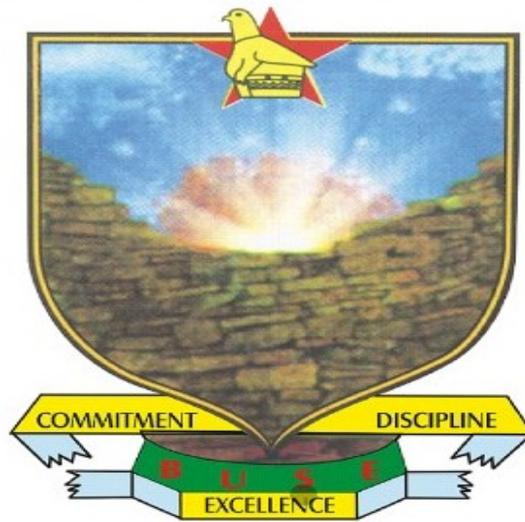


BINDURA UNIVERSITY OF SCIENCE EDUCATION



FACULTY OF COMMERCE DEPARTMENT OF ACCOUNTANCY

PERCEPTION OF BANC ABC ZIMBABWE EMPLOYEES ON THE EFFECTIVENESS OF ACCOUNTING INFORMATION SYSTEMS.

**BY B202788B
(2020-2024)**

**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE
REQUIREMENTS FOR THE BACHELOR OF COMMERCE HONOURS
DEGREE IN ACCOUNTING OF BINDURA UNIVERSITY OF SCIENCE
EDUCATION, FACULTY OF COMMERCE.**

Release form

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25 September 2024

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(Signature of Chairperson)

Declaration form

I, B202788B solemnly declare that the information of this dissertation prepared in partial fulfilment of the Bachelor of Commerce (Honours) Degree in Accounting and submitted to the Department of Accounting, Faculty of Commerce at Bindura University of Science Education has not been presented, submitted or published in this nature or part.

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Date

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Abstract

This research study aimed to investigate the perception of employees on the effectiveness of Accounting Information Systems, using the BANCABC Zimbabwe as a case study. The aims of the study were as follows, investigating the factors influencing employees' perceptions of accounting information system effectiveness, examining employee current perceptions regarding functionality, efficiency, reliability and accuracy of accounting information systems in the bank, identifying the challenges and barriers employees experience in using accounting information systems and lastly examine the benefits derived from the use of accounting information systems. The research study was carried out at BANCABC Zimbabwe headquarters in Mt Pleasant, Harare, Zimbabwe. The target population of the study was 85 and the researcher used Cochran's formula to get a sample size of 70 participants. The researcher employed stratified and purposive sampling techniques and the researcher used primary data in the analysis. Data was collected through interviews and questionnaires. The researcher used SPSS20 to analyse the data and from the findings it reviewed that over 51% of the employees at BancABC do perceive accounting information systems to be effective, despite the challenges employees might face in using the software they have positive opinions on the benefits they have derived from using accounting information systems. Despite the challenges, the study findings also indicate that BancABC Zimbabwe employees perceive substantial benefits from the use of the AIS, including improved job performance, enhanced operational efficiency, increased accuracy in financial reporting, and better customer service delivery. The study made some of the following recommendations to future studies, incorporating a deeper examination of the influence of organizational culture and leadership on the successful adoption and utilization of

accounting information systems. This can help develop holistic frameworks for driving organizational transformation and technology implementation.

Key words:

Accounting Information Systems

Perception

Effectiveness

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List of Abbreviations and acronyms

AIS	Accounting Information Systems
SPSS	Statistical package for the social sciences
ATM	Automated Teller Machine
ICT	Information and communication technology
TAM	Technology Acceptance Model
AML	Anti- Money Laundering

CHAPTER I

INTRODUCTION

1.0. Introduction

The aim of this study is to examine the perception of employees regarding the effectiveness of accounting systems in Zimbabwe's commercial banks, with a focus on BANCABC Zimbabwe. This chapter includes the following sections: study background; problem statement; research objectives; research questions; assumptions; study delimitations; definitions of important terminology; acronyms; and study relevance.

1.1. Background of the study

In the dynamic landscape of the banking sector in Zimbabwe, the utilization of accounting information systems plays a pivotal role in enhancing operational efficiency, decision making process and overall organizational performance, Adeoti & Popoola, (2016). Commercial banks in Zimbabwe are increasingly reliant on accounting information systems to streamline transactions, generate accurate reports and comply with regulatory requirements, Kwesiga, (2018). One of the primary ways banks incorporate accounting information systems into their operations is through the implementation of core banking systems, which serve as the backbone of their information infrastructure. These systems automate routine banking tasks such as account opening, deposit-processing, loan management and fund transfers thereby improving operational efficiency and customer service, Hall, (2012).

Accounting information systems have evolved significantly over the years, driven by advancements in technology, changes in regulatory requirements and the growing complexity of business operations. Initially accounting information systems focused on automating routine accounting tasks such as bookkeeping and financial reporting. The evolution of accounting information systems mirrors a trend in information technology adoption and regulatory changes within the banking industry, Hall (2019). From traditional manual ledger systems to modern, integrated software solutions, AIS have undergone significant transformation to meet the evolving needs of banks operating in a digitalized environment.

How ever with the advent of computers and sophisticated software, AIS has transformed into comprehensive systems that integrate financial data, support and facilitate strategic planning and analysis.

According to Hassan, (2016), in recent years banks have increasingly embraced digital transformation initiatives, leveraging AIS to offer innovative products and services such as online banking, mobile payments and robot-advisory services. Accounting information systems facilitate in seamless integration between digital channels and backend systems, enabling banks to deliver personalized and convenient banking experiences to their customers, Hassan, (2016). Despite these advancements, there remains a gap in understanding how employees perceive the effectiveness of AIS in supporting their daily tasks and contributing to organizational objectives.

Employee perception plays a pivotal role in shaping the adoption and utilization of AIS within commercial banks, Cho e& Choi (2021). It is essential to explore and understand the factors that shape employees' perceptions of AIS effectiveness to enhance system implementation and maximize organizational benefits. Previous research has explored the effectiveness of AIS in various industries, emphasizing its role in improving financial reporting accuracy, operational efficiency and strategic decision-making Wang, (2020). However, there's a notable gap in the literature concerning the perception of employees on AIS effectiveness within Zimbabwean commercial banks and this study aims to address this gap by investigating the perception of employees on the effectiveness of AIS in Zimbabwean commercial banks with a specific focus on BancABC Zimbabwe. By examining employee perception this research seeks to uncover potential barriers to AIS utilization and inform strategies for enhancing implementation and maximizing organizational performance.

1.2. Statement of problem

Despite the pivotal role of accounting information systems in enhancing organizational efficiency and decision making there is lack of comprehensive understanding regarding the perception of employees on the effectiveness of accounting information systems implementation within Zimbabwe's commercial banks. Prior research by Brown & Jones (2018) suggests that employee perceptions of

AIS effectiveness significantly influence their usage, behaviour and ultimately impact organizational performance. Additionally, studies by Smith et al (2019) and Wang (2020) have demonstrated the importance of considering employee' perceptions in evaluating AIS effectiveness as their insights can uncover potential barriers to system utilization and inform strategies for successful implementation. However within the context of Zimbabwean commercial banks limited empirical evidence exists on how employees perceive the effectiveness of AIS and the factors that shape their perceptions. This knowledge gap is critical, considering the dynamic nature of technological advancements and the evolving regulatory landscape in Zimbabwe. Without a clear understanding of employee perceptions, banks may struggle to optimize the benefits of AIS investments and may encounter challenges in achieving strategic objectives. With that this research aims to address this gap by examining the perception of employees on the effectiveness of AIS in Zimbabwean commercial banks with a specific focus on BANCABC Zimbabwe. By leveraging insights from existing literature and conducting empirical investigations, this study seeks to provide valuable insights for bank management, policymakers and academics to enhance AIS implementation strategies and maximize organizational performance.

1.3. Research objectives

- i. To investigate factors influencing employees' perceptions of accounting information system effectiveness.
- ii. Examine employee current perceptions regarding functionality, efficiency, reliability and accuracy of accounting information systems in the bank.
- iii. Identify the challenges and barriers faced by employees in using accounting information systems in the bank.
- iv. Assess employees' perception on the benefits that they have derived from the use of accounting information systems.

1.4. Research questions

- i. What are the factors that influence employee perception on the effectiveness of accounting information systems?

- ii. How do employees perceive the impact of accounting information systems in improving operational efficiency and enhancing organizational performance within commercial banks? How do employees currently perceive the functionality, efficiency, reliability and accuracy of AIS within the bank?
- iii. What are the key challenges and barriers identified by employees in utilizing using AIS effectively?
- iv. What are the perceptions of employees on the benefits derived from using accounting information systems?

