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Perceived Usefulness Of Cloud Accounting Systems Deployment For Operational Efficiency Among Deposit Banks In Abia State

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ABSTRACT
The rapid diffusion of digital technologies has fundamentally transformed the structure and delivery of financial services, making information technology an increasingly important strategic resource for banks. Deposit banks operate in an environment characterised by high transaction volumes, stringent regulatory requirements, intense competition, increasing customer expectations, cybersecurity risks and the need for timely financial information. Consequently, banks are under continuous pressure to deploy technologies that can improve the speed, accuracy, flexibility and cost-effectiveness of their internal operations. The study examined the perceived usefulness of cloud accounting systems deployment for operational efficiency among deposit banks in Abia State. Descriptive research design was adopted for the study. The population of the study consists of entire staff of the commercial banks in Abia State. Sample of 251 staff of the commercial banks were surveyed using online structured questionnaire via Google Form. The data collected were analysed using percentage, mean and standard deviation. The null hypotheses were tested using linear regression, t-test at 0.05 level of significance. The findings of the study revealed that, perceived usefulness of cloud accounting systems deployment for operational efficiency among deposit banks are automated accounting processes, real-time financial visibility, automated budgeting and forecasting etc. The deployment of cloud accounting system contributes to increased financial reporting, scalability and flexibility, promotes easy communication and collaboration, facilitate personalized services to customers among others. The study recommended that, deposit banks should ensure that there is high internet bandwidth within the bank for their staff to effectively use cloud accounting system for their operation. There is also need to train their staff on online data security and privacy to reduce cases of online criminal activities on customers data.

Keywords: Cloud Accounting Systems, Perceived Usefulness, Operational Efficiency, Deposit Banks, Emerging Technologies, Online-Based Accounting System

INTRODUCTION

The rapid diffusion of digital technologies has fundamentally transformed the structure and delivery of financial services, making information technology an increasingly important strategic resource for banks. Deposit banks operate in an environment characterised by high transaction volumes, stringent regulatory requirements, intense competition, increasing customer expectations, cybersecurity risks and the need for timely financial information. Consequently, banks are under continuous pressure to deploy technologies that can improve the speed, accuracy, flexibility and cost-effectiveness of their internal operations. Information technology has historically played an important role in transforming banking operations in Nigeria, particularly through automation, electronic banking and integrated information systems, which

have altered the manner in which banking services are produced and delivered (Oluwagbemi et al., 2011). In this evolving digital environment, cloud computing has emerged as a potentially important technological infrastructure for strengthening accounting information systems and improving organisational efficiency.

Cloud computing enables organisations to access computing resources, applications, storage and data-processing capabilities through network-based infrastructure rather than relying exclusively on locally installed hardware and software. Its application to accounting has produced cloud accounting systems, in which accounting data and applications are hosted on remote infrastructure and accessed by authorised users through internet-enabled devices. Unlike conventional accounting systems that may depend heavily on institution-specific servers and geographically constrained access, cloud-based accounting facilitates real-time access to financial information, data sharing, automated processing, system scalability and collaboration across organisational units. Recent research suggests that cloud computing can influence the adoption of cloud accounting and subsequently improve financial management by enhancing accessibility, integration and the efficiency of accounting processes (Nguyen Phu et al., 2025).

The relevance of cloud accounting is particularly pronounced in the banking sector because accounting information represents a critical component of banks' operational and managerial activities. Deposit banks generate and process substantial volumes of financial transactions involving deposits, withdrawals, loans, interest, investments, expenses, transfers, reconciliations and regulatory reporting. The effectiveness of these activities depends substantially on the availability of accurate, timely and integrated accounting information. A cloud-enabled accounting environment can potentially support automated transaction processing, real-time financial reporting, faster reconciliation, centralised data management and improved collaboration between accounting, finance, audit, risk-management and managerial units. Cloud accounting research has similarly identified benefits associated with maintaining up-to-date transactions, accelerating financial closure, improving accuracy and supporting compliance through a common source of financial information (Dissanayake & Gamage, 2022).

