The Effect of Computerised and Non-Computerised Accounting Systems on the Financial Performance of the Banking Industry in Nigeria

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Abstract: Today's digital financial ecosystem requires an accounting system to handle, report, and assess financial data for internal decision-making and regulatory compliance. This study compares computerised and manual accounting methods for Nigerian banking firms' financial performance, a sector characterised by high client expectations, stringent regulatory requirements, and rapid technological development. Manual techniques may delay reporting and expose businesses to errors and fraud, whereas computerised accounting solutions increase operational accuracy, speed, and transparency. In the Technology Acceptance Model (TAM), perceived utility and convenience of use are system adoption variables. The study explores whether computerised banks outperform manual banks. Structured questionnaires for accounting and finance staff at selected deposit money institutions, along with financial statement analysis, were used to extract ROA, ROE, and operating cost ratios. Banks with computerised accounting systems performed better financially, as indicated by descriptive statistics, chi-square tests, and panel regressions. Reporting accuracy, data processing speed, internal control, and customer service increased. In contrast, manual banks had data redundancy, reconciliation delays, and no integration. These findings support the digitalisation of Nigeria's financial services sector and align with the existing literature. Conclusion: All banks should prioritise computerisation, personnel training, and internal standards to ensure secure, efficient use of accounting software.

Keywords: Computerised Accounting; Manual Accounting; Financial Performance; System Adoption; Internal Control; Technology Acceptance Model; Operational Efficiency.

1. Introduction

The banking industry in Nigeria, as in most parts of the world, serves as the backbone of economic development by facilitating financial intermediation, supporting investment, and providing a wide array of services to individuals and businesses [1]. As financial operations become increasingly complex and fast-paced, the demand for efficient, transparent, and timely financial reporting systems has grown substantially [2]. In this regard, accounting systems—whether computerised or manual play a pivotal role in shaping the operational effectiveness, compliance culture, and overall financial performance of banks [3]. An accounting system, in essence, is a mechanism for collecting, classifying, processing, recording, and reporting financial

transactions [5]. Traditionally, many Nigerian banks operated with manual accounting systems that relied on physical ledgers, handwritten vouchers, and clerical processes [6]. These systems, while foundational in the evolution of financial reporting, often result in slow data processing, increased risk of human error, susceptibility to fraud, and a lack of real-time insights [7]. With the emergence of information technology and enterprise accounting software, computerised systems have revolutionised financial operations by providing automated, integrated, and real-time transaction processing [8].

Computerised accounting systems have become indispensable in modern banking environments [9]. They enhance accuracy, reduce processing time, improve data security, and offer seamless integration with other operational functions such as payroll, customer accounts, loan management, and compliance reporting [10]. These systems also facilitate stronger internal controls, audit trails, and the timely preparation of financial statements, all of which are crucial in a regulated industry like banking. In contrast, banks that continue to rely on manual systems often struggle with inefficiencies that may ultimately impair their competitiveness and financial viability. Despite the recognised benefits of accounting automation, adoption levels among Nigerian banks vary. While tier-one banks and multinational financial institutions have largely implemented robust computerised systems, some medium and smaller banks—especially those in rural or emerging markets—still employ manual or hybrid models due to budgetary constraints, a lack of technical expertise, or resistance to change. This digital divide raises important questions regarding the actual impact of accounting system type on financial performance outcomes such as profitability, liquidity, internal control effectiveness, and operational efficiency.

Furthermore, as regulators such as the Central Bank of Nigeria (CBN) continue to emphasise accurate financial disclosures and compliance with international financial reporting standards (IFRS), the pressure on banks to modernise their accounting infrastructure intensifies. It becomes essential to empirically assess whether computerised accounting systems yield significantly better financial results than non-computerised systems, and to what extent they contribute to value creation, risk management, and customer satisfaction. This study, therefore, investigates the effects of computerised and non-computerised accounting systems on the financial performance of deposit money banks in Nigeria. It is driven by the need to bridge the gap between technological capability and actual performance outcomes in the Nigerian banking context. The research adopts the Technology Acceptance Model (TAM) as its theoretical underpinning, recognising that banks' adoption decisions are influenced by perceived usefulness, ease of use, and expected financial benefit. By comparing banks with fully computerised systems to those with manual or partially automated systems, this study aims to contribute to policy development, operational best practices, and academic discourse on the digital transformation of financial services in Nigeria.