1.5. Significance of study

1. The Researcher

The research gave the researcher a chance to have an in-depth understanding of the perception of employees on the effectiveness of accounting information systems in a Zimbabwean commercial bank like BancABC.

2. To the government

It is of importance to the government since it is the overseer of all commercial banks and it has control on the decisions that can be made by other financial participants. It is responsible for designing the fiscal and monetary policies and it can extend its arm to influence even the national budget.

3. To Bindura University

It will assist in building a good basis for future reference in other areas of study which might be similar to the topic under study. This study will also become part of literature or sources that can be used for future researches and empirical evidence for studies and researches associated to the present study. This research can also enhance the University's reputation in conducting relevant and impactful studies.

1.6. Assumptions

- i. Respondents gave honest responses that facilitated reasonable inference and deductions
- ii. Respondents responded to questionnaires that were sent to them
- iii. Primary data relevant to research was accessible
- iv. The roles of each department were well identified

1.7. Limitations

Through the course of this research the researcher is aware of some limitations which she will be subject to which in turn may affect the quality of this research study.

- i. The researcher does not have enough funding to conduct a thorough and comprehensive study. For example, she will find it challenging to travel to BANCABC every now and then to obtain some of the information she needs to complete her research.
- ii. Typing and photocopying expenses.
- iii. Time constraints considering the fact that the researcher will also be a school as she still has other modules to study for towards completing her degree program and this means she may not have enough time to be carrying out the research physically to the relevant bank.

1.8. Delimitations

The study's primary focus will be on the perception of employees on the effectiveness of accounting systems in commercial banks; it will not address any other elements that might also affect these aspects of the business. Additionally, the analysis is restricted to just one of Zimbabwe's commercial banks alone. The researcher is restricting her research to the field of accounting systems and to the administrative and physical boundaries of commercial banks in Zimbabwe.

1.9. Definition of key terms

Accounting system-an accounting information system can be defined as an organized set accounting models, procedures and controls established to gather record, analyse, interpret and present accurate and timely financial data for management decisions.

Effectiveness: degree to which a person, a system, a process or an organization achieves its objectives to fulfil its intended use or purpose

Perception: is defined by Robbins and Judge, (2019) refers to the process by which an individual organizes and interpret their sensory impressions in order to give meaning to their environment.

1.10. Summary

This chapter has been crucial as it establishes the foundation of this study, highlighting the motivating factors behind the research. It provides an introduction to the study, offering insights into BancABC employee perceptions of the effectiveness of accounting information systems. The initial section addressed the background to the study, statement to the problem, as well as purpose of the study. Additionally, the research objectives, research questions, assumptions, delimitations and limitations were also explored. The next chapter focuses on critical literature review.

CHAPTER II

LITERATURE REVIEW

2.0. Introduction

According to Hart, (2011), a literature review is a succinct summary of the research, arguments, and conclusions that have been made on a given subject. It is typically structured by reviewing books, papers, and other sources that are pertinent to a given topic. The researcher will provide a brief review of literature in this chapter on the perception of BANCABC Zimbabwe employees on the effectiveness of accounting information systems. This chapter critically examines existing research, theories and empirical evidence related to the utilization of accounting information systems, employee perceptions and factors influencing AIS effectiveness. By synthesizing and analysing a wide range of scholarly works, this literature review aims to identify key themes, gaps and trends in the literature, thereby providing a comprehensive framework for the present study. This chapter ends with a summary, which also serves as an introduction to the next one.

2.1. Conceptual framework

In research, a conceptual framework is used to help the researcher understand and organize the subject being studied. It provides a foundation for understanding, analysing, exploring, testing, evaluating, and refining a research program (Creswell, 2014). A conceptual framework helps guide research activities and provides a point of reference for understanding research results.

2.1.1. Accounting Information System

According to Amma, (2004) an accounting information system is a formal method for identifying, measuring, gathering, analysing, preparing, interpreting, and presenting accounting information regarding a specific entity. The term "formal system" indicates that the accounting system utilizes established methods, procedures, rules, and techniques to conduct its operations. An accounting system must, at the very least, offer financial data to management so that they may decide on policies, create budgets and grant proposals, and produce other helpful financial reports.

2.1.2. Functions of an Accounting Information System in a Commercial Bank

Generally commercial banks are financial institutions that provide a number of services which include accepting deposits, making and issuing out of loan to

customers, provision of investment services, managing accounts receivables and payables and providing foreign exchange services, only to mention a few. In providing these services the banks use accounting information systems. According to Henry et al, (2009) accounting information systems serve the following functions in a commercial bank: to track and record financial transactions, to generate reports such as balance sheets and income statements, to provide information for decision-making such as cost analysis and budgeting and also to support the bank’s regulatory compliance efforts.

The figure below illustrates the variables that will be explored in this study.

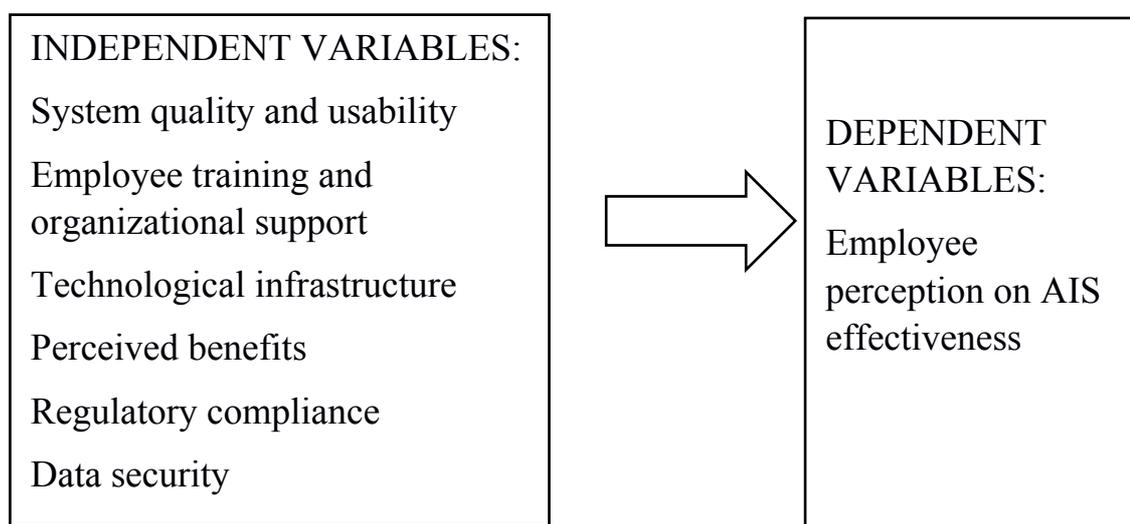


FIGURE 2.1: CONCEPTUAL FRAMEWORK DIAGRAM

Source: author’s compilation

2.1.3. Operationalization of variables

Operationalisation of variables refers to the process of defining an unclear concept measuring terms. This involves specifying the exact operations or techniques used to measure or manipulate a variable within a study. The operationalisation of this study’s variables is shown in the table below:

TABLE 2.2: OPERATIONALISATION OF VARIABLES

INDEPENDENT VARIABLES	MEASUREMENT
System quality and usability	System downtime, and error rates
Employee training and organizational support	Types of training programs and availability of resources for problem solving
Technological infrastructure	Investment in technology and updates
Benefits of using AIS	Accuracy of financial data

Regulatory compliance	Frequency of compliance training
Data security	Employee adherence to security protocol

Source: primary data (2024)

2.1.4. System quality and usability

The quality of the Accounting Information System significantly influences employees' perception of its effectiveness. System-quality encompasses various attributes including performance, usability and data quality which collectively contribute to employees' overall experience and satisfaction with accounting information systems. High-sytsem performance ensures fast and reliable processing of financial information minimizing down time and delays in accessing critical data, Seddon et al. (2003). Usability refers to the ease of use and accessibility of the accounting information system interface and features facilitating smooth navigation and interaction for employees, Venkatesh et al., (2012). Additionally, data quality ensures the accuracy, completeness and reliability of data stored and processed by the AIS enhancing employees' trust and confidence in the system. These aspects of system quality directly impact employees' perception of AIS effectiveness as they influence employee ability to perform their job tasks efficiently, make informed decisions ad achieve desired outcomes.