However, the mere deployment of a cloud accounting system does not necessarily translate into improved operational efficiency. The effectiveness of technological investments depends partly on whether organisational users perceive the technology as useful for accomplishing their work. This distinction makes perceived usefulness an important construct for investigating cloud accounting deployment. Within the Technology Acceptance Model (TAM), perceived usefulness refers broadly to the extent to which an individual believes that using a particular technology will enhance his or her job performance (Davis, 1989). Applied to cloud accounting, perceived usefulness concerns the extent to which accountants, auditors, financial managers, information technology personnel and other relevant bank employees believe that cloud-based accounting systems improve the performance of accounting and operational tasks. Therefore, a cloud accounting system may possess sophisticated technical capabilities, but its contribution to operational efficiency is likely to be limited when users do not recognise tangible benefits in terms of productivity, speed, accuracy, information availability or decision-making.

Empirical evidence supports the significance of perceived usefulness in cloud accounting adoption. Handayani et al. (2021), for example, found that perceived usefulness and perceived ease of use were positively associated with the adoption of cloud-based accounting information systems. Similarly, evidence from accounting practitioners indicates that perceived usefulness is among the factors influencing accountants' acceptance of cloud-based accounting technology, alongside ease of use and external influences (Olomiyete, 2024). Recent evidence also indicates that perceived usefulness, perceived ease of use and trust can positively influence the adoption of cloud-based accounting technologies (Soniantari & Permana, 2025). These findings suggest that users' perceptions of the practical value of cloud accounting constitute an important pathway through which technological deployment can generate organisational benefits.

Operational efficiency is another critical consideration in the contemporary banking environment. It generally reflects an organisation's ability to transform inputs into outputs with minimum waste of time,

financial resources and human effort while maintaining the required quality and reliability of its services. For deposit banks, operational efficiency may manifest through faster processing of transactions, reduced administrative costs, improved employee productivity, fewer accounting errors, quicker reconciliation and reporting, effective utilisation of technological resources and improved responsiveness to customers and regulators. Cloud accounting systems may contribute to these outcomes by reducing dependence on fragmented accounting applications, facilitating access to shared financial information and enabling accounting processes to be conducted more rapidly and collaboratively. Research on cloud-based client accounting has shown that cloud adoption can generate organisational changes and benefits, although outcomes depend on factors such as organisational readiness, technological sophistication and perceived benefits (Ma et al., 2021).

The Nigerian banking industry provides an important context for examining this relationship. The sector has undergone substantial technological transformation, with banks increasingly relying on digital infrastructure to support service delivery, transaction processing, information management and organisational coordination. Earlier evidence demonstrated that information technology adoption had already produced fundamental changes in the content and quality of banking operations in Nigeria (Oluwagbemi et al., 2011). The contemporary banking environment, however, requires institutions to move beyond basic technology adoption towards technologies capable of supporting scalable, integrated and data-driven operations. Cloud accounting may therefore represent an extension of the broader digital transformation of banking by providing accounting functions with flexible computing infrastructure and potentially reducing some of the limitations associated with traditional, locally hosted systems.

Despite these potential benefits, cloud accounting deployment within financial institutions also raises concerns relating to cybersecurity, data privacy, regulatory compliance, system integration, reliability, user competence and organisational readiness. These concerns are particularly significant for deposit banks because accounting information contains sensitive financial and customer data and must be managed within a highly regulated environment. Recent research on cloud accounting highlights security, privacy, legal compliance and system-integration issues as important considerations in understanding cloud accounting adoption and its effects on financial management (Nguyen Phu et al., 2025). Evidence from Nigerian accounting professionals similarly indicates that the transition to cloud-based accounting systems presents both benefits and implementation challenges, suggesting that technological adoption should not be viewed solely from the perspective of its potential advantages (Chukwuani, 2025). Consequently, understanding whether bank employees actually perceive cloud accounting as useful becomes important for determining whether its deployment can translate into meaningful operational outcomes.

Furthermore, existing literature appears to have concentrated considerably on cloud accounting adoption among small and medium-sized enterprises, accounting practices and professional accountants, with comparatively less attention devoted to the specific relationship between perceived usefulness of cloud accounting systems and operational efficiency in deposit banks. For example, previous studies have examined users' intention to adopt cloud accounting (Handayani et al., 2021), determinants of cloud accounting adoption among accounting professionals (Dissanayake & Gamage, 2022), and organisational outcomes of cloud-based client accounting (Ma et al., 2021). Although these studies provide important theoretical and empirical foundations, the banking context presents distinctive operational, regulatory and technological conditions that may produce different adoption experiences and efficiency outcomes.

