads to time constraints and delays in adoption.
- SMEs lack structured internal controls, documentation practices, and change management strategies needed for Indian Accounting Standards adoption. This results in inconsistent accounting processes and affects the reliability of financial statements.
- Many SMEs fail to recognize the long-term advantages of Indian Accounting Standards, such as improved credibility, easier access to finance, and better stakeholder trust. The focus remains on immediate costs rather than future benefits, reducing motivation to adopt the standards.
- The transition to Indian Accounting Standards can lead to differences between accounting profit and taxable profit. SMEs face difficulty in reconciling tax implications, which adds to the complexity of adoption and creates additional compliance requirements.
- The study finds that SMEs would benefit significantly from simplified Indian Accounting Standards guidelines, SME-specific implementation manuals, and phased adoption strategies. A gradual implementation approach can reduce operational pressure and improve compliance.
- SMEs need regular training programs, workshops, and support from regulatory bodies and professional institutions like ICAI. Continuous education can enhance technical knowledge and improve implementation efficiency.
- Effective implementation of Indian Accounting Standards requires active involvement of top management, clear planning, and budget allocation. SMEs with stronger leadership commitment show better readiness and smoother transition.

Conclusion

The implementation of Indian Accounting Standards represents a critical step toward improving financial reporting quality in India. The Indian SMEs face significant challenges in implementing Indian Accounting Standards due to low awareness, limited technical expertise, high costs, inadequate accounting systems, and resistance to change. The absence of affordable professional guidance, weak internal controls, and lack of management commitment further hinder compliance. To overcome these issues, the study recommends simplified guidelines, phased implementation, continuous training, improved IT infrastructure, and stronger regulatory support. The study concludes that effective implementation of Indian Accounting Standards among Indian SMEs depends on improved awareness, targeted training, regulatory support, and cost-reduction measures. Policymakers, professional bodies, and SME stakeholders must work collaboratively to ensure that Indian Accounting Standards adoption strengthens rather than burdens the SME sector.

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