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COMPUTERIZED ACCOUNTING SYSTEMS AND FINANCIAL REPORTING QUALITY IN COMMERCIAL BANKS: A CRITICAL REVIEW

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2. ABSTRACT

This article critically reviews the relationship between computerized accounting systems and financial reporting quality in commercial banks. A narrative synthesis draws on information-systems theory, a published Ugandan bank case study, recent accounting-system research and Zambian evidence from a different organizational sector. The analysis distinguishes software availability, effective use, information quality, control processes and independently verified reporting outcomes. Computerized systems may assist transaction processing, reconciliation, audit trails and timely reporting, but software adoption alone does not establish reliable financial statements. Published evidence cannot be transferred between banks, sectors or countries without attention to sample, measurement and design. The article develops a control-oriented framework linking system suitability, staff capability, reconciliations, access management and oversight to reporting quality. It proposes practical monitoring indicators and an empirical research design for Zambian commercial banks. No new bank survey or local regression estimates are reported. Future research should retain verifiable source records, measure reporting quality directly and distinguish association from causation. The review concludes that the value of computerized accounting rests on a reliable accounting process and accountable management use, rather than on a software brand alone.

3. KEYWORDS: Computerized accounting; Financial reporting quality; Commercial banks; Accounting controls; Information systems; Zambia.

4. INTRODUCTION

Commercial banks process transactions that must be classified, reconciled and reported accurately across accounts and reporting periods. Financial statements support management oversight and the decisions of customers, investors and other stakeholders. A computerized accounting system can standardize processing and make records easier to retrieve, but the system is part of a wider accounting and control process. An inaccurate input, incorrect account mapping or unauthorized adjustment may still produce a formally complete report.

The relationship between technology and reporting quality therefore needs careful definition. Software availability is a resource; adoption is a decision; effective use is an organizational practice; and reporting quality is an outcome. A package may be installed without consistent use, or used frequently with poor records. Conversely, a well-designed process can obtain useful information from a modest system when staff follow appropriate procedures. These distinctions help explain why technology ownership is an inadequate measure of reporting reliability.

The original research focus concerns computerized accounting and reporting in commercial banks, with particular attention to Tally, QuickBooks and spreadsheet-based processing. This review preserves that focus while treating the software names as categories for comparison rather than as evidence of their actual adoption in a particular Zambian bank. No software is recommended solely on brand. Suitability depends on transaction complexity, integration, permissions, audit trails, support and the organization's reporting needs.

Published research provides relevant but context-dependent evidence. Acam (2024) examines Stanbic Bank's Soroti branch in Uganda. Mwila and Leza (2025) study selected non-governmental organizations on Zambia's Copperbelt. Johri (2025) examines accounting-system quality, internal controls and AI in a different setting. Such sources can inform a framework, but none is a substitute for verified evidence from a Zambian commercial-bank sample.

Problem and objectives

The research problem is how a computerized system becomes dependable reporting information. The review asks which mechanisms support quality, which organizational conditions can weaken them, and how the relationship should be measured. Its objectives are to distinguish adoption from effective use, compare the implications of software and control choices, critically interpret published evidence and develop a practical framework for future bank research. It does not estimate an original Zambian bank effect.

Theoretical orientation

Davis (1989) provides a basis for examining perceived usefulness and ease of use as determinants of user acceptance. This perspective helps explain whether staff are willing to use a system, but user acceptance should not be equated with accurate reports. A convenient application may still be inappropriate for a reporting task, and a favorable survey response may reflect familiarity rather than verified quality.

DeLone and McLean (2003) distinguish system, information and service quality from use, user satisfaction and net benefits. This distinction supports a more complete account of accounting-system value. For commercial-bank reporting, the framework suggests assessing the reliability and relevance of information alongside usage. Accounting controls provide the operational bridge between the system and the reported outcome. The review uses this bridge as an analytical proposition rather than as a tested causal model.

5. MATERIALS AND METHODS

The article is a critical narrative review. It uses identifiable scholarly and university-repository sources relevant to accounting systems, reporting quality, user acceptance and information-system success. Source identity, study setting and available findings were checked against publisher or institutional records through 5 October 2026. The analysis groups the evidence by adoption, information quality, controls, context and research measurement.

