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Internet Based Accounting Software And Financial Accuracy Of Microfinance Bank In Anambra State

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ABSTRACT
The study examined the internet based accounting software and financial accuracy of Microfinance bank, Awka, Anambra State. The researcher developed three objectives so as to; Assess the effect of real-time transaction, automated reconciliation and centralized data storage on financial accuracy of Microfinance bank, Awka, Anambra State. Data were generated through primary and secondary sources. The method for data collection was questionnaire which was administered randomly among the staff of the microfinance bank in Anambra state. The population of this study comprised of supervisors, manager and staff of micro finance bank in Awka. The population of the study comprises of two thousand five hundred and forty (1,540) respondents. While 400 sample size where gotten using taro Yamane formular. The regression method of analysis was employed to test for the hypothesis of this study at 0.05% level of significance. The findings of the study revealed that. Real-time transaction has significant effect on financial accuracy of micro finance bank in Anambra state. Automated Reconciliation has significant effect on financial accuracy of micro finance bank in Anambra state. Centralized data storage has a significant positive effect on organizational performance of teaching hospitals in Anambra state, Nigeria
Keywords: Real-time transaction, automated reconciliation, centralized data storage, financial accuracy, Microfinance bank, internet based accounting software and financial accuracy

1.1 INTRODUCTION

Microfinance banks play a critical role in advancing financial inclusion in Nigeria by providing credit, savings, and other basic financial services to low-income individuals and small businesses. In Anambra State particularly in Awka, a rapidly urbanizing commercial and administrative centre microfinance institutions (MFIs) are important intermediaries for small traders, artisans, and agricultural entrepreneurs who often lack access to conventional bank services (Atueyi, & Mbanefo 2025). As these institutions expand their client base and product offerings, the need for accurate, timely, and auditable financial information becomes more important for sound management, regulatory compliance, and the protection of depositors.

Over the last decade, accounting systems have shifted from manual and desktop-based software to internet-based (cloud) accounting solutions. Internet-based accounting software offers features such as real-time transaction recording, automated reconciliation, centralized data storage, multi-user access, and easier generation of management and regulatory reports (Nwangwu, Ohanyere, Nwangwu, & Atueyi, (2025).. For MFIs whose operations are often thinly staffed, geographically dispersed, and sensitive to small errors these systems promise improved financial control, faster decision-making, lower reconciliation costs, and better audit trails. In theory, cloud solutions should reduce human error, shorten

the lag between transaction occurrence and reporting, and improve the overall accuracy of financial statements (Ifechukwu-jacobs, & Atueyi, 2024).

However, the potential benefits of internet-based accounting software for MFIs in Awka are moderated by local realities. Challenges such as intermittent internet connectivity, limited ICT skills among staff, concerns about data security and privacy, inadequate internal control frameworks, and the costs of subscription and customization can all affect how well these systems deliver on their promise of improved financial accuracy (Onya, Arinze, & Atueyi, 2025). Furthermore, adoption decisions are influenced by management attitudes, regulatory expectations from the Central Bank of Nigeria and other supervisors, and the technical fit between chosen software and the institutions' chart of accounts and business processes.

This study will therefore investigate the relationship between adoption/use of internet-based accounting software and the financial accuracy of microfinance banks in Awka, Anambra State. By combining survey data from MFI staff and managers, system-generated reports and reconciliation logs, and selected case studies of MFIs that have migrated to cloud accounting, the research aims to identify the mechanisms through which internet-based systems influence accuracy, the contextual barriers that limit impact, and the best practice interventions (training, controls, vendor selection criteria) that could help maximize benefits for MFIs in similar urban Nigerian settings.

1.2 Statement of the Problem

Accurate financial reporting is essential for the sustainability and credibility of microfinance banks (MFBs), particularly in a competitive and highly regulated environment like Nigeria's financial sector. In Awka, Anambra State, microfinance banks serve as important intermediaries for low-income earners and small business operators. However, many of these institutions continue to face persistent challenges related to financial inaccuracies, data inconsistencies, and delays in reporting. These issues often lead to regulatory sanctions, poor decision-making, and loss of stakeholder confidence.

