International Journal for Multidisciplinary Research (IJFMR)
E-ISSN: 2582-2160 ● Website: www.ijfmr.com ● Email: editor@ijfmr.com

Effect of Computerized Accounting System on Organization's Performance in Tanzania

Dionis Joseph Ndolage

(PhD): Lecturer, Faculty of Business Management, The Open University of Tanzania. Department of Accounting and Finance, P. O. Box 23409 Dsm,

Abstract

This study investigated the effect of Computerized Accounting Systems on Tanzanian's public organizations performance focusing on the Tanzania Ports Authority. In achieving the targeted objective, the researcher examine how Computerized Accounting Systems influences the quality of financial reporting, effectiveness of internal control systems, and decision-making processes within Tanzania Ports Authority. A descriptive research design was employed, using both primary and secondary data collected through questionnaires and document reviews. Data was collected from sampled 76 respondents at Tanzania Ports Authority who were selected using simple random sampling. Sample data was collected using questionnaire. Statistical Package for Social Science Version 23 was employed to inter collected data then descriptive statistics and inferential analysis outputs were obtained. Additionally, correlation analysis, analysis of variance (ANOVA) and multiple regression analysis was obtained. The findings revealed that the implementation of computerized accounting systems at Tanzania Ports Authority has significantly improved financial reporting by enhancing accuracy, timeliness, and data reliability. In addition to that, the system has strengthened internal controls by minimizing fraud and promoting transparency. Moreover, access to real-time financial data has enabled quicker and more informed decision-making among managers at Tanzania Ports Authority. The study concludes that computerized accounting systems contributes positively to public Tanzanian organizational performance and recommends increased training, enhanced system integration, and improved information technology infrastructure to maximize its benefits. These findings from Tanzania Ports Authority support the broader adoption of computerized accounting systems across other public organizations/institutions in Tanzania to enhance efficiency and accountability.

Keywords: Computerized Accounting Systems, Organizational Performance, Internal Controls, Tanzania Ports Authority

1.0 Introduction

The adoption of computerized accounting systems has become increasingly prevalent across various sectors, including public institutions. Borhan and Nafees (2018) conteded that, computerized accounting systems enables organizations to process financial transactions efficiently, improve data accuracy, and enhance financial reporting. In the context of Tanzania, public institutions such as the Tanzania ports authority have been moving into implemented computerized accounting systems effectively to streamline current operations and ensure compliance with financial regulations, and improve overall performance. The Tanzania Ports Authority plays a critical role in managing and regulating port

operations in Tanzania. Given the strategic importance of ports in facilitating trade and economic growth, it is crucial to ensure the efficiency of financial management within Tanzania ports authority. The current integration of computerized accounting systems aims to enhance the effectiveness of financial operations by automating transactions, reducing errors and improve manager's decision-making processes.

Despite the potential benefits of computerized accounting systems, challenges remain in its implementation and utilization in public institutions. These challenges include system integration issues, user adaptability, cybersecurity risks, and the need for continuous system upgrades, Borhan and Nafees (2018). This study examined the effect of computerized accounting systems on the performance of public institutions focusing on Tanzania ports authority. Modern civilizations are changing as a result of the recent and swift development of Information and communication technology. Globally, the Information and communication technology is used in every facet of human endeavor, including the sciences, administration, arts, crafts, accountancy, commerce and all other aspects. Kyeremeh *et al.*, (2019) argued that, information and communication technology is the collection, processing, storing, and sharing of textual, numerical, visual, and audio data using micro-electronics-based computing equipment. Information technology includes the necessary people resources and expertise, as well as hardware and software and information technology controls frameworks. Lim, (2013) argued that, information and communication technology has changed how businesses carry out their everyday tasks. Additionally, he contended that, information and communication technology specifically contributed to the development of accounting software programs and the use of computers in organizations to carry out accounting tasks. These days, any organization that wants to stay afloat in a volatile climate and compete with others, needs to take information and communication technology into account, Akanbi and Adewoye, (2018). Combs *et al.*, (2005) stated that a company's performance is a gauge of its success. According to Carton and Hofer (2006), organizational performance is a gauge of how an organization's status has changed or what results from management choices and how those decisions are carried out by its members.