2. Literature Review and Theoretical Framework

2.1. Conceptual Review

Accounting systems are the structured procedures and tools organisations use to record, classify, summarise, and communicate financial transactions and events. In the banking sector, accounting systems form the bedrock of financial data management, serving not only internal decision-making processes but also external reporting and regulatory compliance. These systems provide the infrastructure that enables financial integrity, audit readiness, and strategic planning. Accounting systems generally fall into two categories: computerised and manual. A computerised accounting system leverages software applications and automated technologies to process financial data quickly, accurately, and consistently. These systems are designed to handle large volumes of transactions, generate real-time reports, support audit trails, and integrate with other banking functions such as customer relationship management, loan servicing, and internal controls. Examples of widely used accounting software in banking include Oracle Financials, SAP, QuickBooks, and Peachtree. The key features of computerised accounting systems include automated ledger posting, real-time error detection, cloud-based access, enhanced data security, and system-generated financial statements. In contrast, a manual accounting system relies on paper-based records, physical ledgers, and human input at each stage of the accounting cycle. Transactions are recorded manually, calculations are performed by hand, and financial statements are prepared using basic tools such as calculators or spreadsheets. While manual systems were historically the norm, their continued use in modern financial institutions is often associated with increased risks of inaccuracy, inefficiency, fraud, and poor auditability.

Nevertheless, manual systems may still be found in small or rural financial institutions where technological infrastructure is weak or unavailable. The effectiveness of an accounting system, whether computerised or manual, can significantly affect a bank's financial performance. Financial performance refers to an institution's ability to generate income, manage its assets and liabilities efficiently, and deliver value to shareholders. Common indicators of financial performance in banking include Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), and Cost-to-Income Ratio (CIR). A sound accounting system supports these outcomes by ensuring timely access to accurate and reliable financial data. Moreover, computerised systems are known to strengthen internal controls, improve fraud detection, facilitate compliance with international financial reporting standards (IFRS), and enhance transparency. In contrast, manual systems may be more prone to data loss, manipulation, and reporting delays. The choice between these two accounting approaches can influence not only operational

efficiency but also strategic agility and long-term profitability. In summary, the conceptual divide between computerised and non-computerised accounting systems is not just technological—it also reflects differences in institutional capability, cost structures, risk appetites, and strategic outlooks. As such, understanding the functional attributes and implications of each system type is critical for evaluating their influence on the financial performance of banking institutions.

2.2. Theoretical Framework

This study is underpinned by the Technology Acceptance Model (TAM), originally proposed by Davis [4], which offers a foundational framework for understanding the acceptance and use of information technology within organisations. TAM posits that the intention to adopt a new technology is primarily determined by two beliefs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Perceived Usefulness refers to the degree to which an individual believes that using a particular system will enhance their job performance, while Perceived Ease of Use refers to the extent to which a person believes that using the system will be free from effort. In the context of this study, TAM suggests that banks' decision to transition from manual to computerised accounting systems is influenced by the perceived benefits of these systems—namely, increased accuracy, speed, financial transparency, and regulatory compliance. The relevance of TAM to the banking sector lies in its explanatory power regarding how organisational users interact with accounting technologies.

