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DETERMINANT OF ELECTRONIC ACCOUNTING PRACTICES AND FINANCIAL REPORTING QUALITY OF LISTED DEPOSIT MONEY BANKS IN NIGERIA

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ABSTRACT

The study evaluates the factors influencing the adoption of e-accounting practice and examines whether E-accounting practices alter the basic accounting procedure in the selected deposit money banks in Nigeria. Primary data were employed. Ten deposit money banks in Nigeria were purposively selected for the study. Three hundred copies of a questionnaire were administered randomly on the selected staff of the 10 deposit money banks sampled out of which two hundred and sixty were returned and used for the study. Data collected were analysed using descriptive and inferential statistics. Descriptive statistics was used to examine the usage of e-accounting and the alteration of basic accounting procedures. Regression analysis was used to analyse the factors influencing the adoption of e-accounting practices and examine users confidence on the financial statement of the selected banks. All hypotheses were at 95% confidence level. Findings reveals that all considered variables; Bank Size (BS), Cost of ICT Deployment (CID), Perceived Ease of Use (PEOU) and Perceived Benefit (PB) influenced e-accounting adoption and that e-accounting practice has not altered the basic accounting procedure but rather improved the timeliness of report generation. The study recommends that Nigeria Deposit Money Banks should create more awareness to group users of financial information on the benefits entails to the practice of electronic accounting usage.

Keywords: *Financial Statements, Users Confidence, E-Accounting Practice, Accounting Procedure, Nigerian Deposits Money Banks.*

1.0 INTRODUCTION

Evidence from the literature reveals that accounting practice provides financial information about business to the user group identified in corporate report of 1975 issued by the IASB. Besides, the usefulness of accounting data is the idea to improve value relevance of accounting information in the financial report. Accounting information systems are considered the backbone of information systems in the banks, as they summarize the events and operations that occurred in the bank and provide rational and reasonable results necessary for effective decision making (Akande, 2011). Accounting is therefore vital to all organizations and perhaps every organization, profit or non-profit oriented. Accounting Information System (AIS) is useful in all types of organizations especially the banking industry where the survival and growth of such organization depend, to a large extent, on supplying effective accounting information to internal and external users (Khalid, 2004).

According to the Financial Reporting Council of Nigeria (2011), financial reports are the building blocks of valuation and investment decisions. They are formal records of business economic activities. In other words, they involve all the relevant financial information of a business enterprise, presented in a structured manner and in a form easy to understand. The purpose of accounting information is to provide decision makers like investors, creditors, and managers with information to support their decisions (Ahmad, 2011). Literature reveals that financial information stated in financial statements is an avenue for the corporate firm to communicate their internal and external users on financial position of the firm and the information presented is expected to be complete and free from error (Sulaimon, 2011).

Studies reveal that in the past, in order to achieve financial reporting requirements, many businesses maintained their records manually in books (Journal, Cash Book, Special Purpose Books, and Ledgers, among others). This method of keeping manual records was cumbersome, slow, and prone to human errors of translation as could be seen in the work of (Emmanuel, 2015; Irechukwu, 2000). Those days, due to the small volume of accounting data, accountants found it quite manageable using the manual system. At the turn of the millennium, internationalization of economic trade and globalization of businesses has been on the ascendancy. Businesses are going international for various reasons which include: the presence of cheap resources overseas, better

tax regulations, trade liberalization, and other favorable legal requirements. All these activities have bearing on the accounting procedures and processes of an organization. With a substantial increase in the volume of accounting transactions and increase in exposure of information to errors due to the complexity of these accounting systems, there was a need for a system which could store and process accounting data with increased speed, storage, and processing capacity. This led to the development and introduction of an electronic accounting system. (Carol, 2002; Irechukwu, 2000). Furthermore, literature shows that financial accounting information acts as a control mechanism for monitoring organization operational activities through their financial disclosure.

1.1 Statement of the Problem

The widespread failure in the financial information quality has created the need to improve the financial information quality. How e-accounting practice can serve as an instrument of financial information quality improvement in the Nigeria banking sector need to be examined. Studies in this regard focusing on Nigeria Money Deposit Banks (NDMBs) were few and required further empirical investigation. In line to this, the study focused on adoption variables of electronic accounting and its influence on financial reporting quality of listed deposit money banks in Nigeria. This study is expected to serve as a pointer to the relevance of e-accounting practice in achieving quality global financial reporting standard especially in the Nigeria banking sectors.