The introduction of internet-based accounting software was expected to address these challenges by providing real-time data processing, automatic reconciliations, and improved record accuracy. Despite this, the extent to which such systems have actually enhanced financial accuracy in microfinance banks within Awka remains uncertain. Several MFBs still experience discrepancies in financial records, audit adjustments, and reconciliation errors, raising concerns about the effectiveness and reliability of these software systems (Ohanyere, Arinze,. & Atueyi (2025).

Moreover, factors such as unstable internet connectivity, poor ICT infrastructure, inadequate staff training, and the high cost of software acquisition and maintenance may limit the efficiency of these technologies. There are also concerns about data security, privacy breaches, and system integration challenges with existing operational processes. Consequently, many microfinance banks may not be realizing the full benefits of internet-based accounting systems in terms of improving financial precision and reliability.

In addition, empirical evidence on the relationship between internet-based accounting software and financial accuracy at the microfinance level in Anambra State is scarce. Most existing studies have focused on commercial banks or generalized accounting technology adoption, leaving a gap in understanding the peculiar realities of MFBs in Awka. Therefore, it becomes necessary to critically examine how internet-based accounting software affects the financial accuracy of microfinance banks in Awka, Anambra State, identifying the challenges, benefits, and level of impact on financial performance and reporting reliability.

1.3 Objectives of the Study

The main objective is to examine internet based accounting software and financial accuracy of Microfinance bank, Awka, Anambra State. The specific objectives of the study are to:

i. Assess the effect of real-time transaction on financial accuracy of Microfinance bank, Awka, Anambra State
ii. Determine the effect of automated reconciliation on financial accuracy of Microfinance bank, Awka, Anambra State

iii. Investigate the effect of centralized data storage on financial accuracy of Microfinance bank, Awka, Anambra State

Review of Literature

2.1 . Diffusion of Innovation Theory (DOI)

The Diffusion of Innovation (DOI) theory, developed by Rogers (2003), explains how, why, and at what rate new ideas and technology spread across cultures. According to this theory, the adoption of innovations is influenced by factors such as relative advantage, compatibility, complexity, trialability, and observability. In the case of e-accounting systems, banks that perceive these systems to offer a significant advantage (e.g., reduced costs, faster transactions, enhanced accuracy) are more likely to adopt them. The degree of innovation adoption is also influenced by the ease of integration with existing systems and the visible benefits demonstrated by other banks. Therefore, the DOI theory supports the idea that the more banks adopt e-accounting systems, the more likely they are to experience enhanced financial performance

2.2 Empirical Study

Olayemi, Adebiyi, Oyelakun, & Ibrahim, (2025), explored the level of awareness and usage of accounting software among small businesses in Nigeria. 54 respondents were selected from small business owners in the South West of Nigeria. The study used primary data collected through questionnaire administration on the respondents. The study used descriptive analysis. The findings of the study showed that there is a low awareness of accounting software among small business owners. Also, most small business owners are not currently using accounting software in their businesses, as they are still using manual methods of recording. Additionally, those using accounting software cited improvement in their financial management practices. The study recommended that there should be awareness about the availability of accounting software for small businesses and software developers should consider creating cost-effective, localized software to reduce the dependency on foreign solutions with high subscription fees, especially for Nigerian small businesses.

Shehu & Bappayo, (2025) assessed the impact of e-accounting systems on the financial performance of Nigerian deposit money banks, focusing on operational efficiency, profitability, cost management, and financial transparency. The study will adopt a mixed-method approach, combining quantitative data analysis from financial reports of selected banks and qualitative data gathered through surveys and interviews with banking professionals. A sample of five major Nigerian deposit money banks will be selected, and their performance from 2018 to 2023 will be analyzed. This research aims to provide a comprehensive understanding of the advantages and challenges associated with e-accounting adoption in Nigeria's banking sector. By evaluating the measurable impacts on financial performance, the study will contribute to knowledge on how digital technologies in accounting improve financial operations and offer strategic insights to bank managers, policymakers, and regulators. The findings will also provide a roadmap for enhancing technological investments within the Nigerian banking system, fostering economic growth through more efficient financial management practices.