No new questionnaires, interviews or bank records were collected for this review. Published study samples retain their original locations and units of analysis. The review does not pool statistical estimates, reproduce a local survey or claim exhaustive systematic-review coverage. The conceptual tables and proposed future study are analytical contributions, not records of completed fieldwork. Findings are interpreted according to the strength and limits of each source.

6. RESULTS AND DISCUSSION

Published evidence and its limits

Acam's (2024) dissertation concerns Stanbic Bank in Soroti, Uganda, and reports a sample of 36 employees. It describes relationships involving Tally, QuickBooks and Excel, with reported coefficients of 0.153, 0.224 and 0.091 respectively. These are published results from that case study. They are not estimate from a Zambian bank, and their magnitude should not

be used to rank products across settings. The design and reporting do not justify treating a software choice as a universal cause of financial reporting quality.

Mwila and Leza (2025) provide Zambian evidence from selected Copperbelt NGOs. Their study links computerized accounting with organizational performance and reporting practices. This is useful contextual evidence that digital accounting extends beyond banks, but NGOs have different funding relationships, transactions and reporting requirements. The findings therefore support a local research question rather than an assumed bank effect.

Johri (2025) reports positive relationships involving accounting-system quality, internal controls, AI and financial-data reporting accuracy. This supports treating controls and system quality as complementary considerations. Its sample, technology emphasis and outcome measures differ from those of a commercial-bank software comparison. The studies should therefore be synthesized around mechanisms and research limits rather than combined as a single estimate.

Table 1. Evidence base and boundaries of interpretation.

Evidence source	Setting or focus	Use in this review
Acam (2024)	Stanbic Bank Soroti branch, Uganda	Bank-specific context; published results remain attributed to Uganda.
Mwila and Leza (2025)	Selected Copperbelt NGOs, Zambia	Local organizational context; sector transfer requires caution.
Johri (2025)	Accounting systems, controls and AI	Supports attention to complementary capabilities and measurement.
Davis (1989)	User acceptance of information technology	Explains acceptance constructs, not verified reporting accuracy.
DeLone and McLean (2003)	Information-systems success model	Distinguishes quality, use, satisfaction and benefits.

Processing accuracy and reconciliation

Computerized processing can apply consistent calculations and account rules to many transactions. Its value depends on the accuracy and completeness of source records and the appropriateness of configuration. If an account mapping is wrong, repeated automated posting can turn an isolated setup mistake into a systematic reporting error. The practical question is therefore whether the process detects incorrect inputs and mappings before they enter approved reports.

Reconciliation is a central control in this framework. The general ledger should be checked against relevant source systems and supporting records, with differences documented and assigned for resolution. A reconciled total alone may not establish correct classification or completeness. Review should also consider unusual movements, suspense items, adjustments

and outstanding exceptions. These are proposed practices for assessment, not observations of a particular bank.

Software choice and spreadsheet use

A packaged accounting application may provide structured posting, user roles, reporting and transaction histories. A spreadsheet offers flexibility but may rely more heavily on manually maintained formulas, version control and access procedures. These characteristics vary with configuration and working practice. It would be misleading to conclude that all spreadsheet use is unreliable or that all packaged software produces accurate statements.

The relevant comparison should examine functions and controls for the actual reporting task. Evaluation can include account structures, interface validation, reconciliation support, change history, access permissions, backup restoration, reporting flexibility and staff capability. Where a bank uses multiple applications, data transfers and report consolidation should be assessed as part of the system. The unit of analysis is the reporting process, not merely the application licence.

Access control oversight and auditability

Digital records need clear accountability. A useful control arrangement identifies who can initiate, change, approve and review transactions. Access should follow documented responsibilities, with particular attention to administrator privileges and changes to reporting logic. Where responsibilities cannot be separated fully, a defined independent review can provide a compensating check. Appropriate arrangements depend on the organization and should be assessed against its actual procedures.

Audit trails are useful when they preserve a meaningful record of changes and when someone reviews the relevant exceptions. The presence of an audit-log feature does not demonstrate effective monitoring. A future evaluation should examine whether records are complete, retrievable and protected, and whether unusual changes receive documented follow-up. Backups should also be assessed by the ability to restore usable records, rather than by the existence of a scheduled task alone.