Combs, Crook, & Shook, (2005) stated that organization performance involves the variety of performance metrics. The standard approach is to separate it into two major categories which are financial and non-financial performance. Nonetheless, common question among scholars has been whether using computerized accounting systems can enhance business performance and operational efficiency in public organization over time. In the country like Nigeria with oil and gas industries relatively few have particularly examined how computerized accounting systems affect the oil and gas industry performance. Ironkwe and Nwaiwu (2018) concentrated on manufacturing firms, Amahalu, Abiahu, and Obi (2017) on microfinance Banks, Taiwo and Agwu (2016); Akanbi and Adewoye, (2018), Akesinro and Adetoso (2016), Dandago and Rufai (2014), and Agbim (2013) concentrated on depositing money in banks without looking the current effects of using computerized accounting systems and its performance effects on the respective firms. Therefore, this study address the performance of public organization being associated with the current use of computerized accounting systems taking into consideration of some previous authors like Alfred (2014) whose study revealed the impact of computerized accounting systems on payroll accounting, Okoye and Oghoghomeh (2011) their study revealed the effect of computerized accounting systems on external audit functions, and Okoye and Gbegi (2012) whose study revealed how computerized accounting systems do effect service delivery on public organizations without addressing its effects on organizations performance.

2.0 Literature Review

Computerized Accounting System and Organizational Performance

A computerized accounting system is argued to be an integrated framework that combines accounting principles, computing technology and system operations to efficiently process financial transactions, Ganyam and Ivungu, (2019). Perpendicularly to that, Ama (2004) had explained a computerized accounting system as a structured approach to identifying, measuring, preparing, collecting, interpreting, analyzing and communicating an entity's financial information to relevant stakeholders. The emergence of information systems has significantly influenced the evolution of accounting systems. Various types of information systems have been considered to contribute to organizational efficiency, including management information systems, transaction processing systems, office automation systems, decision support systems, executive information systems, expert systems, and accounting information systems, Al-Mamary, Shamsuddin, Hamid, and Aziati, (2014). Among all these mentioned computerized accounting system have been considered to plays a crucial role in recording and processing data related to financial transactions that impact an organization, Olusola, Olugbenga, Zacchaeus, and Oluwagbemiga, 2013). It is considered to facilitates accurate financial reporting and improves communication with both internal and external stakeholders, Ganyam and Ivungu, (2019). Lim, (2013) explained that, a computer-based transaction system facilitates the rapid and efficient dissemination of both routine and critical business information. The adoption of information technology applications has transformed stakeholders' expectations, shifting the demand towards more frequent and detailed accounting data rather than relying solely on periodic, aggregated financial reports. As per today, computerized accounting systems play has a vital role in assessing and monitoring a company's financial status, preparing tax-related document(s), and supporting various organizational functions such as marketing, human resource management, production and strategic planning. Taiwo and Agwu (2016) contended that, the key functions of computerized accounting systems include classification of financial records, efficient data collection, storage as well as interpretation and summarization of financial information for external users. Moreover, Ware, (2015) stated that, accounting software forms an essential component of computerized accounting systems. It comprises computer programs designed to execute accounting task(s). This application software make records and processes accounting transactions across different functional modules, including accounts receivable, payroll, accounts payable and trial balance. These systems range from small-scale accounting software like quick books and myob to large-scale integrated accounting software that is often part of enterprise-wide solutions such as enterprise resource planning systems, systems applications and Products. Also commercial accounting information system software falling into vendor-supported systems, backbone systems and turnkey systems as its three major categories.

Computerized accounting system has been illustrated to have several benefits for numerous organizational functions both public and private ones. The study of Okoye and Oghoghomeh (2011) demonstrated the usefulness of computerized accounting system in external audit functions. Sugut (2014) argued that, computerized accounting system eases auditing and has better access to required information such as payments, cheque numbers and other transactions which helps reduce the time needed to provide this type of information and documentation during auditing. He further argued that, computerization saves time on transactions, leading to higher financial reporting quality and facilitates an efficient information flow which enhances managerial decision-making. Therefore, it speeds up timeliness, routine business transactions, accuracy, quick analysis, and reporting (Sugut, 2014). The