Akintayo (2025). Investigates the impact of accounting software adoption on the accuracy, timeliness, and compliance of financial reporting among listed companies in Nigeria. As technology increasingly drives transparency and accountability, the study evaluates how features such as audit trail functionality, real-time processing, IFRS compliance, and user interface quality influence reporting outcomes A cross-sectional survey design was employed, and primary data were collected from 184 financial reporting professionals using a structured questionnaire. Descriptive statistics, Pearson correlation, and linear regression analyses were conducted using SPSS. Face and content validity were ensured through expert reviews from two senior lecturers and a chartered accountant. Reliability was confirmed through Cronbach's alpha, with all constructs scoring above 0.91. The regression analysis revealed significant positive relationships between accounting software adoption and three core reporting quality indicators: accuracy ($R^2 = 0.165$, $F = 36.074$, $p < 0.001$), timeliness ($R^2 = 0.151$, $F = 32.254$, $p < 0.001$), and compliance ($R^2 = 0.168$, $F = 36.770$, $p < 0.001$). Features such as audit trails, real-time processing, and IFRS-compliant design contributed most to these improvements. The study concludes that accounting

software adoption significantly enhances the quality of financial reporting in terms of accuracy, timeliness, and regulatory compliance.

Ogundajo, Ogunsola, Omidiji & Kassim (2025).examined the nexus between accounting software and financial irregularities using some selected deposit money banks in Nigeria. Specifically, the study examined the extent by which banks' fraud is detected, reduced and prevented by deployment of accounting software. The study population comprised of 13 money deposit banks listed on the Nigeria stock exchange as at 31st December 2020. 70 respondents were sampled from 7 of the banks randomly selected from the entire population. Data was obtained using a well-structured questionnaire. Data collected were analyzed using descriptive statistics and analysis of variances. Findings disclosed significant relationship exists between accounting software and detection, reduction and prevention of banks financial irregularities. Though available statistics reflected an increase in both the number as well as amount of bank frauds, the study inversely showed that deployment, review and continuous upgrade of accounting software has been able to detect, reduce as well as prevent fraud in Nigerian Banks.

Omotilewa , Adegbie. & Adesola.(2025) a find out the effect of accounting software on the quality of corporate reporting. The study adopted cross-sectional survey research design and used structured questionnaire to collect primary data. The research instrument was validated using Cronbach Alpha to test the reliability of the instrument which showed coefficient of 0.704 for accounting information system and 0.806 for corporate reporting. The data collected were analyzed using descriptive and inferential statistics. The result of multiple regression analysis of hypotheses 1 showed that accounting software has a positive significantly effect on the reliability of corporate reporting ($R = 0.594$, Adj. $R^2 = 0.627$, $F (3, 485) = 208.685$, $p = 0.000 < 0.05$) while the result of hypothesis II showed that accounting software has a positive significant effect on the accuracy of corporate reporting with a efficient of multiple correlation ($R = 0.629$, Adj. $R^2 = 0.390$, $F (3, 485) = 80.180$, $p = 0.000 < 0.05$). The study concluded that accounting software are effective in gathering and processing data and information to produce quality corporate reports. The study recommended that accounting software should be made more users friendly since it provides easier environment for businesses to manage financial reporting procedures and processing.

Pour Seyfaldini Jorjafki, (2024). aimed to examine the impact of using accounting software on improving the accuracy and timeliness of financial reports. This research was applied in nature and conducted using a descriptive-survey method with a quantitative approach. The statistical population consisted of accountants and financial experts working in private companies in Tehran, selected through simple random sampling. The data collection tool was a researcher-made questionnaire based on theoretical literature and prior research, including demographic items and statements measuring the variables using a Likert scale. The independent variable was the use of accounting software, assessed through three dimensions, while the dependent variables were the accuracy and timeliness of financial reports. The validity and reliability of the instrument were confirmed by expert review and statistical tests. Data were analyzed using SmartPLS 4 software and the structural equation modeling method. Both the measurement and structural models of the study were evaluated. The results indicated that the use of accounting software has a positive and significant effect on the accuracy and timeliness of financial reports.