2.1.5. Employee Training and Organizational Support

According to Venkatesh et al, (2012) employees' training level and experience with AIS influences their perception of its effectiveness. Extensive training programs and hands-on experience contributes to employees' proficiency in using AIS enhancing their confidence and competence in leveraging it capabilities. Employees with a higher-level training and experience are more likely to perceive accounting information systems as effective in supporting job tasks and improving their work efficiency. Conversely inadequate training and limited experience may lead to uncertainty and dissatisfaction with AIS functionality negatively impacting employees' perception of its effectiveness. When functionalities align closely with employee requirements and contribute directly to their work tasks employees are more likely to perceive the accounting information system effective, Venkatesh et al., (2010). Employees who see AIS as relevant to their job roles are motivated to utilize it effectively to streamline work processes and achieve desired outcomes. In turn when accounting information systems are perceived as irrelevant or redundant, employees

may resist its adoption and perceive it as ineffective in meeting their job need, leading to lower acceptance and utilization rates. Additionally organizational support, including resources, policies, and management commitment is essential for promoting a culture of accounting information systems utilization and fostering employee engagement, Liu & Deng (2019). In essence investments in employee training and organizational support are crucial for enhancing AIS effectiveness and improving overall organizational performance in commercial bank like BancABC.

2.1.6. Technological infrastructure

Employees acceptance of AIS technology influences their perception of its effectiveness. According to the Technology Acceptance Model (TAM), employees' perceptions of AIS usefulness and ease of use significantly influence their intention to use and adopt the system Venkatesh and Davis (2012). A robust infrastructure, comprising hardware, software and network capabilities is essential for ensuring the reliability, scalability and security of accounting information systems, Alrawashdeh & Al-Zu'bi, (2018). An organization that is better equipped technologically is able to leverage AIS functionalities and provide employees with seamless access to information and resources.

2.1.7. Benefits of using AIS

Employees' perception of the effectiveness of accounting information systems is influenced by the benefits they derive from AIS usage. Benefits encompass various dimensions that directly impact employees' work experience and outcomes. For instance, productivity enhancement reflects employees' perception that AIS enables them to perform their tasks more efficiently and effectively, resulting in increased productivity and output, Seddon et al., (2003). Decision support according to Petter et al. (2008), refers to employees' perception that AIS provides timely and accurate information necessary for making informed decisions, thereby enhancing organizational performance and outcomes.

2.1.8. Regulatory compliance.

Ensuring regulatory compliance is essential for maintaining employee trust and confidence in AIS effectiveness within commercial banks like BancABC. Compliance with relevant regulatory requirements and standards such as financial reporting standards and data privacy laws is crucial for safeguarding sensitive information and maintaining organizational credibility, Liu & Deng (2019). An organization like BancABC must prioritize compliance efforts and invest in robust governance

mechanisms to ensure that accounting information systems operations align with legal and regulatory requirements thereby enhancing employee perceptions of effectiveness and organizational trustworthiness.

2.1.9. Data security

Data security measures are paramount for maintaining employee trust and confidence in accounting information systems effectiveness within commercial banks. Employees need assurance that their sensitive information is protected from unauthorized access, data breaches and cyber threats, Alrawashdeh & Al-Zu'bi (2018). Therefore, the bank must invest in robust cyber security measures such as encryption, access controls, and regular audits to safeguard sensitive data and enhance employee perceptions of accounting information systems.

2.2. Employee perception on functionality, efficiency and accuracy of accounting information systems in commercial banks

Employee perceptions regarding the functionality, efficiency, reliability and accuracy of accounting information systems in commercial banks are pivotal for assessing effectiveness and its impact. on organizational operations.

2.2.1. Functionality

When, evaluating AIS functionality employees scrutinize its capability to handle critical banking operations seamlessly, such as processing transactions, generating financial reports and integrating with other banking technologies, Aladwani, (2001). For instance, tellers rely on AIS to efficiently process transactions, including deposits, withdrawals and fund transfers, ensuring accuracy and timeliness to meet customer expectations while adhering to regulatory standards. Additionally, credit officers utilize AIS functionality to assess borrowers' credit worthiness, generate loan documents and trace loan repayment schedules, streamlining the lending process and minimizing manual errors Henderson et al., (2008).

2.2.2. Efficiency

In terms of AIS efficiency employees value its ability to process transactions swiftly and accurately to enhance customer service and operational efficiency Teo and Tan, (2015). For example, during peak banking hours, customer service representatives depend on AIS to quickly retrieve account information, process transactions and address any possible customer inquiries, ensuring prompt and satisfactory service delivery.

2.2.3. Accuracy

AIS accuracy is important for providing financial information for decision making and regulatory reporting purposes Al-Qirim (2007). For instance, financial analysts depend on AIS generated reports to analyse market trends, assess investment opportunities and formulate strategic plans relying on the accuracy and completeness of financial data to make informed decisions. By comprehensively examining employees' perceptions of AIS functionality, efficiency and accuracy the research aims to identify areas of enhancement and optimize AIS utilization to support banking operations.

2.3. Challenges and barriers faced by employees in using accounting information systems

2.3.1. Inadequate budget and poor resource allocation

Resource constraints, such as limited budget allocation and inadequate technological infrastructure, present significant challenges for banking employees in effectively utilizing accounting information systems, Sharma et al., (2019). Insufficient resources may hinder the implementation of necessary upgrades and enhancements of AIS software and hardware, limiting its functionality and performance.

2.3.2. Regulatory compliance burdens

Regulatory compliance burdens impose additional challenges for banking employees using accounting information systems, as they must adhere to stringent regulatory requirements and reporting standards Al-emran et al., (2020). Compliance with regulatory mandates such as Basel III, Sarbanes-Oxley Act and Anti-Money laundering (AML) regulations requires meticulous record keeping and reporting, placing increased pressure on employees to ensure accuracy and transparency in financial data management.

2.3.3. Poor strategic planning and alignment

Poor strategic planning and alignment present significant challenges to employees in utilizing accounting information systems within commercial banks like BancABC. Unclear objectives and priorities lead to confusion among employees resulting in mismatched expectations and inefficient resource allocation, Al-Jabri & Roztocky (2015). More over a lack of accountability and ownership hampers employees' ability to effectively execute AIS related tasks and initiatives.

2.3.4. Complex organizational structure

A complex organizational structure presents significant challenges for employees in utilizing AIS within commercial banks like BancABC. Communication barriers, silos,

role ambiguity and resistance to change are among the key impacts of a complex organizational structure on accounting information systems utilization, Alrawashdeh & Al-Zu'bi (2018). Employees may struggle to coordinate efforts, share knowledge and define their roles within the context of AIS initiatives.

2.3.5. Inadequate management support

Inadequate management support characterized by lack of resources, commitment and leadership from senior management poses significant challenges for employees in effectively utilizing accounting information systems within commercial banks such as BancABC, Al-Jabri & Roztocki (2015). Without clear direction and guidance from management, employees may struggle to understand the importance of AIS and its alignment with organizational goals, leading to uncertainty and indecision regarding accounting information systems related tasks. Additionally, the absence of visible support and encouragement from management negatively impacts employee morale and engagement with AIS initiatives, contributing to decreased enthusiasm and commitment towards accounting information systems utilization, furthermore inadequate management support fosters resistance to change among employees, impeding the successful adoption of accounting information systems and hindering organizational progress, Al-Jabri & Roztocki, (2015).

2.4. Theoretical framework

According to Saunders (2018) the theoretical framework is the underlying theory that guides a research study. It is the set of assumptions, concepts and propositions that explain how a particular set of variables is related and how they affect one another. In the concept of accounting information systems, the theoretical framework may include Social Exchange theory, Organizational Learning theory, Diffusion of innovations theory and Expectancy theory.

2.4.1. Social Exchange theory

Social Exchange theory as outlined by Cropanzano & Mitchell (2005), suggests that individuals engage in social relationships based on the expectation of reciprocity and the benefits they receive from these interactions. Applied to the context of AIS effectiveness in commercial banks, social exchange theory suggests that employees' perceptions of AIS effectiveness are influenced by the benefits they perceive from its usage, such as increased efficiency or job satisfaction. Research has shown that employees who perceive greater benefits from AIS usage are more likely to have

positive attitudes towards these systems and engage in behaviours supporting their effective utilization. Therefore, social exchange theory offers valuable insights into understanding the relationship between perceived benefits and employees' perceptions of AIS effectiveness within commercial banks.

2.4.2. Organizational Learning theory

Organizational learning theory according to Easterby-Smith and Lyles (2011), focuses on how organizations acquire, share and apply knowledge to improve practices over time. Within the context of AIS effectiveness, Organizational learning theory suggests that employees' perceptions evolve as they experience and knowledge through interaction with accounting information systems. Easterby-Smith and Lyles (2011) further demonstrate that employees who engage in organizational learning processes such as experimentation or knowledge sharing are more likely to develop positive perceptions of AIS effectiveness and contribute to its continuous improvement. However, the Organizational Learning theory may overlook individual differences in learning styles and preferences and it may not adequately address the challenges of knowledge transfer and retention within organizations.