study of Agbim, (2013) showed that computerized accounting system enables management to monitor the financial performance of all segments of a business because of the availability of a broad range of detailed reports at a short interval. Amviko (2011) found that computerized accounting system is positively associated with improved business performance. The study of Agbim, (2013) in Nigeria revealed that computerized accounting system improved business turnover and profitability. This was as well recommended by Onaolapo and Odetayo, (2012) who showed that computerized accounting system has a significant positive effect on organizational effectiveness and performance. Organizational performance are considered to measure changes within an organization or the outcomes resulting from managerial decisions and their execution by members of the organization, Carton and Hofer, (2006). Carton, (2004) explained that, organizational performance involves the effective utilization capital resources, human resource and all physical resources to achieve a common organizational objective(s). He further argued that, it encompasses the actual output or results of an organization compared to its intended goals and organizational objectives. Richard, Devinney, Yip, and Johnson (2009) explained the organizational performance as the output of three distinct areas which are product market performance which includes sales and market share, financial performance which includes profits, return on assets and return on investment and shareholder return that includes total shareholder return and economic value added. Additionally, they noted that computerized accounting system refers to software applications that electronically record, process, and manage financial transactions. Compared to manual systems, computerized accounting system enhances speed, accuracy, and efficiency. Modern systems offer features like automated ledger updates, real-time reporting, and cloud storage, which contribute to better financial management. Therefore organization performance was as well argued to be evaluated using subjective indicators such as environmental performance, social performance, customer's satisfaction and employee satisfaction.

3.0 Methodology and Modelling

Primary data was collected through structured questionnaires. In this research questionnaires serves as a structured set of questions which are designed to obtain intended information, Agbim (2013). The questionnaires used in this study integrated both interval scales and nominal of which interval scales was organized using five-point likert format measured variables relevant to the study with Strongly Agree (5), Agree (4), Undecided (3), Disagree (2), and Strongly Disagree (1) while nominal scales captured demographic information, The questionnaires contained seventeen items of which questions 1 to 5 focused on accounting software usages, question 6 to 9 focused on accountability, questions 10 to 13 on productivity and while questions 14 to 17 focusing on cost control. In evaluating the internal consistency this study used Cronbach's Alpha that was used for testing data reliability.

This study employed a descriptive research design, questionnaires being used in data collection. The research focused on randomly selected employees from Tanzania ports authority. The targeted group was basically in the accounting, finance, information Technology and information communication technology departments. Using simple random sampling, 100 potential respondents were selected and given questionnaires. After data cleaning the remained sample size was 76 respondents, of which 24 were eliminated for being outliers. After collecting responses from staff across selected department of Tanzania ports authority, data was coded and analyzed with a help of statistical package for the social sciences tool**.** Three statistical methods was applied that were descriptive statistics used to summarize demographic data and system usage trends, multiple linear regression used to assess the effect of

computerized accounting system dimensions on performance outcomes and Pearson correlation coefficient was used to measure the strength of relationship between computerized accounting system and Tanzania ports authority performance indicator(s)

Perceived usefulness are the extent to which a person believes using a system which enhance their job performance. Perceived ease of use explained to be the extent to which a person believes using the system become free from using too much effort. Davis (1986) contended that technology acceptance model predicts how users embraces or use information communication technology in an organizational setting and focuses on perceptions rather than actual usage. This research study was based on the technology acceptance model. Technology acceptance model, explains technology adoption through perceived usefulness and ease of use, Davis (1989). In the Tanzania ports authority context, employee's willingness to use computerized accounting system are demanded to depends on how efficient and user-friendly users find it and focuses on perceptions rather than actual usage. However, the decision to adopt new technologies are influenced by perceived usefulness and perceived ease of use on the organization. Moreover, the model stipulates that computerized accounting system enhances financial accuracy, reduces costs, and increases transparency. Real-time financial access also supports better decision-making. Also it indicates that computerized accounting system strengthens accountability and regulatory compliance. However, challenges such as limited technical skills, resistance to change, and cybersecurity threats persist.

Despite its benefits, computerized accounting system implementations have been facing several challenges which include system Integration. Integrating new computerized systems with existing legacy platforms are found to become complex and time-consuming, often requiring specialized technical expertise and user adaptability. Employees resistance in adopting the new system were found to be caused by their fear of job displacement or limited technical skills. Also found to be affecting the smooth transition and system effectiveness. Additionally, cybersecurity risks found to increased reliance on digital systems which exposes organizations to cyber threats. These necessitate robust cybersecurity measures to protect sensitive financial data. Also the high costs of the initial investment, along with ongoing maintenance and upgrade expenses, can be financially burdensome, especially for smaller organizations.