Olamide (2024) examines the effect of AIS on the QFR of listed companies in Nigeria non-financial sector. Cross-sectional survey research design was employed for the study. Primary data were collected through questionnaire. Structural Equation Modelling (SEM) was used to examine the effects of SQ, IQ, SERVQ and UC on QFR respectively. SEM results indicated that SQ ($\beta=0.338, p=0.000<0.01$), IQ ($\beta=0.324, p=0.000<0.01$), and UC ($\beta=0.050, p=0.000<0.01$) have significant and positive effects on QFR respectively while SERVQ ($\beta= 0.626, p=0.038>0.01$) has a negative and insignificant effect on QFR. The study recommends that firms should ensure their AIS is updated for new technologies that would enhance QFR and employ competent people who are also conversant with financial reporting standards to use the AIS and prepare financial reports.

Yakubu & Kawugana (2025) investigates the effects of e-accounting on the financial performance of selected deposit money banks (DMBs) in Nigeria. E-accounting, which encompasses the use of computerized systems for recording, processing, and reporting financial information, has emerged as a strategic tool for enhancing operational efficiency, accuracy, and transparency in financial reporting. The

research adopted a descriptive and correlational design using both primary and secondary data collected from annual financial reports and structured questionnaires administered to accounting and IT personnel in selected banks. Key financial performance indicators such as Return on Assets (ROA), Return on Equity (ROE), and cost-to-income ratio were analyzed in relation to e-accounting adoption. Findings from the study revealed a significant positive relationship between the implementation of e-accounting systems and improved financial performance. However, the study also identified challenges such as inadequate staff training, system integration issues, and cybersecurity threats that hinder the full benefits of e-accounting.

Nwokwu, (2023) impact of e-accounting on the performance of accountants in the Nigerian Public Sector. The level of effectiveness and efficiency of accountants in the Nigerian Public Sector has not been encouraging in the past years due to their use of the outdated manual accounting system also known as the traditional accounting system. The e-accounting system is fast, saves time, and helps accountants to cover more work than before; thereby promoting their effectiveness. It has been fully implemented in the Office of the Accountant-General of the Federation. The questionnaire was used to collect data, and analysis was carried out through the use of simple percentages and chi-square. It was revealed that e-accounting helps to improve the performance of accountants in the Nigerian Public Sector, thereby boosting the economy of the country. It was discovered that the e-accounting system has helped to detect fraudulent activities and other financial management crimes in the Office of the Accountant-General of the Federation. Other organizations that are financially capable and that have a stable power supply have been encouraged to fully adopt the e-accounting system.

METHODOLOGY

The research design used for this study is a descriptive study and the cross-sectional survey method was adopted for this study. This enabled the researcher to generate first hand data for the study and for the test of hypotheses. The sources of data for this research were mainly primary source. They are first hand information that were specifically collected for this study. The primary data are most often collected from the field under the control and supervision of an investigator or researcher. The primary data were collected through copies of questionnaire administered by the researcher. The secondary data for this study were sourced through journals, strategic periodicals, textbooks obtained from libraries and from the internet. The population of this study comprised of supervisors, manager and staff of micro finance bank in Awka. The population of the study comprises of two thousand five hundred and forty (1,540) respondents. While 400 sample size where gotten using taro Yamane formular. Statistics such as frequency count and percentages were put to use in the analysis of research questions while research hypotheses were tested using correlation analysis and simple regression analysis. The research hypotheses were tested at 0.05 level of significance. Analysis was carried out with the aid of Statistical Package for Social Sciences (SPSS).