2.4.3. Diffusion of Innovations Theory

Diffusion of Innovations theory as examined by Greenhalgh et al (2004) examines how new ideas or technologies spread within a social system. Within the context of AIS effectiveness, this theory predicts that employees' perceptions of accounting information systems effectiveness, are influenced by its perceived attributes such as compatibility, relative advantage and complexity. Greenhalgh et al (2004) has shown that employees who perceive accounting information systems as compatible with existing practice, advantageous and easy to understand are more likely to adopt and use these systems, leading to widespread adoption and integration within the organization. Therefore, Diffusion of Innovations theory offers valuable insights into understanding the factors influencing employees' perceptions and adoption of accounting information systems.

2.4.4. Expectancy Theory

The Expectancy theory as discussed by Torkezadeh and Dhillon (2002), suggests that individuals are motivated to engage in behaviours based on their expectations of outcomes and the perceived instrumentality of those outcomes. In the context of accounting information systems effectiveness, the theory predicts that employees' perceptions of accounting information systems effectiveness are influenced by their

expectations of outcomes such as improved job performance or recognition. This research further goes on to state that employees who expect positive outcomes from AIS usage are more likely to perceive it as effective and engage in behaviours supporting its utilization. Therefore, the expectancy theory provides valuable insight understanding the motivational factors driving employees' perceptions and behaviours towards AIS within commercial banks.

How ever the theory might over simplify the complex nature of human motivation and fail to account for individual differences and situational factors and additionally it may fail to fully capture the role of intrinsic motivation and social influences in shaping employees' behaviours.

2.5. Empirical literature

“Financial crises management in light of accounting information systems success: investing direct and indirect influences.” Urus.S, (2023)

The research analyzed the direct and indirect effects of Accounting Information Systems success on financial crisis management in local governments in Palestine. It investigated how system quality, information quality, service quality, system use and user satisfaction influence crisis management. The study concluded that effective Accounting Information systems are essential for managing financial crises, highlighting the importance of high-quality systems and user satisfaction in local government settings.

“AIS adoption and its impact on accounting activities in Nigerian firms. ”Adebayo.E, (2020)

According to this study by Adebayo, (2020) an assessment on the impact of adopting Accounting Information Systems on activities in Nigerian manufacturing industries. It explored how AIS influences the accuracy, timeliness and efficiency of accounting processes. The study concluded that AIS adoption improves the accuracy, timeliness and efficiency of accounting processes. How ever, challenges such as high implementation cost and the need for extensive training were noted. Adebayo, (2020) concluded that while AIS offers significant benefits, addressing implementation challenges is essential for maximizing their effectiveness in the manufacturing sector.

The effectiveness of Accounting Information Systems in Zimbabwean commercial banks. Muzani.C & Mubako.K, (2020)

The study examined the perception of AIS effectiveness amongst employees in Zimbabwean commercial banks, focusing on system quality, user satisfaction and decision-making support. High system quality and user satisfaction were found to be critical for effective AIS. Employees reported improved decision-making and operational efficiencies due to reliable and user- friendly AIS. Muzani and Mubako, (2020) concluded that for AIS to be effective in banks it is essential to ensure high system quality and user satisfaction through continuous improvements and user training.

The role of AIS in enhancing organizational performance in Zimbabwe's Public sector. Madzima. T & Moyo.M,(2018)

The researcher ought to evaluate the role of Accounting Information Systems in enhancing organizational performance particularly through better data management and integration. The study highlighted the importance of system integration and user training. From the study it could be drawn to conclusion that effective AIS are essential for public sector organizations to improve performance and achieve their objectives, emphasizing the need for comprehensive system integration and user training.

Challenges in AIS implementation in Zimbabwean SMEs. Chingwaru.V & Makurumi.T.M, (2021)

This research explored the challenges faced by SMEs in Zimbabwe when implementing AIS, focusing on factors like cost, training and resistance to change. The study identified cost, lack of training and resistance to change as major obstacles to AIS implementation. Addressing these implementation challenges is crucial for SMEs to fully benefit from AIS, suggesting the need for affordable solutions, extensive training programs and strategies to overcome resistance to change

Exploring the impact of accounting information systems on employee productivity, a comparative analysis of banking institutions in the United States: Smith, J., & Johnson, A (2019)

This study investigates the relationship between accounting information systems (AIS) and employee productivity in the banking sector through a comparative analysis. By examining data from multiple banks, the study aimed to identify variations in accounting information systems utilization and its impact on employee productivity. Smith and Johnson (2019) suggest that while accounting information systems implementation has the potential to enhance productivity, factors such as system complexity, employee training and organizational support significantly influence outcomes, highlighting the need for tailored strategies to optimize accounting information systems effectiveness.

“Challenges in implementing accounting information systems: A case study of commercial banks in Zimbabwe” Ndlovu, T., & Moyo, S (2020)

This case study explored the challenges encountered by commercial banks in implementing accounting information systems. Through interviews and observations, the study identified key barriers, including resistance from employees, integration issues and inadequate training. The findings underscore the importance of addressing these challenges to ensure successful accounting information systems implementation and maximize organizational benefits

“Examining employee perception of AIS effectiveness: A cross-sectional survey in the financial services industry” Chen, L., & Wang, Q (2018)

Chen and Wang in this cross-sectional survey investigated the employees’ perceptions of accounting information systems’ effectiveness across various industries. By analysing survey responses, the study explores factors influencing employees’ perceptions including system quality, organizational support, job relevance and training. The findings highlight the multifaceted nature of accounting information systems effectiveness and underscore the importance of considering diverse perspectives in evaluating accounting information systems performance.

“The impact of technological complexity on AIS adoption: An empirical study in the banking sector” Garcia, M.; & Martinez, R. (2017)

Garcia and Martinez carried out an empirical study examining the influence of technological influence complexity on the adoption of accounting information systems in the banking sector. Through surveys and interviews with bank employees, the study explores how factors such as system complexity, organizational readiness and user perceptions affect accounting information systems adoption decisions. Their findings provide insights into the challenges and opportunities associated with accounting information systems adoption and highlight strategies for mitigating barriers to implementation.

“Data security concerns and AIS usage: A survey of banking employees in the digital age” Liu, Y., & Zhang, H.

This survey- based study investigates the impact of data security concerns on the usage of accounting information system (AIS) among banking employees. By analysing survey responses, the study examines employees’ perceptions of accounting information system security measures, their willingness to utilize accounting information systems capabilities and the factors influencing their decision-making process. The findings offer insights into the complex relationship between data security concerns and accounting information systems usage behaviour, informing strategies for enhancing system security and user adoption.

2.6. Gap analysis

Existing literature on the effectiveness of accounting information systems (AIS) in commercial banks has primarily focused on developed countries and broader industry settings, leaving a significant gap in understanding the perception of employees in certain undeveloped countries for instance Zimbabwean commercial banks, Ndlovu and Moyo (2020). More over while factors influencing employee perception, such as system quality and organizational support, have been identified there remains a lack of research specifically examining their interplay within the unique socio-economic and organizational context of Zimbabwe, Garcia and Martinez (2017). Additionally, limited attention has been given to the implementation challenges faced by Zimbabwean banks including technological complexity and resistance to change, Chneg and Wang (2018). Furthermore, there is a gap in investigating the impact of emerging technologies such as cloud computing and artificial intelligence, on employee perception of AIS effectiveness in Zimbabwean banks like BancABC, Liu

and Zheng (2021). Lastly, longitudinal studies tracking changes in employee perceptions on AIS utilization patterns over time are scarce thus highlighting the need for research that examines the evolving nature of accounting information systems effectiveness in the banking sector, Smith and Johnson (2019). By addressing these gaps, future research can provide valuable insights into optimizing the utilization of accounting information systems and enhance organizational performance for BancABC Zimbabwe.

2.7. Summary

The chapter concentrated on reviewing literature and highlighting empirical evidence that supports the research as evidence that the subject is worth carrying out. Theories associated with the problem of research were also explained to provide a broader comprehension of the topic. Thus, the next chapter dwells on the methods to be used in undertaking the present study.

CHAPTER III

RESEARCH METHODOLOGY

3.0. Introduction

The primary objective of this chapter is to outline and emphasize the methods used by the researcher to gather data from respondents to achieve the aims of the entire study. This includes discussing the target population, sampling strategies, research tools, and data collection methods. For accurate inferences and generalizations, it is essential to collect data from the appropriate population using suitable sampling and research techniques. This chapter briefly covers the data collection process, along with the research design, study population, sampling methods, procedures for determining sample size, data sources, data collection tools, and the validity and reliability of the data collected.