4.0 Data Validity, Data Reliability, Data Analysis and Model Specification

4.1 Data Validity and Reliability Test

In checking data validity, the research data were considered to be valid when validity data test measures what it claimed to measure, Greener, (2015). In this research study, to ensure that the measurement instrument measured what it aimed to measure, translational validity test that consists of criterion-related validity, face validity check and content validity check were conducted. Criterion-related validity examined whether a given measure behaves the manner it should, given the theory of that variable or construct. Criterion-related validity consisted of convergent validity test and discriminant validity test. Content validity showed how well the indicators and attribute(s) were in the measurements of the computerized accounting system variables or indices relationally represented the variables that were intended. In addition to that the content validity was assured by conducting a comprehensive literature review regarding the domain computerized accounting system and Tanzania ports authority performance. Moreover, data face validity check showed whether an indicator seems to be a reasonable measure of computerized accounting system Tanzania ports authority performance or construct. This

indicated the extent to which the questionnaires (ie. research tool) appeared to measure what was intended to be measured. In this research study, the face validity was therefore ensured by using the research questionnaires that attained the face validity while others that were not able to be measured by the research questionnaires were taken care by other validity measurement check as explained.

Bhattacherjee, (2012) defined convergent validity as the closeness with which a measure converges on (or relates) to the construct that it is purported to measure. In this study convergent validity was established by comparing the observed values of one indicator (attribute) of one construct (variable) with another indicator (attribute) of the same construct and demonstrating similarity between values of these indicators (attributes). Furthermore, discriminant validity described as the degree to which a measure(s) does not discriminates from (measure) other constructs that it is not supposed to measure. To ensure discriminant validity the average variance extracted was compared with the square of the correlation between the construct. The square correlation estimates should be lower than the average variance extracted values and that the value of correlation between the research constructs should be one, Hair *et al*., (2010). Perpendicularly Reliability intended to measure the extent to which the data collection techniques or analysis yield consistent findings. This checked how consistently and precisely the computerized accounting system and Tanzania ports authority performance variables were. The reliability was improved by using quantitative measures. Quantitative measures looked if objectives were more reliable than subjective measures. Microsoft excel for data cleaning, data control and organization of data were used to avoid human errors and loss of data before entering those data in the statistical packages for social science studies version 22. The instrument showed good internal consistency; with most subscales exceeding the acceptable threshold which was $\alpha > 0.6$. Instrument's reliability was assessed using Cronbach's Alpha, of which its values was 0.702 for accounting software usage and 0.634 for organizational performance, indicating that the data was acceptable for its internal consistency.

4.2 Data Analysis and Model Specification

Both descriptive and inferential statistical methods were employed. Descriptive statistics included minimum values, maximum values, the mean, median and standard deviations. Simple linear regressions were used to explore the relationship between accounting software usage (independent variable) and organization performance variables (dependent variable), Also the coefficient of determination (R^2) used to indicate the model fitness to the study. The data analysis was conducted with the help of statistical packages for social science studies version 22 tool.

Simple linear regressions model is specified as $Y = \beta_0 + \beta_1 X_1 + \varepsilon$ where $Y =$ Organizational performance measured by profitability, $X_1 =$ Accounting Software Usage, $\beta_0 =$ constant coefficient when other factors are not applicable β1=slope coefficient to the regression and $\varepsilon =$ is the error term which accounts for other unobserved factors that might have an effect to the organization performance.

5.0 Response Rate and Demographic Information

Descriptive and inferential data analysis statistical operation was done from secondary data collected from 76 respondents. Respondent's demographic interpretations from analyzed data was done then followed by multivariate data analysis. The respondent's demographic involved age, sex(gander), education level and work experience (in years). The multivariate analysis involved computerized accounting systems and organization performance variables. In addition to that, the analyses consisted of statistics such as mean, standard deviation, minimum value and maximum value for the organization

performance and computerized accounting systems variables. The secondary data for both organization performance and computerized accounting systems were collected from Tanzania ports authority and the checklists were also used to collect individual missing information. Out of eighty questionnaires distributed seventy six (ie, 100 percent) were successfully filled and returned (which make 95% response rate). However, two were invalid and two were only partially completed (which make five percent) eliminated because they missed important individual information. The demographic breakdown showed that 37.1% of respondents were aged 30–39, and 64% were male. Most participants held at least a bachelor's degree, with the majority having 11–15 years of work experience shown in table 1.