1.2 Research Hypotheses

H0₁: There is no significant difference in factors influencing the adoption of an e-accounting system in the selected deposit money banks in Nigeria

H0₂: E-accounting system does not alter the basic accounting procedure in the selected deposit money banks in Nigeria

2.0 CONCEPTUAL FRAMEWORK

2.1 The Financial Information System

Financial information includes a summary of the transactions of the business of a period of time, usually twelve months. Financial information is considered as the best media of communication between the company and various stakeholders of the company who assist them in evaluating and

knowing the performance of organizations (Carol, 2002). To facilitate the communicative role of the information which is the financial statement, it is required to possess some qualitative characteristics which make it relevant making by different users particularly investors (Galaen and Stenhaim, 2010). The decision of investors is said to be qualitative and informed when published accounting information is of high quality.

Furthermore, the association between some accounting information and a change in share prices thus only exists if information conveyed by the accounting system is both reliable and relevant to the market. This inter alia allows testing for the incremental usefulness of some specific accounting information, the information content of accounting information published under specific accounting regimes (Veith and Werner, 2010).

2.3 Basic Accounting Procedures and Regulation

An accounting system tracks and controls the income and expenses of a business. Accounting systems can be as simple as a pen and notepad, and can be as complex as an international accounting staff of thousands utilizing the latest technological advancements. Based on accounting ethics, following a set of basic accounting principles can be an effective way to gain experience in handling financial accounts. These principles include:

a) Collecting Financial Documents

Financial records are vital in any accounting system. Small and large businesses alike should put systems in place to ensure that all income and expenses are recorded in some way, physically, electronically or both. Important financial documents include cash register tapes, invoices, incoming bills, salaries records, tax forms, and travel receipts. Financial documents can originate from a diverse range of locations and employees. Put a system in place to ensure that these documents make their way to a central accounting department in a timely manner.

b) Posting Transactions.

Traditionally, accountants used financial documents to manually enter transactions into the various accounts in the company's accounting system. While this is still true to a certain extent, a large number of businesses have taken advantage of technological solutions to automatically post transactions. Proprietary automatic ordering software, for example, can be set up to automatically

adjust the accounts in the accounting system via the company network. In this case, accountants use financial documents to verify accounting records and investigate any discrepancies.

c) Account Reconciliation

Checking your accounts against external records should be a regular activity in an accounting department. Checking internal records of company assets against bank account and investment portfolio statements can alert your accounting team to any differences between the two, as can checking your accounts payable records with your suppliers' records.

d) Accounts Payable and Receivable

Accounts payable consists of all money owed by your company to its suppliers and lenders. Accounts receivable is the exact opposite and consists of all money owed to you by customers and other debtors. A thorough accounting system involves systems of tracking the due dates and statuses of accounts payable and receivable and can even be set up to automatically pay bills on time or send notifications to delinquent account holders.

e) Internal and External Reporting

Creating reports for management, investors and other company stakeholders is a vital function of an accounting system. Internal reports aid managers in decision-making by presenting operational data in a strategically relevant manner, allowing them to spot trends and areas of potential improvement. Publicly traded corporations are required to submit a range of financial reports to federal authorities throughout the year, including the annual report. Even privately held companies, however, may find themselves required to create reports for external stakeholders, such as lenders and private investors.

El-Gazzar, Finn and Tang (2009) illustrates the effect of regulation through an empirical study, especially in the airline industry. The emergence of the airline industry from regulation to non-regulation market structure provides a unique opportunity to test the value relevance of accounting information. El-Gazzar *et al.* examines the value relevance of earnings and nonearning (book values) information and shows statistical evidence indicating that security prices are higher aligned with nonearning measurements in regulated markets than in deregulated markets. This can be explained by the high competitiveness in deregulated markets.

2.4 Importance of Electronic Accounting Systems

Electronic Accounting Systems are important to businesses in various ways. The use of computers is time-saving for businesses and all financial information for the business is well organized (Baren, 2010). Electronic accounting System saves companies time. It also enables businesses to stay organized. When information is entered into the system, it makes finding the information easy. The introduction of Electronic Accounting Systems provides the ability to see the real-time state of the company's financial position. It allows companies to distribute financial information easily.