3.1. Research design

The cohesiveness of a research project depends heavily on its study design. Creswell (2014) defines research design as the overarching plan or framework that guides an investigation; Creswell & Creswell (2018) define it as a "strategy or plan in carrying out research that offers a framework for collecting and analysing data." It's a general approach that the researcher selects to combine the many study components in a logical and cogent manner; in doing so, the researcher successfully tackles the research challenge Cooper et al (2003). Therefore, a research design comprises the methods for gathering data, the instruments to be utilized, their intended uses, and the methods for analysing the data to be obtained. It offers a consistent and sensible approach in integrating the study's various elements. The researcher implemented a descriptive research type which was suitable for incorporating mixed methods. In this study the researcher focuses on a mixed study as it comprises of qualitative and quantitative research.

3.1.1. Descriptive research

A study using descriptive research aims to accurately portray the participants. The aim of descriptive research is to describe the study participants (Saunders, 2000). Rather than cleanly falling under the category of either quantitative or qualitative research

approaches, descriptive research can make use of both, frequently within the same study. The goal of descriptive research cited by Rubin et al. (2003), and also cited by Creswell (2014), is to describe events without modifying or establishing the causal relationship between their factors. The researcher made use of observational and survey, furthermore the descriptive research design enabled the researcher to analyse and review data comprehensively, as well as provide an evaluation of the collected data and the specified populations.

3.1.2. Justification of the mixed method approach

The researcher applied a mixed research method in this study since it was crucial to provide a comprehensive understanding of the AIS by integrating both the qualitative and quantitative data. Using both the qualitative and quantitative data allowed data triangulation, where findings from one method were be cross-verified with the findings from another method. Quantitative methods helped the researcher understand the context in which AIS operates, including acceptance and specific business processes, which were crucial for interpreting quantitative findings accurately.

3.2. Target population

The set of people or things that the researcher is interested in and that fit specific predefined criteria and attributes is known as the target population as according to Kadam et al. (2013). The population to be examined, its geographic location, its demographics, and other boundaries must all be determined before beginning any research project in order to determine if it should be thoroughly covered or not. The study involved the usage of 85 bank employees from BANCABC drawn from departments that rely on accounting information systems for operations. These departments include finance, treasury, risk, internal audit, and retail and business banking.

3.2.1. Sample size

According to Taherdoost et al. (2017), a sample is a subset of people from a broader population that is used to gather data on the population as a whole. Furthermore, according to Wagner (2016), sample size is a measurement of the number of people drawn from a larger group in order to estimate population variables or determine the statistical significance of an association between variables. Probability sampling and non-probability sampling are the two types of sampling techniques employed in this study. The respondents were from 5 departments of BANC ABC bank in Zimbabwe which are Finance department, Treasury, Risk, Internal audit and Retail and business

banking departments. This was done to achieve a representation of the people who use accounting information systems within a bank on a regular basis. The researcher used Cochran's formula to come up with the sample size. A confidence level of 95% and a $\pm 5\%$ precision was used using the above statistical formula.

=

Therefore = = 70 respondents

Z = Z-score value

P = precision

q = 1-p

70 participants were selected from 85 participants across 5 different departments at the bank, representing approximately 82% (Table 3.1) of the target population. The goal of this sampling approach was to ensure consistency in the sampling areas and to allow for comparison of data across the 5 different departments. The selection of subjects was based on their relevance to the study. Specifically, subjects who use these systems on a day-to-day basis.

TABLE 3.3: SAMPLED POPULATION CONSTITUTION

Sampled- Departments	Target Population	Sample	Sampled population rate (%)
Banc ABC Retail	16	10	63
BancABC Finance	21	19	90
BancABC Risk	14	11	79
BancABC Treasury	26	23	88
BancABC Internal audit	8	7	88
TOTAL	85	70	82

Source: author's compilation (2024)

3.3. Sampling techniques

The research utilized stratified sampling methods in selecting the bank workers from the population and purposive sampling, a non-probability sampling strategy that focuses on sample methods where the units investigated are based on the judgement of the researcher. The selection of targeted populations was based on their suitability and convenience, also taking into account the specific challenges of the research. In

particular, the need for the proficiency of internal auditors, treasury, finance officers, as well as retail and risk experts made them ideal candidates for inclusion in the study. The researcher employed

3.3.1. Stratified sampling

In order to obtain respondents from the targeted population, the research made use of stratified sampling, which involved grouping respondents into different strata based on the following departments; retail, finance, risk, treasury and internal audit. Prior to choosing the sample size, the sample frame was sorted into uniform clusters. The selection of respondents from each stratum was executed using purpose sampling.

3.3.2. Purposive sampling

Purposive sampling, which selects population members according to predetermined criteria, was employed by the researcher. One non-probability sampling strategy is purposeful sampling, in which the units under investigation are chosen depending on the researcher's assessment Cooper and Schindler (2003). "Selecting respondents based on specific standards and objectives of the research on the researcher's understanding of the population and the research objectives" is what purposive sampling entails, according to Bailey (2014). The study's objectives determine which individuals are included in the sample and only those who fulfil particular criteria. In order to guarantee that vital information was gathered, the researcher employed this strategy by purposefully choosing BancABC personnel from a variety of strata, including retail, finance, risk, treasury, and internal audit. The sampling strategy reduced the likelihood of eliciting biased responses from subjects, as the necessary information was believed to be available. In addition, the methodology was cost-effective and easy to work with, as a small and targeted sample was chosen.

3.4. Sources of data

3.4.1. Primary data

According to Lee and Lee (2016), primary data refers to information gathered directly from the source or originator of the information. As stated, primary data collection may involve the use of experiments, observations, interviews, questionnaires only to mention a few. In this study, primary data was collected from the retail, risk, finance, internal audit, and treasury departments of BANCABC Zimbabwe through the administration of questionnaires and conducting interviews. Collection of primary

data is considered to be readily available as it allows for the collection of relevant and recent data on the topic being studied. Generally primary data is considered to be more reliable and relevant than secondary data, which is sourced from already-published works and may be biased or outdated. However, primary data may be expensive due to the need to travel and meet with relevant individuals to obtain essential study data. Additionally, there's a chance that people might not complete the questionnaire or agree to do an interview if they think that the researcher is going to share the data with their competitors, which could put their company's competitive edge in jeopardy.

3.5. Research instruments

In accordance with Dabla-Norris et al, (2013), research instruments refer to the various tools used to gather data for a study. In this particular research, a combination of qualitative data and quantitative data was collected, also semi structured questionnaires were utilized as well as the conduction of interviews as the primary means of collecting data.

3.5.1. Questionnaires

A questionnaire is a set of predetermined questions used to collect data from participants. In Bryman and Bell, (2019) a questionnaire was defined as a set of predefined questions used to collect information from participants. The questionnaire consisted of closed and open-ended questions to provide feedback on the questions they had been asked. While the open-ended questions encouraged respondents to provide more comprehensive responses. Detailed guidance on completing the questionnaire was also provided. The questionnaire design was simple and clear to avoid any confusion among the participants. It allowed for greater flexibility, enabling participants to respond the questions at their own pace without affecting their daily tasks. This approach was more cost-effective than other methods. However, some questions in the questionnaire were found to be quite complex and needed additional explanations, resulting in longer response times and thereby delaying the data analysis process. Nevertheless, the questionnaire was thoughtfully structured to collect all necessary information, with participants being informed about the objective of the study

3.5.2. Interviews

According to Yin (2014), an interview is a qualitative research approach that involves having one-on-one talks with subjects to directly gather data. As part of the research

technique, interviews were conducted, allowing the interviewer to observe the interviewee's verbal behaviours. The researcher arranged appointments for five department managers from BancABC to participate in phone interviews. This approach gave rise to the opportunity for more research and elucidation of the respondents' responses. The interview was estimated to last five to ten minutes, and the recorded responses will be analysed and presented later. Telephone interviews offer a wide range of options in the interview design, including sampling as well as specific observations. As a result, the greater the flexibility of the interview design, the more structured the interview will be. However, the cost associated with telephone interviews affected the sample size as it was smaller than the sample size of questionnaires. Furthermore, the researcher as she noted that interviews consumed a significant amount of time and were difficult to organize.

3.6. Reliability and validity

3.6.1. Validity of data

Validity, according to Berryman and Bell (2019), is concerned with ideas of truth, namely how closely the results correspond to the study's subject. Stated differently, validity determines if a study is measuring the aims it has set out to. The researcher obtained information from reputable sources, such as staff members who were thought to be more educated about the use of accounting information systems and their perception of these, in order to assure the legitimacy of the data. In order to improve objectivity, the researcher created the questionnaire based on the study's research objectives.