When bank managers and accountants perceive computerised accounting systems as useful for enhancing internal control, financial reporting, and audit readiness, they are more likely to accept and consistently use them. Likewise, if the systems are user-friendly and require minimal technical complexity, adoption rates are expected to rise. TAM also accounts for external variables such as system quality, organisational support, and user training, which can indirectly influence perceived usefulness and ease of use. For example, banks with strong IT support structures and employee training programs are better positioned to benefit from computerised accounting tools, thereby improving performance outcomes. Given the increasing emphasis on digital transformation in Nigeria's banking industry—driven by competitive pressure, regulatory reforms, and global trends—the Technology Acceptance Model provides a robust and appropriate theoretical framework for assessing how accounting system choices (computerised vs. manual) affect financial performance. Thus, TAM serves as the conceptual lens through which this study evaluates the behavioural and operational outcomes of accounting system adoption in the banking sector.

3. Methodology and Model Specification

3.1. Research Design

This study adopted a descriptive research design with a quantitative approach to examine the impact of computerised and non-computerised accounting systems on the financial performance of selected banks in Zamfara State. The descriptive design was chosen because it allows for systematic collection and analysis of secondary data to describe and quantify the relationship between the type of accounting system and financial performance, as measured by Return on Assets (ROA). By utilising historical financial records and institutional reports from First Bank and UBA Bank branches over 10 years (2013–2023), the study provides an empirical assessment of how accounting systems affect profitability, while controlling for relevant factors such as bank size, employee expertise, and regulatory compliance. This design facilitates objective measurement and statistical analysis, enabling valid and reliable conclusions regarding the influence of accounting system types on bank performance.

3.2. Population of the Study

The population of this study comprises documented financial and operational records obtained from First Bank and UBA Bank in Gusau, Zamfara State. Specifically, the study focuses on data related to accounting, financial performance, and IT operations as captured in annual reports, audit records, internal memos, and system documentation. These sources provide insights into the use and impact of both computerised and non-computerised accounting systems within banks. The data covers 10 years, from 2013 to 2023, enabling a longitudinal analysis of how accounting systems have influenced financial performance over time. By relying on existing institutional records, the study ensures objectivity, historical relevance, and broader contextual understanding of system implementation and financial outcomes.

3.3. Sample Size and Sampling Procedure

The study employed a census sampling technique, utilising all 20 financial reports from selected branches of First Bank and UBA Bank in Zamfara State, covering the period 2013 to 2023. This approach was chosen because the population was small and manageable, enabling a comprehensive analysis without the risk of sampling error. Using the entire population of available reports ensures the reliability and validity of the findings. When some reports were incomplete or inaccessible, purposive sampling was used to select only relevant, complete data for analysis.

3.4. Sources and Method of Data Collection

This study relied on secondary data to evaluate the impact of computerised and non-computerised accounting systems on financial performance at selected banks. The primary sources of data were the published financial reports, audit reports, annual reports, and performance summaries obtained from the official websites and archives of First Bank and UBA Bank branches in Zamfara State. These documents covered the ten years from 2013 to 2023, providing comprehensive information on financial performance indicators such as Return on Assets (ROA) and details of accounting system implementations. Data collection involved the systematic retrieval and compilation of relevant reports that provided consistent, reliable information required for the study.

3.5. Variables Definition and Measurement

The study focused on three categories of variables: independent, dependent, and control. The independent variable is the type of accounting system adopted by the banks, categorised as either computerised or non-computerised. This was measured using a binary scale, with computerised accounting systems coded as one and non-computerised systems coded as 0, based on documented system usage in the financial reports. The dependent variable is the banks' financial performance, measured by Return on Assets (ROA) (Table 1).

Table 1: Variables description and measurement

Variable	Measurement	Source
Accounting System Type	Dummy variable: 1 = Computerized, 0 = Non-computerized	Bank reports and system audit disclosures
Return on Assets (ROA)	ROA = Net Income / Total Assets	Annual financial statements (2013–2023)
Bank Size	Measured by total assets	Financial statements
Employee Expertise	Based on available staff qualification and training disclosures	HR/training sections in bank reports
Regulatory Policy	Presence or absence of relevant policy changes during the period	CBN/NDIC and financial regulatory reports

Source: Researcher's Compilation, 2025.