2.5 Financial Reporting Quality

A financial report is a means of portraying financial accountability, in order for an organization to review the financial activities of the past year and make plans for the future. Evidence from the literature shows that timeliness is an important characteristic of quality financial information. To benefit users, financial information must be presented at the right time otherwise it loses relevance. Relevance is also a characteristic of the quality of financial reports. (Beest, Braam, and Boelens, 2009). Financial information is relevant if it is capable of making a difference in decisions made by helping users to form predictions about the outcomes of the past, present, and future events either to confirm or correct prior expectations, it was also stressing that users must be able to compare the financial statements of the enterprise over time in order to identify trends in its financial position and performance.

2.6 Empirical Review

Alamin, Libya; Melbourne, William, Matthew and Scott (2015) investigates the factors that influence accounting information systems (AIS) adoption among accountants. Drawing on the unified theory of acceptance and use of technology (UTAUT), the task-technology fit (TTF) model and the institutional theory, we developed a research model for AIS adoption by accountants. Data were collected from 216 accountants and multiple linear regression was employed to test the research model. The results showed that five key factors, namely; effort expectancy, perceived technology fit, facilitating conditions, self-efficacy and coercive pressure are able to influence the likelihood that accountants would adopt the AIS. This research confirms the need to integrate UTAUT, TTF, and institutional theory when studying AIS adoption factors.

Munasinghe (2013) assessed factors that influence on Usage of computerized accounting systems on SMEs. The study collected empirical data from the 100 SMEs in the North Central Province. A structured questionnaire was specially designed for the study and employed in data collection. Empirical studies in similar context were employed in identifying key constructs for the research variables and constructing the questionnaire. The questionnaire consists of two major parts out of which the first part is reserved for collecting the demographics of the respondents and the second part for the gathering of data relating to seven independent research variables of cost, business size, infrastructure, government support, management support, external environment and perceived ease for influence of usage of Cass and bivariate analysis and factor analysis were used for the further analysis. The study concluded that factors such as business size, cost, and external environment are significantly influenced the use of CASs by SMEs and all other variables are such as infrastructure, government support, perceived ease of use and management support are insignificant.

Akesinro and Adetoso (2016) investigate the effect of a computerized accounting system on the performance of banks in Nigeria. Using survey design of three selected banks (GTbank, Wema Bank and First Bank plc) in Nigeria. Findings show that computer accounting system has increased patronage of banks customers. Olaonapo and Odetayo (2015) examined the effect of accounting information system on organizational effectiveness with special reference to selected construction firms in the Ibadan metropolis. Specifically, the study examined the effects of accounting information on the quality of financial reports and decision making. Purposive sampling technique was adopted in selecting a total of ten personnel from each of the selected companies as a sample for the study. The results show that accounting information system has an effect on organizational effectiveness.

Raed (2017) examine the impact of accounting information systems on the Banks Success 112 structure questionnaire were distributed to the head offices of the surveyed banks in Jordan these were analyse through Correlation and multiple regression. Findings showed that accounting information systems have significant effects on banks' success. Dandago and Rufai (2014) assessed Information Technology and Accounting information system in the Nigerian banking industry, both primary and secondary data were used and Analysis of Variance (ANOVA)

was used to test the hypothesis. Findings show that accounting information technology is relevant in simplifying issues and in the provision of quality information in the Nigerian banking industry.

The construct of this study were guided by Technology Acceptance Model (TAM) to illustrate the influence of electronic accounting practice on financial report quality and value relevance of accounting information to the end user of the financial report through consideration of appropriate, timely and accurate accounting information in order to make a decision on investment. TAM is one of the most influential models widely used in the studies of the determinant of technology acceptance. Many previous studies have adopted and expanded this model which was empirically proven to have high validity (Chau, 1996; Davis, 1989; Ramayah, Siron, Dahlan and Mohamad, 2002). TAM theorizes that an individual's behavioral intention to adopt a technology is determined by two beliefs, perceived usefulness and perceived ease of use.

3.0 METHODOLOGY

Primary data were employed. Ten deposit money banks in Nigeria were purposively selected for the study. Three hundred copies of a questionnaire were administered randomly on the selected staff of the 10 deposit money banks sampled out of which two hundred and sixty were returned and used for the study. Data collected were analysed using descriptive and inferential statistics. Descriptive statistics was used to examine the usage of e-accounting and the alteration of basic accounting procedures. Regression analysis was used to analyse the factors influencing the adoption of e-accounting practices and examine user's confidence on financial information on the financial statement of the selected banks. All hypotheses were at 95% confidence level.