3.6.2. Reliability

“Reliability refers to the level to which a measure, such as a study or test, produces consistent results over time and across different researchers or instruments used in the study” Shanock and Wang (2015). In order to compare how reliable interview-based data is, all respondents completed similar questionnaires to assure uniformity and the accuracy of the data, with some respondents' responses differing only slightly from others. The researcher used SPSS version 20 to test for reliability

3.7. Data collection procedures and analysis

Both computerized and manual analysis were performed on the data that was gathered using the methods covered in this chapter. Tables with quantitative data were displayed. Before being employed in an analysis, questionnaire responses had to be regulated due to the rawness of the data. After the data from the researcher was

analysed, statistical software like Microsoft Excel and SPSS was used to provide the quantitative data in tabular and graphic form. After the data was coded and loaded into SPSS as numbers, tables were created based on the findings. There are benefits to electronic data processing and coding, the main one being the reduction of human error, Joppe (2000).

Additionally, qualitative data from questionnaires and interviews were examined by the researcher. The researcher made use of qualitative data analysis by employing interview guides, and inferential statistics. No one was compelled or coerced, the researcher carried out the research in a professional manner, and the respondents were fully told about it. The information is private and protected, thus the volunteers were kept anonymous. Anytime they felt uneasy disclosing the relevant information, participants were free to withdraw.

3.8. Ethical considerations

3.8.1. Informed Consent

Informed consent is a crucial ethical consideration in research. Neuman (2014) stresses that researchers should never coerce respondents into participating in their studies. To ensure respondents made informed decisions about their participation, the researcher provided a comprehensive explanation of the study's purpose in a language familiar to them. Respondents were assured that their participation was voluntary and that they could withdraw at any time if they chose to discontinue. Additionally, after delivering a detailed account of the study, the researcher allowed respondents to ask questions to ensure they fully understood the research's purpose and the associated risks and benefits. The researcher also ensured that respondents read and comprehended the consent form. Respondents were further reassured that participation was voluntary and that the study was purely academic, without any political connotations.

3.8.2. Permission to Conduct the Research

Before conducting the research, the researcher sought permission from BANCABC. The researcher presented a letter from Bindura University of Science Education, indicating that the research was being conducted for academic purposes, to support the request for permission to conduct the research.

3.8.3. Avoidance of Harm

The researcher took all necessary steps to prevent any form of harm (physical, legal, or psychological) to participants. It was ensured that participants' responses were not directly linked to them by using codes in data analysis. Confidentiality and anonymity were maintained to prevent any potential psychological or physical harm.

3.9. Summary

This chapter included a thorough description of the techniques and resources the researcher employed to gather relevant data for the study. This chapter also examined the research design, demographics, sample size, sampling strategy used for data collecting, and tests for determining the validity and reliability of the instruments. Data-driven conclusions were presented, along with strategies for data analysis and presentation.

CHAPTER IV

DATA PRESENTATION, INTERPRETATION AND ANALYSIS

4.0. Introduction

This chapter presents the findings of the study on the perception of BancABC Zimbabwe employees on the effectiveness of accounting information systems. The responses to the questionnaires and interviews are analyzed, interpreted, and presented in a manner that is both coherent and well-organized. The chapter is structured to address the research objectives indicated in Chapter 1. The data was analysed and presented using tools, like as tables and pie charts all of which were generated through the aid of Microsoft Excel and SPSS version 20, which resulted in output that was simple to comprehend creating easily comprehensible output. Furthermore, the findings were assessed and cross-connected against the initial research concerns in order to determine how the obtained results relate to the subject matter of the research.

4.1. Response rate

The questionnaire and interview response rate for this study was analysed. The individual response rate and the overall response rate are presented in the table below:

TABLE 4.4:RESPONSE RATE

Category	Targeted sample	Responded sample	Response rate (%)
Questionnaires	65	60	92.31
Interviews	5	5	100
Overall	70	65	92.86

Source: primary data (2024)

Out of the 65 questionnaires distributed to the targeted respondents, 60 were completed and returned, resulting in a response rate of 92.31%, which was considered satisfactory as they represented more than 10% of the total sample size and the data was still valid and reliable. The 7% of respondents did not return questionnaires due to bank commitments or misplacement. Five respondents were targeted to be interviewed, and all of them participated, yielding in a 100% respondent rate. This high response rate can be attributed to the researcher's effective communication with the participants, the clear instructions provided, and the support received from the management of BancABC Zimbabwe. The high response rate ensures that the data collected is

representative of the target population and enhances the reliability and validity of the research findings.

4.2. Demographic characteristics of respondents

The demographic characteristics of the respondents, including gender, level of education, department, and years of employment at the institution, are presented below in the table below.

TABLE 4.5 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Demographic Characteristic	Frequency	Percentage
Gender		
Female	33	50.77%
Male	32	49.23%
Total	65	
Level of Education		
Secondary Education	5	7.69%
Diploma	14	21.54%
Undergraduate	37	56.92%
Postgraduate	9	13.85%
Other	0	0%
Total	65	
Department		
Treasury	22	33.85%
Finance	18	27.69%
Risk	10	15.38%
Retail	9	13.85%
Internal Audit	6	9.23%
Total	65	
Years of Employment		
0-5 years	18	27.69%
6-10 years	23	35.38%

11-15 years	14	21.54%
Over 16 years	10	15.38%
Total	65	

SOURCE :Primary data 2024

4.2.1. Gender Distribution

The sample was fairly balanced in terms of gender, with 50.77% female respondents and 49.23% male respondents. This even distribution of gender representation in the sample ensures that the perspectives and experiences of both male and female employees at BancABC Zimbabwe are adequately captured in the study.

4.2.2. Level of Education

The majority of the respondents (56.92%) had an undergraduate degree, indicating that the sample was composed primarily of highly educated and skilled employees. The prevalence of employees with undergraduate and postgraduate degrees suggests that BancABC Zimbabwe employs a well-qualified and knowledgeable workforce.

4.2.3. Years of Employment

The largest proportion of respondents (35.38%) had between 6-10 years of employment at the institution, followed by 27.69% with 0-5 years, 21.54% with 11-15 years, and 15.38% with over 16 years of experience. This distribution of years of employment indicates that the sample included a mix of both experienced and relatively newer employees, providing a diverse range of perspectives and insights.

4.2.4. Department

The spread of respondents across the different departments was also representative of the organizational structure and it ensured that the study captured the perspectives of employees from various functional areas within the bank.

The demographic characteristics of the respondents suggest that the sample was well-balanced and representative of the employee population at BancABC Zimbabwe, enhancing the reliability and validity of the research findings.

4.3. Questionnaire Responses: Quantitative findings

4.3.1. Perception of employees on the effectiveness of accounting information systems

The question ought to find the extent to which employees perceive that the factors in the table below affected the effectiveness of the AIS. The study utilised a 5-point Likert scale where:

1-Very large extent

2-Large extent

3-Moderate extent

4-Small extent

5-Very small extent

TABLE 4.6: PERCEPTION OF EMPLOYEES ON THE EFFECTIVENESS OF ACCOUNTING INFORMATION SYSTEMS

Factor	1	2	3	4	5
Lack of user skills and training	35 (58.3%)	18 (30%)	5 (8.3%)	2 (3.3%)	0 (0%)
Poor system maintenance, downtimes and updates	30 (50%)	20 (33.3%)	8 (13.3%)	2 (3.3%)	0 (0%)
Poor system design and usability	25 (41.7%)	22 (36.7%)	10 (16.7%)	3 (5%)	0 (0%)
Poor system integration and data quality	32 (53.3%)	18 (30%)	8 (13.3%)	2 (3.3%)	0 (0%)
Poor organizational culture	28 (46.7%)	20 (33.3%)	10 (16.7%)	2 (3.3%)	0 (0%)

Source: primary data (2024)

The quantitative results suggest that several organizational and technological factors have a significant impact on the perceived effectiveness of the accounting information system (AIS) at BancABC Zimbabwe. A majority of employees (58.3% to 53.3%) believe that lack of user skills and training, poor system maintenance and updates, poor system integration and data quality, and poor organizational culture have a very large extent of influence on AIS effectiveness. These findings indicate that investments in employee training, system maintenance and upgrades, data quality improvements, and fostering a supportive organizational culture are crucial for enhancing the perceived effectiveness of the AIS. Additionally, a substantial proportion of employees (30% to 36.7%) also recognize these factors as having a large extent of influence, further underscoring the importance of addressing these areas to improve the overall effectiveness of the AIS and meet the needs of the bank's

employees. Addressing these areas can help the bank improve the perceived and actual effectiveness of the AIS.

The researcher further examined the mean scores and standard deviations for each element in order to interpret the results about the factors influencing employee perception on effectiveness of Accounting Information Systems. Lower mean scores indicate that the element is thought to impact AIS effectiveness to a larger extent. The Likert scale runs from 1 (very large extent) to 5 (very small).