This gap is particularly important because perceived usefulness should not be treated merely as an antecedent of technology acceptance. In a highly digitised banking environment, employees' perceptions that cloud accounting improves task performance may provide an important mechanism through which technological investments generate operational value. When employees perceive cloud accounting as useful, they may be more willing to integrate the system into routine accounting activities, rely on its information outputs and exploit its functionalities for reporting, reconciliation, monitoring and decision-making. Conversely, if employees perceive the system as providing limited additional value,

technological deployment may result in underutilisation, resistance or continued reliance on parallel manual and legacy processes. Thus, examining perceived usefulness in relation to operational efficiency can provide a more meaningful assessment of whether cloud accounting deployment is generating the organisational benefits expected from digital transformation.

Against this background, this study investigates the perceived usefulness of cloud accounting systems deployment for operational efficiency among deposit banks**.** The study is premised on the argument that the operational value of cloud accounting depends not only on technological availability but also on users' recognition of its usefulness in performing accounting and banking-related activities. By focusing on deposit banks, the study extends the cloud accounting literature into a context where transaction intensity, regulatory accountability, information accuracy and operational speed are particularly consequential. The study is therefore expected to contribute theoretically by strengthening the application of technology acceptance perspectives to cloud accounting in banking and empirically by providing evidence on whether perceived usefulness is associated with improved operational efficiency. Practically, the findings may assist bank management, accounting professionals, information technology managers and regulators in evaluating the organisational value of cloud accounting deployment and identifying conditions necessary for converting digital accounting investments into measurable efficiency gains.

Objectives of the Study

The main objective of the study is to examine the perceived usefulness of cloud accounting systems deployment for operational efficiency among deposit banks in Abia State. The specific objectives of the study are:

1. Examine the purposes of deployment of cloud accounting systems in Deposit Banks in Abia State
2. Ascertain the perceived usefulness of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State

Research Questions

The following research questions were formulated to guide the study:

1. What are the purposes of deployment of cloud accounting systems in Deposit Banks in Abia State?
2. What are Perceived usefulness of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State**?**

Research Hypothesis

The following null hypothesis was tested at 0.05 significance level:

$H_0$1: There is no significant difference in the purposes of deployment of cloud accounting systems in Deposit Banks in Abia State based on gender

$H_0$2: There is no significant difference in the Perceived usefulness of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State based on gender

LITERATURE REVIEW

The banking industry plays an essential role in the economic growth of a country, by raising gross domestic product (GDP) growth and lowering the unemployment rate (Kumbirai & Webb 2017). An effective banking industry helps a country's economy to grow by stimulating technological innovation, bridging the imbalance between the savings and investment needs of a country, offering funding to entrepreneurs who successfully implement innovative products and production processes, direct a country's scarce resources to the most profitable channels, and 9identify and fund productive investments (Abubakar & Gani 2019; Awdeh 2016; Vaithilingm, Nair & Samudram 2019). In contrast, a weak banking industry could threaten the long-term sustainability of an economy and trigger a financial crisis, which could lead to an economic crisis (Vaithilingm et al. 2019). Today's banking industry is filled with intense competition where the needs to satisfy their highly demanding customers is difficult and this is best done through the adoption of technology which plays a vital role in meeting their needs which is changing at a rapid rate (Dogarawa, 2015).

The banking industry plays an important role in the economic growth of a country, by raising GDP growth and lowering the unemployment rate (Kumbirai & Webb 2017). The Banking Association South Africa (2021) agrees that banks play an important role in the economic development of a country by providing the necessary lending to viable initiatives aimed at growth and expansion of sectors, promoting capital formation, investing in new and existing enterprises, balancing development of different regions, transferring surplus funds and influencing economic activity by increasing amounts of money in circulation through credit creation and adjustments in interest rates (Abubakar & Gani 2019; Vaithilingm *et al.* 2019). The main operations of a bank include accepting deposits and granting credit facilities (Kolapo, Ayeni & Oke 2021). It is clear that the banking industry is important to the Nigerian economy, however, banks face many challenges, making it difficult to remain competitive (Chigamba & Fatoki 2019). Banks are therefore required to be more customer focused (Chigamba & Fatoki 2019).

The importance of financial institutions in generating growth within the economy has been widely discussed in the literature (Ekpenyong & Acha, 2021). Early economists such as Schumpeter (1911) identified banks' role in facilitating technological innovation through their intermediary role. He believed that efficient allocation of savings through identification and funding of entrepreneurs with the best chances of successfully implementing innovative products and production processes are tools to achieve this objective. The financial structure of any country is usually described in terms of the various types of financial institutions operating within it. In Nigeria, the most developed segment of its financial system is the banking system, which consists mainly of the central bank and commercial banks.