PRESENTATION ANALYSIS AND INTERPRETATION OF DATA

This chapter presents the data obtained from the respondents through the administered questionnaire. Four hundred (400) were administered among the employees of selected respondents. However, three hundred and forty-seven (347) copies of questionnaire were retrieved. Therefore, the analysis and interpretation of data were based on the returned questionnaire.

4.1 Questionnaire Response Rate

Copies of Distributed	Copies of Returned	Percentage Returned
350	347	99.14

Source: Field Survey 2025

Table 4.1: Respondents' Demographic Variables

4.1.1 Gender

		Frequency	Valid Percent	Cumulative Percent
Valid	Male	172	49.6	49.6
	Female	175	50.4	100.0
	Total	347	100.0	

Source: Field Survey 2025

By implication, female respondents were more than male respondents by 3 respondents in our selected sample for this study. The implication of this is to enable us to know the number of female and male that successfully returned their questionnaire

4.1.2 Marital Status

		Frequency	Valid Percent	Cumulative Percent
Valid	Married	252	72.6	72.6
	Single	95	27.4	100.0
	Total	347	100.0	

Source: Field Survey 2025

In the table above, It is therefore glaring that the majority of the respondents are married as at the time of this study. Thus, marital status table help us to know the number of single, and married, respondents that answered the distributed questionnaire.

Table 4.1.3 level of Education

		Frequency	Valid Percent	Cumulative Percent
Valid	WAEC/NECO	29	4.7	8.6
	BSC/HND	157	45.2	41.7
	MSC/MBA	174	50.1	93.2
	Total	347	100.0	

Source: Field Survey 2025

This as the one of demographic item helps us to identify the education qualification of the respondents.

4.1.4 Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	29	9.1	9.6	9.6
	26-33	118	22.9	34.2	33.8
	34-40	104	32.6	29.9	68.2
	41-50	28	8.8	9.3	77.5
	51-above	68	21.3	19.5	100.0
	Total	347	94.7	100.0	

Source: Field Survey 2025

Table 4.3 above depicted the age bracket of the respondents. The distribution shows that 9.6% of the respondents are between the age brackets of 18 to 25 years while 34.2% respondents are within the age bracket of 26-33 years. On the same note, 29.9% of the respondents are within the age bracket of 34 - 40 years. On the same note, 9.3% of the respondents are within the age bracket of 41 - 50 years, while the remaining respondents representing 19.5% are within the age bracket of 51 years and above.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.462[a]	.614	.607	.43706	.214	31.063	3	343	.000	1.797

a. Predictors: (Constant), CDS, RTT, ATR
b. Dependent Variable: FAC

Table 4.3.1 shows that R^2 which measures the strength of the effect of independent variable on the dependent variable have the value of 0.61%. This implies that 61% of the variation in Internet based accounting software and financial accuracy is explained by variations in recognition for real-time transaction, automated reconciliation and centralized data storage. This was supported by adjusted R^2 of 0.61%.

Test for autocorrelation: This is used test whether errors corresponding to different observation are uncorrelated. If the value of the durbin-watson from the regression result is close to 2 no autocorrelation in that regression result, but if it deviates significantly then there is autocorrelation. The Durbin-Watson statistic (D.W) of 2 reveals no autocorrelation in the models. Hence, the result is good for business analysis because the Durbin Watson result is 1.797

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.801	3	5.934	31.063	.000[b]
	Residual	65.519	343	.191		
	Total	83.320	346			

a. Dependent Variable: FAC
b. Predictors: (Constant), CDS, RTT, ATR

The f-statistics value of 31.063 in table above with f-statistics probability of 0.000 shows that the independent variables has significant effect on independent variables such as recognition for real-time transaction, automated reconciliation and centralized data storage can collectively explain the variations in Internet based accounting software and financial accuracy

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	0.143	.103		0.738	.000	1.940	2.347
	RTT	0.227	.029	0.390	7.775	.000	0.284	0.169
	ATR	0.127	.019	0.356	6.773	.000	0.163	0.090
	CDS	0.098	.017	0.295	5.764	.000	.065	0.132

a. Dependent Variable: FAC

A'priori Criteria: This is based on current business theories and provides information on the amount and signs of the business parameter under consideration. Given that real time transaction has a positive sign

and a value of .227 in the table above, it follows that a rise in real time transaction will boost financial accuracy by 27%, which is consistent with the a priori expectation.