TABLE 4.7: DESRCPTIVE STATISTICS

	N	Minimu m	Maximu m	Mean	Std. Deviation
lack of user skills and training	60	1	4	1.57	.789
poor system maintenance	60	1	4	1.70	.830
downtimes and updates	60	1	4	1.85	.880
poor system design and usability	60	1	4	1.67	.837
poor system integration and data quality	60	1	4	1.77	.851
poor organisational culture	60	1	4		
Valid N (listwise)	60				

Source: primary data (2024)

As can be seen in the above table, the mean score for lack of user skills and training was 1.57. It is believed that this aspect has a significant impact on the efficacy of AIS. The standard deviation for inadequate user skills and training was 0.789 meaning that there is a moderate variability, pointing to some variations in employee views.

An average score of 1.85 indicated poor system maintenance down times and updates, indicating that this aspect significantly impacts the effectiveness of AIS. Poor system maintenance, upgrades, and down times have a standard deviation of 0.830, which indicates considerable variability and suggests different views among employees.

The average mean score for poor system integration and data quality was 1.67 meaning that this factor also affects AIS effectiveness to a very large extent, though slightly less than user skills and training. This also have a standard deviation of 0.837 indicating a moderate variability, suggesting some differences in perceptions.

Poor organizational culture was shown by an average score of 1.77. This factor affects AIS effectiveness to a large extent, similar to system maintenance issues. The standard deviation for poor organizational culture was 0.851, indicating the highest variability among the factors, suggesting the most differing opinions.

Overall, bank employees perceive lack of user skills and training as the most significant factor affecting the effectiveness of AIS, impacting them to a very large extent. Poor system maintenance down times and updates, while still significant, is perceived as the least impactful factor among those listed. The standard deviations indicate moderate variability in perceptions, with poor organisational culture having the highest variability. This insight can guide managerial efforts to focus on the most critical areas, such as training and system maintenance, to enhance the effectiveness of AIS in banks.

4.3.2. Perception of employees on AIS functionality, efficiency, reliability and accuracy

The quantitative results provide valuable insights into the employees' perceptions regarding the functionality, efficiency, reliability, and usability of the accounting information system (AIS) at BancABC Zimbabwe. These aspects are crucial in determining the system's overall acceptance and effectiveness among the bank's staff, who rely on the AIS to perform their daily tasks and responsibilities. The findings are presented in the table below:

TABLE 4.8: PERCEPTION OF EMPLOYEES ON AIS FUNCTIONALITY AND USABILITY

Statement	1	2	3	4	5
The AIS system is user-friendly and easy to navigate	25 (41.7%)	20 (33.3%)	12 (20%)	3 (5%)	0 (0%)
The AIS system aids in more efficient performance of daily tasks	35 (58.3%)	18 (30%)	5 (8.3%)	2 (3.3%)	0 (0%)

Data generated by accounting information systems is more reliable	30 (50%)	20 (33.3%)	8 (13.3%)	2 (3.3%)	0 (0%)
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Source: primary data (2024)

A majority of respondents (41.7% to 58.3%) indicated that they perceive these aspects of the AIS to a very large extent. Specifically, 58.3% of employees believe that the AIS aids in the more efficient performance of their daily tasks, highlighting the system's ability to streamline and enhance the productivity of the bank's operations. Additionally, 50% of respondents perceive that the data generated by the AIS is highly reliable, which is critical for ensuring the integrity and trustworthiness of the bank's financial information. Furthermore, a significant proportion of employees (30% to 33.3%) also believe that the AIS is user-friendly and easy to navigate, as well as beneficial in terms of efficiency and data reliability, to a large extent. This suggests that the system design and functionality are generally well-received by the bank's staff, facilitating their effective utilization of the AIS in their daily work.

4.3.3. The impact of effective Accounting Information Systems on its functionality, efficiency, reliability and accuracy

The study ought to examine the impact that effective Accounting Information Systems on the operational effectiveness and organisational performance which was ought to identify the functionality, efficiency, accuracy and reliability of AIS. The regression analysis is shown in the tables below:

TABLE 4.9: MODEL SUMMARY

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.997 ^a	.995	.994	.06235
a. Predictors: (Constant), poor organisational culture, lack of user skills and training, poor system design and usability, poor system integration and data quality, poor system maintenance down times and updates				

Source: primary data (2024)

The table above shows a model summary. The table contains the results of a regression analysis, specifically showing the correlation coefficient, which is 0.997,

suggesting a very strong correlation between the predictors and the outcome variable. The coefficient of determination (R²), was at 0.995. This indicates that approximately 99.5% of the variance in the dependent variable can be explained by the independent variables. A modified version of R Square that adjusts for the number of predictors in the model, was 0.994. The standard error of the estimate, was 0.06235 and it provides an estimate of the standard deviation of the residuals.

Analysis of Variance

TABLE 4.10: ANOVA TABLE

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	38.418	5	7.684	1976.192	.000 ^b
	Residual	.210	54	.004		
	Total	38.628	59			
a. Dependent Variable: operational efficiency and organisational performance						
b. Predictors: (Constant), poor organisational culture, lack of user skills and training, poor system design and usability, poor system integration and data quality, poor system maintenance downtimes and updates						

Source: primary data (2024)

The high F-value and the significant p-value (0.000) indicate that the regression model is a good fit for the data. The predictors collectively explain a significant portion of the variance in operational efficiency and organisational performance. The very low residual sum of squares (0.210) compared to the regression sum of squares (38.418) further confirms that the model explains most of the variability in the dependent variable.

TABLE 4.11: REGRESSION TABLE

Co-efficients^a						
Model		Un-standardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.004	.019		.195	.846
	lack of user skills and training	-.355	.029	-.347	-12.373	.000
	poor system	-.337	.054	-.345	-6.212	.000

	maintenance down times and updates					
	poor system design and usability	-.318	.029	-.346	-10.789	.000
	poor system integration and data quality	-.004	.051	-.004	-.072	.943
	poor organisational culture	-.001	.042	-.001	-.018	.986
a. Dependent Variable: operational efficiency and organisational performance						

Source: primary data (2024)

The constant (intercept) has an unstandardized coefficient B of 0.004 with a significance level of 0.846. The constant (intercept) indicates that in the absence of other variables, the effect on operational efficiency and organizational performance is not statistically significant. This means that baseline levels of operational efficiency and performance cannot be attributed to the constant alone.

Lack of user skills and training had a Coefficient (B) of -0.355 and Standardized Coefficient (Beta) of 0.347 as can be seen from the table above. The level of significant was $p=0.000$ which was significant. This means that a lack of user skills and training has a significant negative impact on operational efficiency and organizational performance. Specifically, a one-unit increase in the lack of user skills and training is associated with a 0.355 unit decrease in operational efficiency and organizational performance, holding other variables constant. This negative impact suggests that when users lack the necessary skills and training, it directly hampers their ability to use the system effectively. This inefficiency can slow down processes and increase error rates, thereby reducing overall productivity and operational efficiency. Untrained users are more likely to make mistakes, which can cause delays and require additional resources to correct. This not only impacts immediate productivity but can also have a ripple effect on other processes, further diminishing operational performance.

Poor system maintenance, down times, and updates was characterized by a Coefficient (B) of -0.337, Standardized Coefficient (Beta) of -0.345, significance level was at 0.000

which was significant. This reveals that poor system maintenance, down times, and updates have a significant negative impact on operational efficiency and organizational performance. Specifically, a one-unit increase in poor system maintenance is associated with a 0.337 unit decrease in operational efficiency and organizational performance, holding other variables constant. Frequent down times and inadequate maintenance can lead to system unreliability, causing operational disruptions and delays. This unreliability can erode user trust in the system, making them hesitant to rely on it for critical tasks.

Poor system design and usability had a Coefficient (B) which was -0.318, Standardized Coefficient (Beta) = -0.348 and a significant level of 0.000 (significant). This shows that poor system design and usability have a significant negative impact on operational efficiency and organizational performance. Specifically, a one-unit increase in poor system design and usability is associated with a 0.318 unit decrease in operational efficiency and organizational performance, holding other variables constant. A poorly designed system can hinder user experience, making it difficult for users to navigate and complete tasks efficiently. Complex or unintuitive interfaces increase the time needed to perform tasks, reducing productivity.

Poor system integration and data quality had a Coefficient (B) of -0.004, Standardized Coefficient (Beta) of -0.004 and a significant level of 0.943 which was not significant. Poor system integration and data quality can be implied from the results that it does not have a significant impact on operational efficiency and organizational performance, as indicated by the high p-value (0.943).

The table shows that poor organizational culture had a Coefficient (B) = -0.001, Standardized Coefficient (Beta) = -0.001, significant level of 0.986 which was not significant. This reveals that poor organizational culture does not have a significant impact on operational efficiency and organizational performance, as indicated by the high p-value (0.986).