Adoption of cloud accounting system have lots of benefits to the deposit banks, according to George and Agwor (2020) some of the major benefits are Cloud based computing is user-friendly by making technology of computing and its functions easy to understand and utilize. This therefore, enables accounts to generate real-time financial reporting, Cloud based computing enables businesses to transmit financial data with their clients in real-time, thereby improving communication as well as collaboration, reducing costs considering its capability of avoiding upfront capital expenditure for information technology infrastructure and software licenses, and improving performance through increased firms' flexibility and agility. Similarly, Lakshmi and Jansi (2018) found out that, deposit banks adopts cloud accounting system to automate their financial report, planning and budgeting, mobile banking, real-time financial visibility, and centralized general ledger management among others.

Studies have established that, the adoption of merging technology could facilitate improvement in the operations of deposit banks. Lu (2020) reported that, the adoption of technologies such as cloud accounting system and financial technology has the potential to facilitate operational efficiency in deposit banks. Similarly, Raymond (2018) opined that, cloud Computing can offer banks a number of benefits for example turning a large up front capital expenditure to a smaller on-going operational cost. According to Bueno, et al. (2024) adopting cloud computing leads to efficiency in banks operations. Cheng, et al. (2022) reported that, cloud computing interacts with other newly emerging technologies, leading to synergy gains in cost efficiency and operational risk control in deposit banks.

In another empirical study, Brown (2022) found out that, cloud computing is easy to use in banking operations and facilitates accurate in data processing whereby to improve efficiency in bank operations. To sustain the adoption of cloud accounting system in deposit banks, Idris, Audu and Abiola (2022) suggested that management of the deposit banks in Kogi state should ensure that telecommunication infrastructure are installed to ensure smooth adoption of cloud accounting system for their operations. According to Mohammed, et al (2021) deposit money banks in effort to vigorously pursue their goals have replaced their existing computing practices with the modern patterns of computing through top management support, display of organizational competences and the mechanism of intention to use targeted at attaining perceived usefulness, perceived ease of use and service quality.

RESEARCH METHODS

Descriptive research design was adopted for the study. Descriptive survey research design aims at collecting data on and describing it in a systematic manner, the characteristics, features or facts about a given population (Nworgu, 2015). The descriptive survey was considered suitable because this study seeks to collect, describe and summarize empirical data on the deployment of cloud accounting systems for Operational Efficiency among Deposit Banks in Abia State. The population of the study consists of entire staff of the commercial banks in Abia State. Sample of 251 staff of the commercial banks were surveyed using online structured questionnaire via Google Form. These banks are Access Bank, First Bank, Guaranty Trust Bank, Union Bank, UBA, Zenith Bank and First City Monument Bank. The questionnaire was titled "Deployment of cloud accounting systems for Operational Efficiency among Deposit Banks Questionnaire" the questionnaire was divide into two clusters, with a total of 24 items, where cluster 1 has 10 items, while cluster 2 has 14 items. The questionnaire was structured using four-point scale. Data collected were coded into SPSS version 22 and analyzed using frequency count, percentage, mean and standard deviation. To accept an item, its mean will be equal to (=), or greater (>) than the criterion mean of 2.50, thus any mean less than 2.50 will be rejected. While The null hypotheses were tested using t-test at 0.05 level of significance. The null hypotheses will be rejected when the P-value is less than the alpha value, but where the p-value is greater than the alpha value, the null hypotheses will not be accepted.

RESULTS

The results of the study was presented using tables, a total of 246 responses were received using Google form from the bankers in the selected banks in Abia State, which represent 98% response rate.

Table 1: Gender Distribution of Respondents

Gender	Frequency	Percentage (%)
Male	92	37.4
Female	154	62.6
Total	**246**	**100.0**

Data in table 1 shows that, majority of the bankers, 154(62.6) were female, while 92(37.4%) were male.