Model Specification

Ordinary Least Square (OLS) were employed to analyse factors influencing the adoption of E-accounting in the selected Deposit Money banks of Nigeria. The EAP adoption decision was hypothesized to be influenced by; Business Size (BS), Perceived Ease of Use (PEU), Cost of ICT deployment (CID) and Perceived Benefit (PB). The measures of the independent variables, using the rating/Likert scales were converted to mean values and then to percentages to permit the application of a linear regression model. The regression model was specified as:

$$Y_{it} = \alpha_0 + \beta_1 BS_{it} + \beta_2 PEU_{it} + \beta_3 CID_{it} + \beta_4 PB_{it} + e_{it}. \quad \text{Equation (3.1)}$$

Where

Y is the dependent variable and represents adoption decisions of EAP by banks. It represents $Pr_i(\text{adoption in } t, | \text{non-adoption in } t - 1)$.

4.0 RESULTS AND DISCUSSION

4.1 Bankers' Perception of Factors influencing adoption of e-accounting in the selected sampled deposit money banks of Nigeria.

Table 4.1 shows the analysis of factor influencing e-accounting adoption in the selected sampled deposit money banks of Nigeria as elicited from bank workers. The result shows that (92.30%) of the stakeholder of financial activities such as bank workers opined that Bank size has a high influence on e-accounting adoption. Also, (69.23%) of the respondents is also of the opinion that the Cost of ICT Deployment is also one of the major factors affecting adoption of the e-accounting system by the deposit money banks of Nigeria.

73.50% of the stakeholders opined that Perceived Ease of Use (PEU) is part of factor influencing adoption of e-accounting in the Nigeria deposit money banks. The results overview revealed that (85.66%) of the respondents believed that the perceived benefit of electronic accounting practices is the major determinant for adoption in the Nigeria deposit money banks. This result supports the argument of Patel and Connolly (2015) and Oladejo, (2014) that opined perceived benefits, Perceived Ease of Use were main factors encouraging adoption of new technology.

Table 4.1 Factor Influencing electronic accounting adoption in the selected deposit money banks

Influencing Factors	Very High	High	Undecided	Low	No Influence
Bank Size (BS)					
	195	45	-	8	12
	(75%)	(17.30%)	-	(3.08%)	(4.62%)
Cost of ICT	170	10	80	-	-
Deployment (CID)	(65.38%)	(3.85%)	(30.77%)		
Perceived Ease of	136	57		67	
Use (PEU)	(52.41%)	(21.09%)	-	(26.50%)	-
Perceived Benefit	200	26	10	10	14
(PB)	(78.51%)	(7.15%)	(3.05%)	(3.05%)	(5.18%)

Source: Researcher's Compilation, (2019).

4.2 Analysis of Differences in the factors influencing E-accounting Practice Adoption in Nigeria Money Deposit Banks.

Based on Regress result presented in table 4.4, a unit increase in Bank Size increases e-accounting practice by 1.1 units. This shows that Bank Size has a significant effect on E-accounting practice in the selected deposit money banks also increases adoption decision. The analyses indicate that e-accounting adoption is significantly related to Bank Size at 0.013 percent. On the other hand, a unit increase in the Cost of ICT Deployment reduces e-accounting by 1.2 units. This shows a negative effect between Cost of ICT Deployment and e-accounting adoption. The result of the analysis shows that as Cost of ICT Deployment increases e-accounting adoption reduces. The analyses indicate that e-accounting adoption is significantly related to Cost of ICT Deployment at 0.048 percent. Also, a unit increase in Perceived Ease of Use increases e-accounting adoption by 0.6 units, which signifies a positive significant relationship between e-accounting adoption and Perceived Ease of Use. The result of the analysis shows that as Perceived Ease of Use of e-accounting banking service increases, also the adoption of e-accounting system increases. The

analyses indicate that e-accounting adoption is significantly related to Perceived Ease of Use at 0.073 percent. Finally, a unit increase in perceived benefit increases e-accounting services by 8.6, which shows a high positive effect between e-accounting adoption and perceived benefit. The result is highly significant and this indicates that the perceived benefit of e-accounting practice is a key determinant of e-accounting adoption in Nigeria Deposit Money Banks.