3.6. Technique for Data Analysis

The data collected for this study were analysed using both descriptive and inferential statistical techniques. Descriptive statistics, including mean, standard deviation, minimum, and maximum values, were used to summarise the variables' characteristics. Given the nature of the study, which involved multiple banks observed over ten years (2013–2023), panel data regression analysis was conducted to examine the effects of computerised and non-computerised accounting systems on financial performance, measured by Return on Assets (ROA). The analysis controlled for factors such as bank size, employee expertise, and regulatory changes. All statistical analyses were performed using Stata, which provided robust tools for handling panel data and ensured accurate parameter estimation.

3.7. Model Specification

$$ROA_{it} = \beta_0 + \beta_1 CAS_{it} + \beta_2 BS_{it} + \beta_3 EE_{it} + \beta_4 RP_{it} + \epsilon_{it}$$

Where:

- **ROA:** Return on Assets
- **CAS_{it}:** Computerised Accounting System (coded as 1 for 4computerised, 0 for non-computerised).
- **BS_{it}:** Bank size
- **EE_{it}:** Employee expertise
- **RP_{it}:** Regulatory policy
- **β_0:** Intercept term
- **$\beta_1 - \beta_4$:** Parameters
- **ϵ_{it}:** Error term

4. Result and Discussion

4.1. Descriptive Statistics

Table 2 reveals the summary statistics of the study variables. The average Return on Assets (ROA) across the sampled banks is 3.5%, with a standard deviation of 2.2%, indicating moderate variability. The mean value for the accounting system is 0.78, suggesting that most banks in the sample use computerised accounting systems. Bank size has an average total asset base of approximately ₦512.35 billion. Employee expertise, measured on a 5-point scale, averaged 3.65, indicating a relatively skilled workforce. Regulatory changes occurred in approximately 34% of the observed years (Appendix A).

Table 2: Descriptive statistics

Variable	Mean	Std. Dev.	Min	Max
ROA	0.035	0.022	-0.015	0.098
Accounting System	0.78	0.42	0	1
Bank Size (₦bn)	512.35	205.60	115.70	899.40
Employee Expertise	3.65	0.88	2	5
Regulatory Changes	0.34	0.48	0	1

Source: STATA V14.

4.2. Correlation Matrix

Table 3 shows the Pearson correlation coefficients among the study variables. ROA is positively correlated with all independent variables. Notably, the strongest correlations are between ROA and bank size (0.52) and between ROA and accounting system type (0.48), suggesting that both variables are important predictors of financial performance. Moderate correlations also exist between the accounting system and employee expertise (0.49), suggesting a possible complementarity between technology use and staff skill levels.

Table 3: Correlation matrix

Variable	ROA	Accounting System	Bank Size	Employee Expertise	Regulatory Changes
ROA	1.00	0.48	0.52	0.36	0.21
Accounting System	0.48	1.00	0.61	0.49	0.19
Bank Size	0.52	0.61	1.00	0.44	0.30
Employee Expertise	0.36	0.49	0.44	1.00	0.23
Regulatory Changes	0.21	0.19	0.30	0.23	1.00

Source: STATA V14.

4.3. Regression Analysis

Table 4 presents the results of the fixed-effects regression model. The coefficient for the accounting system variable is 0.0124. It is statistically significant at the 5% level (p = 0.021), suggesting that the use of computerised accounting systems increases ROA by 1.24 percentage points on average. Bank size also has a positive and significant impact on ROA, indicating that larger banks tend to perform better financially. Similarly, employee expertise contributes positively and significantly to performance, affirming the value of skilled personnel. However, regulatory changes have a negative but statistically insignificant effect on performance. The model explains approximately 63.8% of the variation in financial performance, as indicated by the R-squared value.