Research Question 1: *What are the purposes of deployment of cloud accounting systems in Deposit Banks in Abia State?*

Table 2: Mean and Standard Deviation of the purposes of deployment of cloud accounting systems in Deposit Banks in Abia State

S/N	Items	SA	A	D	SD	$\bar{x}$	St.D	Decision
1	Mobile banking	169	77	0	0	3.69	.465	Accepted
2	Centralized general ledger management	161	85	0	0	3.65	.477	Accepted
3	Automate financial reporting and analysis	170	59	17	0	3.62	.612	Accepted
4	Financial data analytics and visualization	153	76	17	0	3.55	.622	Accepted
5	Virtual financial advisory service	127	102	17	0	3.45	.622	Accepted
6	Automated budgeting and forecasting	126	94	26	0	3.41	.674	Accepted
7	Automated accounting processes	119	110	17	0	3.41	.618	Accepted
8	Digital wallets	135	86	8	17	3.38	.847	Accepted
9	Automate audit and internal controls	126	103	17	0	3.37	.807	Accepted
10	Real-time financial visibility	135	60	51	0	3.34	.801	Accepted
	Grand Mean					**3.49**	**0.65**	**Accepted**

Keys: SA: Strongly Agree; **A:** Agree; **D:** Disagree; **SD**: Strongly Disagree

Table 2 shows the responses of bankers on the purposes of deployment of cloud accounting systems in Deposit Banks in Abia State. From the results, mobile banking, with 3.69 mean score; Centralized general ledger management, with mean of 3.65; Automate financial reporting and analysis, with 3.62 mean sore; Financial data analytics and visualization, with 3.55 mean score; Virtual financial advisory service, with 3.45 mean score; Automated budgeting and forecasting, and Automated accounting processes, with mean of 3.41 are the major purposes for deployment of cloud accounting systems in Deposit Banks in Abia State. The grand mean of 3.49 indicates that deposit banks have lots of purposes for deployment of cloud accounting systems.

Research Question 2: *What are Perceived usefulness of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State***?**

Table 3: Mean and Standard Deviation of the Responses of Bankers on the usefulness of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State

S/N	Items	SA	A	D	SD	$\bar{x}$	St.D	Decision
1	Enables financial users to elastically utilize resources in an on-demand fashion	169	77	0	0	3.69	.465	Accepted
2	Enhance decision-making capabilities	161	85	0	0	3.65	.477	Accepted
3	Increased financial reporting,	187	33	17	9	3.62	.772	Accepted
4	Helps to streamline their operations	170	59	17	0	3.62	.612	Accepted
5	Enhanced customers' banking experience	127	102	17	0	3.45	.622	Accepted
6	Scalability	128	101	8	9	3.41	.728	Accepted
7	Improved customer service delivery,	126	94	26	0	3.41	.674	Accepted
8	Reduced manual errors	119	110	17	0	3.41	.618	Accepted
9	Facilitates personalized services to customers	119	110	8	9	3.38	.722	Accepted
10	Improved data/information security	135	86	8	17	3.38	.847	Accepted
11	Promotes easy communication	126	103	17	0	3.37	.807	Accepted
12	Increased reliability of accounting information	135	60	51	0	3.34	.801	Accepted
13	Promotes easy collaboration,	128	84	8	26	3.28	.950	Accepted
14	Enhance flexibility	76	110	52	8	3.03	.807	Accepted
	Grand Mean					3.43	0.71	**Accepted**

Keys: SA: Strongly Agree; **A:** Agree; **D:** Disagree; **SD**: Strongly Disagree

Table 3 shows that the major usefuless of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State are enables financial users to elastically utilize resources in an on-demand fashion, with mean of 3.69; Enhance decision-making capabilities, with 3.65 mean score; Increased financial reporting, and Helps to streamline their operations with 3.62 mea score; Enhanced customers' banking experience, with 3.45 mean score; Scalability, Improved customer service delivery, and Reduced manual errors, with 3.41 mean score; Facilitates personalized services to customers, and Improved data/information security with 3.38 mean score. The grand mean of 3.43 indicates that cloud accounting system has lots of benefits to deposit when properly deployed in the operations of the deposit banks.

Test of Hypotheses

Hypothesis 1: There is no significant difference in the purposes of deployment of cloud accounting systems in Deposit Banks in Abia State based on gender

Table 6: T-test analysis of the difference in the purposes of deployment of cloud accounting systems in Deposit Banks in Abia State based on gender

Gender	N	Mean	St. D	Df	t-cal	Sig	Decision
Male	92	3.49	0.47	244	0.091	0.927	**Not Significant**
Female	154	3.49	0.46				

Keys: P<0.05; D: Decision; S: Significant; NS: Not Significant

Table 6, shows that the t-test value 0.091 significant at 0.927. Since the significant value of 0.927 is greater than 0.05 level of significance at which the null hypothesis is tested, the null hypothesis is therefore upheld. Hence, There was no significant difference in the purposes of deployment of cloud accounting systems in Deposit Banks in Abia State based on gender.