Staff capability and management use

System value depends on staff understanding both the application and accounting treatment. Users need to recognize when an apparently valid transaction is inconsistent with supporting evidence, when a report omits a relevant category, and when an automated calculation needs

investigation. Training should therefore connect system functions with accounting principles, reconciliation and exception review.

Management use is a further condition. A report that is produced promptly but never reviewed may have little operational value. Defined reporting responsibilities, review dates and escalation procedures can connect information to action. Davis's (1989) acceptance constructs and the quality-and-use distinctions in DeLone and McLean (2003) help frame these questions, while direct reporting evidence remains necessary to evaluate the final outcome.

An integrated control framework

The proposed framework links system suitability, reliable source data, staff competence and control procedures to effective accounting use. Effective use is expected to support information that is accurate, complete, traceable and available for review. Reporting quality then depends on interpretation and final approval as well as processing. These are propositions for evaluation. They have not been tested in a new bank sample in this article.

Table 2. Proposed monitoring indicators for future bank evaluation.

Domain	Proposed indicator	Evidence required
Record completeness	Missing or unmatched transaction records	Source records and reconciliation logs
Processing accuracy	Verified classification or calculation errors	Independent transaction checks
Reporting timeliness	Time from period end to approved reporting	Dated reporting and approval records
Control effectiveness	Unresolved exceptions and unauthorized changes	Exception reports and access/change logs
Staff capability	Ability to complete and explain key tasks	Documented task assessment and training
Management use	Review actions linked to reporting findings	Review records and follow-up evidence

These indicators are proposed measures; the review does not supply new observations for them.

Designing a credible Zambian bank study

A future study should define the banks, branches, staff roles and reporting periods included. Its sampling frame should distinguish individual employees from organizational units. A stated sample-size calculation cannot establish that the final responses are representative: eligibility, invitations, response counts and non-response must also be documented. Field dates and site definitions are needed to interpret the organizational and technological context.

The instrument should separate software availability, depth of use, perceived usefulness, information quality and control practice. Reporting quality should, where feasible, include independently verified measures such as documented corrections, unresolved reconciliations and approval timing. Employee ratings remain useful for understanding experience, but using the same questionnaire for both systems use and perceived quality can strengthen common-method bias.

Analysis should report denominators, missing responses, scale construction and reliability where applicable. Any regression requires clear variable definitions, model specification, uncertainty estimates and checks appropriate to the data. Coefficients, explained variance and statistical significance should come from preserved analysis outputs and a reproducible dataset. They should not be inferred from a published study conducted elsewhere.

Research access, participant consent, confidentiality and any institutional review requirements should be documented before fieldwork. Sensitive bank and customer records require a defined data-handling plan. A cross-sectional survey can identify associations, while stronger causal claims would require an appropriate longitudinal, comparison or experimental design and a clear account of alternative explanations.

Practical implications and limitations

Commercial-bank managers can use the framework to examine the accounting process around their systems. Priorities include suitable configuration, reliable inputs, reconciliation, controlled access, staff training, documented review and tested continuity arrangements. These recommendations are proportionate process considerations. They do not certify that a bank meets a regulatory requirement or that a particular software package is appropriate for every bank.

The evidence base is heterogeneous and includes a dissertation, organizational research and foundational models. Settings and measures differ, and the review cannot supply a pooled effect or a verified local estimate. Selection is narrative rather than exhaustive. The framework should therefore be tested and refined with primary records from clearly defined Zambian bank settings. Its contribution is to organize the research problem and identify the evidence needed for credible conclusions.

7. CONCLUSION

Computerized accounting can support financial reporting when a suitable system operates within a reliable accounting process. Published evidence indicates relevant relationships, but

adoption, frequent use and perceived benefit should be distinguished from independently verified quality. Controls, source-data integrity, staff competence and accountable review are central to the proposed explanation.

Future Zambian bank research should specify its setting and measures, retain reproducible records and interpret statistical relationships within the study design. Until such evidence is available, published results from other countries or sectors should remain attributed to their original sources. A control-oriented assessment provides a practical foundation for evaluating how systems contribute to accurate, timely and traceable reporting.

8. ACKNOWLEDGEMENTS

The authors acknowledge the published studies and institutional materials cited in this article.

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