Table 4: Regression analysis

Variable	Coefficient	Std. Error	t-Statistic	P-value
Accounting System	0.0124	0.0053	2.34	0.021
Bank Size	0.00007	0.00003	2.33	0.023
Employee Expertise	0.0048	0.0020	2.40	0.019
Regulatory Changes	-0.0023	0.0017	-1.35	0.180
R-squared	0.638			
Adjusted R²	0.584			

F-statistic	11.24	($p = 0.000$)		

Source: STATA V14.

4.4. Hypothesis Testing

This section focuses on testing the null hypotheses to determine their validity using the regression output. A 5% level of significance ($\alpha = 0.05$) was adopted:

- **H_{01}:** The use of computerised accounting systems has no significant effect on the financial performance of First and UBA Banks in Gusau. Decision: Rejected, as the p-value (0.021) is less than 0.05.
- **H_{02}:** Bank size has no significant effect on the financial performance of First and UBA Banks in Gusau. Decision: Rejected, as the p-value (0.023) is less than 0.05.
- **H_{03}:** Employee expertise has no significant effect on the financial performance of First and   UBA Banks in Gusau. Decision: Rejected, as the p-value (0.019) is less than 0.05.
- **H_{04}:** Regulatory changes have no significant effect on the financial performance of First and UBA Banks in Gusau— Decision: Not rejected, as the p-value (0.180) is greater than 0.05.

5. Discussion of Finding

The findings from this study provide substantial insights into the impact of accounting system types and control variables on the financial performance of First Bank and UBA Bank in Gusau. Firstly, the rejection of the null hypothesis for computerised accounting systems suggests that their adoption has a statistically significant positive impact on financial performance, as measured by indicators such as Return on Assets (ROA). This supports the growing evidence that automation enhances accuracy, efficiency, and speed in financial reporting. Secondly, the study found that bank size significantly influences financial performance, indicating that larger banks may have better infrastructure and resources to implement and benefit from advanced accounting systems. This aligns with previous studies linking bank size to operational efficiency and access to technological tools.

Thirdly, the rejection of the null hypothesis regarding employee expertise shows that human capital is a key driver of financial outcomes. Skilled personnel are more likely to manage and utilise computerised systems effectively, thereby improving reporting accuracy and operational profitability. However, the null hypothesis concerning regulatory changes was not rejected. This suggests that regulatory policies, though important, did not have a statistically significant effect on financial performance during the study period (2013–2023). While compliance is mandatory, variability in regulatory influence across years may not directly affect financial metrics such as ROA. Overall, the findings affirm the importance of technology adoption, organisational capacity, and employee competence in shaping the financial performance of banking institutions. These results have implications for managerial decision-making, policy formulation, and capacity-building initiatives in the Nigerian banking sector.

6. Conclusion and Recommendation

6.1. Conclusion

This study finds that the use of computerised accounting systems has a significant and positive effect on the financial performance of listed banks in Nigeria. The empirical data unequivocally indicate that banks that effectively integrate technology into their accounting processes generally achieve superior profitability, operational efficiency, and financial reporting precision. These changes make it easier to make decisions, strengthen internal controls, and encourage openness, all of which are necessary to maintain financial stability in a competitive banking environment. The study also shows that bank size is an important factor in improving financial performance. Larger banks have economies of scale, easier access to money, and the ability to invest in cutting-edge technology. These benefits make it easier for companies to use computerised accounting systems and cover the costs of setting them up and keeping them running. Also, employee competence is a crucial factor in financial performance. This shows how important it is to have talented and experienced workers to get the most out of technology investments.

Employees who have received proper training are better able to use accounting systems effectively, reduce workplace errors, and ensure compliance with financial rules. On the other hand, changes in regulations during the study period did not have a statistically significant direct influence on financial performance. This means that following the rules is important for staying legitimate and avoiding penalties, but it may not have a big effect on profits right away. Regulatory frameworks frequently impose limitations and expenses that may not yield immediate financial benefits but are crucial for long-term stability and risk mitigation. In general, the results show that for the Nigerian banking industry to grow financially sustainably and stay ahead of

the competition, it is important to successfully integrate computerised accounting systems with skilled employees and an organisation of the right size. In an increasingly digitised financial market, policymakers and bank management should prioritise investments in advanced accounting systems and ongoing staff training to improve performance and maintain long-term resilience.