Table 1:Respondent's Demographic Results

Demographic profile	**Frequency**	**Percentage (%)**
Age: below 20 years		
Age: below 20 years	15	19.1
20-29	23	30.3
30-39	28	37.1
40 and above	10	13.5
Total	**76**	**100**
Sex : Male	49	64
Female	27	36
Total	**76**	**100**
Educational level		
Diploma	9	11.2
Bachelor degree	32	42.3
Master degree	14.2	18.8
(PhD)	5.4	5.4
Others	17	22.3
Total	76	100
Work experience:		
5 years and below	8	10.5
6 – 10 years	20	26.3
11 – 15 years	27	35.5
16 and above	21	27.6
Total	76	100

***Source**: Researcher's data 2025*

5.0 Hypothesis Analysis

Descriptive Results indicated that; mean scores across all subscales were above 3.00, revealing general agreement or positive perception. Average means per subscale were 4.402 for Accounting Software Usage and the profitability index was 3.375.

The hypothesis was tested using simple linear regression and the results showed that accounting software usage had positive significant effect to the profitability of Tanzania ports authority performance, Table 2.

Table 2: Model Summary of Hypothesis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.381	.145	.135	1.34557

***Source**: Researcher's data analysis 2025*

The model summary indicates an R-squared value of 0.145, meaning that 14.5% of the variance in profitability is explained by accounting software usage. The adjusted R-squared value of 0.135 shows that, after adjusting for the number of predictors, accounting software usage accounts for 13.5% of the variability in productivity at Tanzania ports authority performance,. Moreover, the F-statistic is 14.826 with a p-value of .000, indicating that the regression model is statistically significant at the 0.05 level. Therefore, the null hypothesis is rejected, confirming that accounting software usage significantly affects the profitability of Tanzania ports authority performance, table 3 (Note: Dependent Variable – Profitability for Tanzania ports authority performance)

Table 3: Analysis of Variance (ANOVA) Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	26.833	1	26.833	14.826	.000
Residual	157.516	75	1.811		
Total	184.364	76			

***Source**: Researcher's data analysis 2025*

Moreover, table 4 reveals the t-value of 3.850 (p = .000) confirms that accounting software usage has a positive and statistically effect on profitability of Tanzania ports authority and its performance. Thus, the alternative hypothesis is accepted.

Table 4: Model Coefficients of Hypothesis Testing Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
B	Std. Error	Beta(Constant)	12.618	1.457	8.658	.000
	Accounting	Software Usage	0.254	0.382	3.850	.000

***Source**: Researcher's data analysis 2025*

6.0 Discussion of Findings

This study explored the effect of computerized accounting systems on organizational performance citing Tanzania ports authority. Findings indicated a positive effect of computerized accounting systems on profitability made by Tanzania ports authority. This result aligns with previous research researchers like Khan (2017), Taiwo, (2016), Procter and Gamble,(2024) Ironkwe and Nwaiwu, (2018); Taiwo, (2016) and Agwu (2016). For instance; the research study of Procter and Gamble,(2024) revealed that accounting information system that termed for computerized accounting systems significantly improved organizational performance involving workers job performance marketing and financial aspects. 0787 001651

Another researchers Taiwo, (2016) and Agwu (2016) and Taiwo, (2016), analyzed data from Covenant University in Nigeria, this research study revealed a strong relationship between information

communication technology, accounting systems, and profits of the organizational performance. Moreover, Onaolapo and Odetayo, (2012) revealed that accounting information systems significantly enhanced organization's profit and organizational effectiveness in the construction organizations. Ironkwe and Nwaiwu, (2018) confirmed that accounting information systems positively influenced both financial performance and non-financial performance indicators. Moreover, Kyeremeh *et al.,* (2019) emphasized that improved service delivery was due to the use of information communication technology in steel manufacturing indurstries. Also Akanbi and Adewoye, (2018) showed that accounting information systems adoption positive effect on the organization's profitability metrics in Nigerian commercial banks. Similarly, Borhan and Nafees, (2018) in Jordan. Kashif, (2018) in India, and Borhan and Bader (2018) in Jordanian banks, all revealed organization's positive links between accounting information systems and organization's financial performance. Perpendicularly to that, Amahalu *et al.,* (2017) showed that computerized accounting systems improved organizational profitability using indicators which was return on asset (ROA), net profit margin (NPM) and return on equity (ROE) in microfinance banks. Also Akesinro and Adetoso, (2016) confirmed that computerized accounting systems significantly enhanced organization's profitability and customer satisfaction in banks. Peter *et al.,*(2018) concluded that computerized accounting systems like tally and QuickBooks positively affected small and medium enterprises (SME's) performance in Bomet County. Lastly, the research study by Akande, (2016) revealed a strong correlation between computerized accounting systems and entrepreneurial success in Nigeria. Also, Mehdi *et al.,*(2015), using data from small and medium enterprises (SMEs) in Iran revealed that accounting information systems implementation was significant and had a positive correlation which improved to the organization performance.