Hypothesis 2: There is no significant difference in the Perceived benefits of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State based on gender

Table 7: T-test analysis of the difference in the Perceived benefits of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State based on gender

Gender	N	Mean	St. D	Df	t-cal	Sig	Decision
Male	92	3.43	0.45	244	-0.086	0.931	**Not Significant**
Female	154	3.43	0.45				

Keys: P<0.05; D: Decision; S: Significant; NS: Not Significant

Table 7, shows that the t-test value -0.086 significant at 0.931. Since the significant value of 0.9231 is greater than 0.05 level of significance at which the null hypothesis is tested, the null hypothesis is therefore upheld. Hence, There was no significant difference in the Perceived benefits of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State based on gender.

DISCUSSION OF THE FINDINGS

The findings of the study revealed that the major purposes of deployment of cloud accounting systems in Deposit Banks in Abia State are mobile banking, Centralized general ledger management, Automate financial reporting and analysis, Financial data analytics and visualization, Virtual financial advisory service, Automated budgeting and forecasting, Digital wallets, Real-time financial visibility and Automated accounting processes. The findings of the study is in line with the findings of George and Agwor (2020) who found out that the major benefits are Cloud based computing is user-friendly by making technology of computing and its functions easy to understand and utilize. This therefore, enables accounts to generate real-time financial reporting. The findings of the study also further validates the earlier findings of Lakshmi and Jansi (2018) who found out that, deposit banks adopts cloud accounting system to automate their financial report, planning and budgeting, mobile banking, real-time financial visibility, and centralized general ledger management among others

The findings of the study revealed that the major benefits of deploying cloud accounting systems in enhancing Operational Efficiency in Deposit Banks in Abia State are enables financial users to elastically utilize resources in an on-demand fashion, enhance decision-making capabilities, increased financial reporting, and helps to streamline their operations, enhanced customers' banking experience, scalability, improved customer service delivery, and reduced manual errors, facilitates personalized services to customers, and improved data/information security. The findings of the study is in accordance with the findings of Lu (2020) who reported that, the adoption of technologies such as cloud accounting system and financial technology has the potential to facilitate operational efficiency in deposit banks. Similarly, the finings of the study is in agreement with the study of Raymond (2018) who found out that, cloud Computing can offer banks a number of benefits for example turning a large up front capital expenditure

to a smaller on-going operational cost. The findings of the study is also in line with the recent findings of Bueno, et al. (2024) who found out that, adopting cloud computing leads to efficiency in banks operations.

CONCLUSION

Cloud accounting systems are emerging technologies that have revolutionized the operations of deposit banks to foster efficiency and compete with others. Deposit banks deploy cloud accounting system for many purposes which are all geared towards operational efficiency. When properly deployed cloud accounting system could facilitate enhance decision-making capabilities, increased financial reporting, and helps to streamline their operations, enhanced customers' banking experience, scalability, improved customer service delivery, and reduced manual errors, facilitates personalized services to customers, and improved data/information security. The underlying logic is that when employees perceive cloud accounting as useful for improving job performance, reducing processing time, enhancing information accessibility, supporting decision-making and increasing productivity, they are more likely to utilise the system effectively, thereby contributing to improved organisational operations. This proposition is grounded principally in TAM and supported by emerging empirical evidence from Nigerian banking research.

RECOMMENDATIONS

The following recommendations were suggested:

1. Deposit banks should strengthen internet and digital infrastructure to support reliable cloud accounting deployment.
2. Bank management should provide continuous training and capacity development for employees using cloud accounting systems.
3. Deposit banks should strengthen cybersecurity, data privacy and information-security controls around cloud accounting systems.
4. Bank management should integrate cloud accounting with other core banking and decision-support systems.
5. Deposit banks should establish continuous monitoring and evaluation mechanisms to measure the operational value of cloud accounting deployment.
6. Overall, the recommendations suggest that banks should move beyond merely deploying cloud accounting systems and focus on creating the infrastructure, human-capacity, security, integration and performance-monitoring conditions necessary to convert perceived usefulness into sustained operational efficiency.

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