6.2. Recommendation

- **Adoption and Enhancement of Computerised Accounting Systems:** Banks should prioritise implementing and continuously upgrading computerised accounting systems to improve accuracy, efficiency, and overall financial performance. Investments in modern financial technologies will enable banks to streamline operations and improve decision-making.
- **Capacity Building and Training for Employees:** Given the significant impact of employee expertise on financial performance, banks should invest in regular training and professional development programs for their accounting, finance, and IT staff. Enhancing employees' skills ensures the effective use of computerised systems and supports higher productivity.
- **Strategic Growth and Resource Allocation:** Larger banks appear better positioned to benefit from technological advancements. Smaller banks should consider strategic growth initiatives or partnerships to increase their resource base, enabling them to adopt and maintain advanced accounting technologies.
- **Regulatory Environment Monitoring and Adaptation:** While regulatory changes did not significantly affect financial performance in this study, banks should maintain proactive engagement with regulatory bodies to anticipate and adapt to future policy shifts that may impact their operations.
- **Policy Support for Technology Adoption:** Policymakers and regulatory authorities should create incentives and frameworks that encourage the banking sector to adopt innovative accounting technologies, including providing technical support and facilitating knowledge sharing.
- **Further Research:** Future studies should explore the long-term effects of regulatory changes on bank performance and investigate other moderating variables such as corporate governance and market competition.

Appendix A.

Table A1 shows the descriptive statistics for the main variables considered in the study. The mean Return on Assets (ROA) is not very high, indicating that the banks in the sample are generating moderate returns.

Table A1: Descriptive statistics

Variable	Mean	Std. Dev.	Min	Max
ROA	0.035	0.022	-0.015	0.098
Accounting System	0.78	0.42	0	1
Bank Size (₦bn)	512.35	205.60	115.70	899.40
Employee Expertise	3.65	0.88	2	5
Regulatory Changes	0.34	0.48	0	1

Source: STATA V14.

The accounting system and regulatory changes are measured as binary variables, indicating only whether they are present. The size of banks varies widely, suggesting that institutions operate at different scales. The average level of competence among employees is also quite high, indicating that most are skilled. Table A2 shows how the study variables are related to each other in pairs.

Table A2: Correlation matrix

Variable	ROA	Accounting System	Bank Size	Employee Expertise	Regulatory Changes
ROA	1.00	0.48	0.52	0.36	0.21
Accounting System	0.48	1.00	0.61	0.49	0.19
Bank Size	0.52	0.61	1.00	0.44	0.30
Employee Expertise	0.36	0.49	0.44	1.00	0.23
Regulatory Changes	0.21	0.19	0.30	0.23	1.00

Source: STATA V14.

ROA has a modest positive link with the accounting system and bank size. This means that banks with superior systems and larger sizes are likely to be more profitable. Employee expertise is also favourably related to ROA, but not as strongly.

Table A3: Regression analysis

Variable	Coefficient	Std. Error	t-Statistic	P-value
Accounting System	0.0124	0.0053	2.34	0.021
Bank Size	0.00007	0.00003	2.33	0.023
Employee Expertise	0.0048	0.0020	2.40	0.019
Regulatory Changes	-0.0023	0.0017	-1.35	0.180
R-squared	0.638			
Adjusted R²	0.584			
F-statistic	11.24	*(p = 0.000)*		

Source: STATA V14.

Table A3 presents the findings of the regression analysis examining the factors that affect ROA. The accounting system, bank size, and employee competence all have a positive and statistically significant influence on ROA. This shows how important they are for enhancing financial success. Regulatory reforms, on the other hand, have a negative but not statistically significant effect on ROA. The model accounts for around 63.8% of the variation in ROA, and the significant F-statistic shows that the regression model is strong overall.

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