7.0 Conclusion, Recommendations and Area for Future Research

The study assessed the effect of computerized accounting systems (CAS) on the performance of organizations in Tanzania citing Tanzania ports authority. The key objectives were to examine the impact of computerized accounting systems on the Tanzania ports authority profitability performance using quality of some indicators like internal controls, financial reporting and decision-making processes. This research study's results, concludes that the adoption of a computerized accounting system has a positive and significant impact on the operational and financial performance of Tanzania ports authority. The findings support the notion that digital transformation in accounting system processes leads to improved both public and private organizational work efficiency, transparency and accountability.Based on this research study's findings and results, researcher made the following recommendations: Tanzania ports authority should invest more in continuous training for its accounting and finance personnel to ensure they are proficient in using the computerized accounting systems and keep up with system upgrades as the technology changes overnight. This will bridge skill gap(s) and enhances user competence, particularly in advanced modules like forecasting, internal control and reporting.

Additionally, the computerized accounting systems should be further integrated with other department (s) such as human resources, procurement and operations to allow seamless data sharing and improve organizational profitability efficiency. Given the dependence on current technology, Tanzania ports authority are advised to enhance its information technology infrastructure and put in place strong cybersecurity measures to safeguard financial data from loss or breaches. Moreover, Tanzania ports authority are advised choose computerized accounting systems platforms that are customizable and

scalable to suit their size and industry. This is because generic or overly complex system(s) are predictable to result in underutilization and inefficiency. The confirmation that computerized accounting systems have been confirmed to enhance internal control then Tanzania ports authority should regularly update security protocols, audit trails and access rights to fully exploit these features and safeguard sensitive financial data(s).

The researcher recommends that future studies could explore change management in the success of computerized accounting systems and the role of organizational culture, include qualitative approaches having case studies or the interviews for deeper insight and examine the long-term financial impact(s) of computerized accounting systems adoption in both private, or both public and private organization (s),

8.0 References

1. Agbim, K. C. (2013). Investment in accounting information system and sales growth: An investigation of Nigeria small and medium enterprise. Journal of Accounting and Taxation, 10(6), 71–77.
2. Akande, L. (2016). What It Takes. Ibadan: Kraft Books Limited.
3. Akesinro, O. O., & Adetoso, J. O. (2016). Inventory management and financial performance: Evidence from brewery firms listed on Nigeria Stock Exchange. International Journal of Research in Business, Economics and Management, 2(3), 72,
4. Amahalu, N. N., Ezechukwu, B. O., Obi, J. C., & Egolum, P. U. (2017). Inventory management and financial performance: Evidence from brewery firms listed on Nigeria Stock Exchange. International Journal of Research in Business, Economics and Management, 2(3), 72,
5. Amviko, E. (2011). Ethical issues in Nigerian insurance companies. Blekinge Institute of Technology, School of Management.
6. Akanbi, T. A., & Adewoye, J. O. (2018). Investment in accounting information system and sales growth: An investigation of Nigeria small and medium enterprise. Journal of Accounting and Taxation, 10(6), 71–77.
7. Al-Mamary, Y. H., Shamsuddin, A., Hamid, S., & Aziati, N. (2014). Factors affecting successful adoption of management information systems in organizations towards enhancing organizational performance. American Journal of Systems and Software, 2(5), 121–126.
8. Australian Medical Association. (2004). AMA Code of Ethics. Barton, ACT: The Association National Library of Australia Catalogue
9. Bhattacherjee, A. (2012). *Social sciences research:* Principles, method(s), and practices. Open Access Textbooks. Book 3.
10. Borhan, O., & Nafees, A. (2018). Effect of accounting information system on financial performance: A study of selected real estate companies in Jordan. India Technical Research Organization, 5(1), 41–50,
11. Carton, R. B. (2004). Measuring organizational performance: Theoretical and methodological considerations. Academy of Management Perspectives, 18(3), 4–16.
12. Carton, R. B., & Hofer, C. W. (2006). Measuring organizational performance: Metrics for entrepreneurship and strategic management research. Edward Elgar Publishing,
13. Combs, J. G., Crook, T. R., & Shook, C. L. (2005). A review and meta-analysis of entrepreneurial orientation research. Journal of Business Venturing, 20(5), 439–458.