Beside, result of the analysis shows that there is no significant differences in factors influencing E-accounting adoption such as The results (Bank Size (BS) @96%; Cost of ICT Deployment (CID) @69%; Perceived Ease of Use (PEU) @74%; and Perceived Benefit (PB) @86%) indicated specific factor influencing electronic accounting adoption in the selected sampled deposit money banks. The coefficient of determination (R^2) @0.9661; F-Value @1308.51 and P-Value @0.000 also confirmed the significance of the model. The constant and coefficient are statistically significant, due to this result, the null hypothesis is rejected while the alternative hypothesis is accepted. That is there is a significant difference in factors influencing e-accounting adoption in Deposit Money Banks in Nigeria.

Table 4.3 Regression Analysis of Differences in the factors influencing E-accounting Practice Adoption in Nigeria Money Deposit Banks.

Variables	Coefficient	Std.Err	T	P>{ T }
Bank Size (BS)	.1195591	.0475475	2.51	0.013
Cost of ICT Deployment (CID)	-.1221378	.0615585	-1.98	0.048
Perceived Ease of Use (PEU)	.0650242	.0362542	1.79	0.073
Perceived Benefit (PB)	.8628456	.0503438	17.14	0.000
Constant	-.071559	.0869684	-0.82	0.411
F (4,255) = Prob>F= 0.000 R-squared= 0.9661 AdjRsquared =0.9633 Root MSE = .27209 (1308.51)				

Source: Researcher's Compilation, (2019).

4.4 Analysis of Stakeholders perception on E-accounting practice alteration of the

basic accounting procedure in the selected Deposit Money banks of Nigeria

Analysis from Table 4.4 results on stakeholder's perception of financial report of selected Deposit Money banks in Nigeria reveals that majority of the respondents (76.92%) of the total respondents agreed; (13.46%) of them disagreed while (9.62%) of the respondent are undecided on the fact that Electronic accounting usage does not alter basic accounting procedure of recording by debit on the left hand side and credit on the right hand side. Hence, this shows that electronic accounting usage does not alter basic accounting procedure of recording accounting transaction. Similarly, the table indicates that a large number of respondents, (75%) of the respondents agreed that electronic accounting practices concerned with balancing of debit side to credit side, (9.62%) of them disagreed, while (15.38%) undecided. This indicates that electronic accounting practices concerned with accurate balancing of accounting transaction as part of accounting procedures. More so, Analysis on table 4.4 shows that majority of respondents (74.86%) of the respondents agreed that use of electronic accounting have error detect feature of double entry procedure, (15.77%) disagreed while (5.77%) were undecided. Hence, the results show that the use of electronic accounting have error detect feature of double entry as part of basic accounting procedure. Furthermore, (75%) of the respondents agreed that the use of Electronic Accounting integrates real and nominal account as double entry recording system does, (8.62%) disagreed while (15.38%) were undecided.

Table 4.4 Analysis of Stakeholders perception on E-accounting practice alteration of the basic accounting procedure in the selected Deposit Money banks of Nigeria

RESPONSES	SA	A	D	SD	U	TOTAL
Electronic accounting usage does not alter basic accounting procedure of recording the debit on the left hand side and credit on the right hand side	145 (55.77)	55 (21.15)	20 (7.69)	14 (5.77)	26 (9.62)	260 (100)
Electronic accounting practices concerned with balancing of debit side to credit side.	86 (33.08)	109 (41.92)	8 (3.08)	17 (6.54)	40 (15.38)	260 (100)

Use of Electronic Accounting have error detect feature of double entry procedure.	76 (29.23)	128 (49.23)	25 (9.62)	16 (6.15)	15 (5.77)	260 (100)
The use of Electronic Accounting integrate real and nominal account as double entry recording system does.	86 (33.08)	109 (41.92)	5 (1.93)	20 (7.69)	40 (15.38)	260 (100)

Source: Researcher's Compilation, (2019).

5.0 CONCLUSION AND RECOMMENDATION

The study concluded that all considered variables; Bank Size (BS), Cost of ICT Deployment (CID), Perceived Ease of Use (PEOU) and Perceived Benefit (PB) influenced e-accounting adoption and that e-accounting practice has not altered the basic accounting procedure but rather improved the timeliness of report generation. . In view of the above findings, it is recommended that Nigeria Deposit Money Banks (NMDBs) should create more awareness to group users of financial information on the benefits entails to the practice of electronic accounting usage.

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