Given that automated reconciliation has a positive sign and a value of 0.127, it follows that an increase in automated reconciliation will result in a 12% increase in financial accuracy. Given that centralized data storage has a positive sign and a value of.0.098, it follows that an increase in centralized data storage will boost financial accuracy by 9%, as predicted by theory.

T-Statistics: The t-test is used to determine each explanatory parameter's statistical significance in the model. Real-time transaction has t-value of 7.775, which is statistically significant and suggests that it has a considerable impact on financial accuracy. Automated reconciliation is 6.773 It is statistically unlikely that this has had a substantial impact on financial accuracy at the 5% level of significance. The statistical significance of central data storage is 5.764, which suggests that it strongly contributes to financial accuracy at the 5% level of significance.

4.3 Test of Hypotheses

Here, the four hypotheses formulated in chapter one was tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain how significant are the effect of individual independent or explanatory variables on the dependent variables.

Hypothesis One

Ho_1: Real-time transaction has no significant effect on financial accuracy of micro finance bank in Anambra state

Real-time transaction has a t-statistics of 7.775 and a probability value of 0.000 which is statistically significant. Therefore, we accept the alternative hypothesis and reject the null hypotheses which state Real-time transaction has significant effect on financial accuracy of micro finance bank in Anambra state

Hypothesis Two

Ho_2: Automated Reconciliation has no significant effect on financial accuracy of micro finance bank in Anambra state

In testing this hypothesis, the t-statistics and probability value in table above is used. Knowledge storage variables have a t-statistics of 6.773 and a probability value of 0.000 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that Automated Reconciliation has significant effect on financial accuracy of micro finance bank in Anambra state

Hypothesis Three

Ho_3: Centralized data storage has no significant effect on financial accuracy of micro finance bank in Anambra state

Centralized data storage has a t-statistics of 5.764 and a probability value of 0.000 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that Centralized data storage has a significant positive effect on organizational performance of teaching hospitals in Anambra state, Nigeria.

CONCLUSION AND RECOMMENDATION

The study on internet-based accounting software and financial accuracy of microfinance banks in Awka, Anambra State highlights the growing importance of technology-driven accounting systems in promoting transparency, accuracy, and reliability in financial reporting. Findings from the study indicate that while internet-based accounting software offers numerous benefits such as real-time data processing, automated reconciliation, and improved reporting efficiency its impact on financial accuracy largely depends on how effectively it is implemented and managed within the institutions. Microfinance banks that have successfully adopted and integrated internet-based accounting systems tend to experience fewer financial errors, enhanced record consistency, and improved compliance with regulatory reporting standards. However, challenges such as poor internet connectivity, inadequate ICT skills among staff, high software subscription costs, and concerns over data security continue to hinder optimal utilization. These limitations reduce the potential of internet-based accounting systems to deliver their full benefits in ensuring accurate financial information.

Therefore, the study concludes that internet-based accounting software has the potential to significantly enhance financial accuracy in microfinance banks, provided that the institutions invest in proper staff training, stable internet infrastructure, robust data protection measures, and effective internal control systems. Strengthening these areas will not only improve financial record accuracy but also enhance decision-making, accountability, and public confidence in the operations of microfinance banks in Awka and across Nigeria. The study recommends that Management should choose software solutions that allow real-time data entry, instant financial updates, and automatic synchronization across all branches and departments. Regular checks should be conducted to ensure that the automated reconciliation process aligns with physical cash balances and ledger entries, minimizing discrepancies. Cloud-based data management: Microfinance banks should fully adopt secure cloud storage solutions that allow centralized data access, retrieval, and backup to prevent data loss and enhance accuracy.

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