14. Combs, J. G., Crook, T. R., & Shook, C. L. (2005). The dimensionality of organizational performance and its implications for strategic management research. Research Methodology in Strategy and Management, 2, 259–286.
15. Dandago, K. I., & Rufai, S. A. (2014). The impact of corporate governance on the performance of Nigerian banks. International Journal of Business and Social Science, 5(1), 1–10,
16. Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. MIS Quarterly, 13(3), 319–340.
17. Ganyam, M. & Ivungu, I. (2019). Pengembangan UMKM: Sinergi Sistem Informasi Akuntansi, Keandalan Laporan Keuangan, dan E-Commerce. Jurnal Akuntansi dan Keuangan, 4(2), 1–15.
18. Greener, S. (2015*). Business Research Methods: Open Access Textbooks*. pp 23 – 248. London: Sue Greener and Ventus Publishing
19. Hair, J., Black, W., Babin, B. J. and Anderson, E. (2010). *Multivariate data analysis.* 7th edition, pp 159 – 179. Upper Saddle River, N J: Prentice-Hall.
20. Ironkwe, U. I., & Nwaiwu, J. N. (2018). Firm Size on Capitalisation Policy and Financial Performance Measures of Companies in Nigeria. International Journal of Advanced Academic Research, 4(2), 16–32.
21. Kashif, M. (2018). Thermal analysis of an educational building with different construction materials. Journal of Art, Architecture and Built Environment, 1(2), 96–109.
22. Kyeremeh, E. (2019). An Assessment of Supply Chain Flexibility in the Bottling Water Industry in Ghana. European Journal of Business and Management Research, 4(4), 1–11. https://doi.org/10.24018/ejbmr.2019.4.4.68.
23. Lim, K. (2013). Edible medicinal and non-medicinal plants: Volume 5, Fruits. Springer.
24. Okoye, E. I., & Gbegi, D. O. (2012). An evaluation of forensic accountants to planning management fraud risk detection procedures. Global Journal of Management and Business Research, 13(1), 1–10.
25. Okoye, E. I., & Oghoghomeh, T. K. (2011). The impact of fraud and related financial crimes on the Nigerian economy. Kuwait Chapter of Arabian Journal of Business and Management Review, 2(7), 81–91.
26. Olusola, A. J., Olugbenga, O. M., Zacchaeus, S. A., & Oluwagbemiga, O. E. (2013). Effect of Accounting Information on Investment in Nigerian Poultry Agricultural Sector. Research Journal of Finance and Accounting, 4(19), 124–132.
27. Onaolapo, A. A., & Odetayo, T. A. (2012). Financial Inclusion as Tools for Survival in Globally Competitive Environment: Lessons for Nigerian Microfinance Banks. American Journal of Business and Management, 1(4), 241–247.
28. Peter, R., Reuter, P. R., & Forster, B. L. (2018). Student health behavior and academic performance. PeerJ.
29. Procter & Gamble. (2024). *Annual report(s) 2024*. https:///www.pginvestor.com//financial-reporting//annual-reports//default.aspx
30. Richard, P. J., Devinney, T. M., Yip, G. S., & Johnson, G. (2009). Measuring organizational performance: Towards methodological best practice. Journal of Management, 35(3), 718–804.
31. Sugut, A. (2014). The impact of microfinance banks on the growth of small and medium enterprises in Nigeria. International Journal of Economics, Commerce and Management, 2(12), 1–10.
32. Taiwo, J. N., & Agwu, M. E. (2016). Microfinance and poverty alleviation in Southwest Nigeria: Empirical evidence. International Journal of Social Sciences and Management, 3(4), 256–266.

33. Taiwo, J. N., & Agwu, M. E. (2016). SMEs financing and its effects on Nigerian economic growth. European Journal of Business, Economics and Accountancy, 4(4), 37–44.
34. Ware, J. J. (2015). Significance chasing in research practice: Causes, consequences and possible solutions. Addiction, 110(1), 4–8.
35. Zanganeh Baygi, M., Seyedin, H., Salehi, M., & Jafari Sirizi, M. (2015). Structural and Contextual Dimensions of Iranian Primary Health Care System at Local Level. Iranian Red Crescent Medical Journal, 17(1).