Lack of user skills and training, poor system maintenance, down times, and updates, and poor system design and usability significantly impact operational efficiency and organizational performance. The other variables, poor system integration and data quality and poor organizational culture, do not have significant impacts. The regression analysis above indicates that user skills and training, system maintenance,

and system design significantly affect operational efficiency and organizational performance.

4.3.4. Perception of employees on challenges presented by the use of accounting information systems

The quantitative findings highlight the key challenges that employees at BancABC Zimbabwe face in using the accounting information system (AIS) within the bank. Understanding these challenges is crucial for identifying areas that require improvement and addressing the barriers that may hinder the effective utilization of the AIS by the bank's staff.

TABLE 4.12: PERCEPTION OF EMPLOYEES ON CHALLENGES PRESENTED BY THE USE OF ACCOUNTING INFORMATION SYSTEMS

Challenge	1	2	3	4	5
Inadequate budget and poor resource allocation	28 (46.7%)	20 (33.3%)	10 (16.7%)	2 (3.3%)	0 (0%)
Poor strategic planning and of alignment	32 (53.3%)	18 (30%)	8 (13.3%)	2 (3.3%)	0 (0%)
Complex organizational structure	25 (41.7%)	22 (36.7%)	10 (16.7%)	3 (5%)	0 (0%)
Ineffective project management	30 (50%)	20 (33.3%)	8 (13.3%)	2 (3.3%)	0 (0%)
Inadequate management support	35 (58.3%)	18 (30%)	5 (8.3%)	2 (3.3%)	0 (0%)

Source: primary data (2024)

A majority of the respondents (46.7% to 58.3%) indicated that these challenges have a very large extent of impact on the use of the AIS. Specifically, 58.3% of employees believe that inadequate management support is a significant barrier, suggesting that a lack of commitment and involvement from senior leadership hinders the effective utilization of the system. Additionally, 53.3% of respondents perceive poor strategic planning and alignment as a very large challenge. This implies that the bank may not have a well-defined and communicated strategy for integrating the AIS with its broader business objectives, leading to a disconnect between the system and the

organization's strategic priorities. Moreover, 50% of employees believe that ineffective project management during the implementation and maintenance of the AIS has a very large impact on its use. This highlights the importance of robust project management practices, such as clear project planning, resource allocation, and change management, in ensuring the successful deployment and optimization of the system. Lastly, 46.7% of respondents reported that inadequate budget and poor resource allocation are significant very large challenges. This suggests that the bank may not be allocating sufficient financial and human resources to support the ongoing development, maintenance, and improvement of the AIS, which can hinder its effective utilization. Alongside these very large challenges, a substantial proportion of employees (30% to 36.7%) also perceive these factors as having a large extent of impact on the use of the AIS. The results indicate that a majority of employees perceive these factors as having a very large extent of impact on the use of the AIS in the bank.

The means score and the standard deviation was also presented and analysed. Given that the Likert scale used in the survey ranges from 1 (very large extent) to 5 (very small extent), the researcher interpreted the mean scores accordingly. A lower mean scores indicate greater significance or impact of the challenge.

TABLE 4.13: DESCRIPTIVE STATISTICS

	N	Minimum	Maximum	Mean	Std. Deviation
inadequate budget and poor resource allocation	60	1	4	1.77	.851
poor strategic plan and alignment	60	1	4	1.67	.837
complex organisational structure	60	1	4	1.85	.880
ineffective project management	60	1	4	1.70	.830
inadequate management support	60	1	4	1.57	.789
Valid N (listwise)	60				

Source: primary data (2024)

Inadequate budget and poor resource allocation had a mean score of 1.77. This challenge is perceived to affect employees to a large extent. The standard deviation of the perception for inadequate budget and poor resource allocation was 0.851 which means that there's moderate variability in responses.

From the above table it can be seen that poor strategic plan and alignment has an average score of 1.67. This is seen as a significant challenge, affecting employees to a slightly larger extent than budget/resource allocation. Poor strategic plan and alignment had a standard deviation of 0.837 which means responses vary moderately.

Complex organisational structure had a mean score of 1.85 and the standard deviation is 0.880 shown from the above table. This has the highest mean score among the listed challenges but still indicates a significant impact, close to a large extent. There was the highest variability, indicating differing opinions among respondents as shown by the standard deviation.

The mean score for ineffective project management was 1.70. Similar to the budget/resource allocation, this is also a significant challenge. The standard deviation of ineffective project management was 0.830 meaning that this has moderate variability of the responses to the mean score.

Inadequate management support had a mean score of 1.57 and a standard deviation of 0.789. This has the lowest mean score, indicate it is the most significant challenge,

affecting employees to a very large extent. The standard deviation results show that there is a lowest variability, indicating more consistent responses.

The focus should be on addressing inadequate management support as it is seen as the most significant barrier. For areas with low variability (e.g., inadequate management support), targeted interventions might be more straightforward since opinions are more uniform. Overall, bank employees consider inadequate management support as the biggest challenge in using AIS, affecting them to a very large extent. Complex organisational structure, while still significant, is seen as slightly less impactful. The standard deviations show that opinions on these challenges vary, with some challenges having more consistent perceptions than others. This insight can guide managerial efforts to streamline AIS usage by focusing on the most significant challenges first.

4.3.5. Perception of employees on derived benefits of using accounting information systems

The quantitative results provide valuable insights into the perceived benefits that BancABC Zimbabwe's employees have derived from the use of the AIS within the bank. The results are presented in the table below:

TABLE 4.14: PERCEPTION OF EMPLOYEES ON DERIVED BENEFITS OF USING ACCOUNTING INFORMATION SYSTEMS

Benefit	1	2	3	4	5
Improved job performance and productivity	35 (58.3%)	20 (33.3%)	5 (8.3%)	0 (0%)	0 (0%)
Improved operational efficiency and streamlined processes	40 (66.7%)	15 (25%)	5 (8.3%)	0 (0%)	0 (0%)
Less timeliness in processing of transactions	25 (41.7%)	20 (33.3%)	12 (20%)	3 (5%)	0 (0%)
Improved accuracy in financial reporting and reliability	38 (63.3%)	17 (28.3%)	5 (8.3%)	0 (0%)	0 (0%)

Improved customer service delivery	30 (50%)	22 (36.7%)	8 (13.3%)	0 (0%)	0 (0%)
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Source: primary data (2024)

The quantitative results suggest that the employees at BancABC Zimbabwe are deriving substantial benefits from the use of the accounting information system (AIS). A majority of the respondents (50% to 66.7%) perceive that they are experiencing very large benefits in several key areas. Firstly, 58.3% of employees reported that the AIS has led to a very large improvement in their job performance and productivity. This indicates that the system is effectively supporting the day-to-day tasks and responsibilities of the bank's staff, enabling them to work more efficiently and effectively. Secondly, 66.7% of employees believe that the AIS has contributed to a very large extent in improving operational efficiency and streamlining internal processes. This suggests that the system has been successful in automating and optimizing various banking operations, leading to enhanced organizational productivity.

Furthermore, 63.3% of respondents reported that the AIS has resulted in a very large improvement in the accuracy and reliability of financial reporting. This is a critical benefit, as it ensures the integrity and trustworthiness of the bank's financial data, which is essential for informed decision-making and regulatory compliance. Lastly, 50% of employees perceive that the AIS has led to a very large enhancement in customer service delivery, highlighting the system's ability to support the bank's front-line operations and improve the overall customer experience. In addition to these very large benefits, a significant proportion of employees (25% to 36.7%) also believe that they are deriving large benefits from the AIS across these domains. This further reinforces the positive impact of the system on the bank's operations and its employees' performance. The findings indicate that a majority of employees perceive substantial benefits from the AIS, including improved job performance and productivity, enhanced operational efficiency and streamlined processes, increased accuracy in financial reporting, and better customer service delivery. These positive perceptions suggest that the AIS is effectively supporting the bank's activities and meeting the needs of its employees.

To further interpret the findings regarding the benefits derived from using Accounting Information Systems (AIS) based on employees' perceptions, the researcher analyses the mean scores and standard deviations provided for each benefit. Given the Likert scale ranges from 1 (very large extent) to 5 (very small extent), lower mean scores indicated greater perceived benefits. Thus, lower mean scores indicate that the benefit is perceived to a greater extent.

TABLE 4.15 DESCRIPTIVE STATISTICS

	N	Minimum	Maximum	Mean	Std. Deviation
Improved job performance and productivity	60	1	3	1.50	.651
less timeliness and processing of transactions	60	1	4	1.88	.904
improved operational efficiency and streamlined processes	60	1	3	1.42	.645
Improved accuracy in financial reporting	60	1	3	1.45	.649
Improved customer service delivery	60	1	3	1.63	.712
Valid N (listwise)	60				

Source: primary data (2024)

As shown by the table above improved job performance and productivity has an average score of 1.50 meaning that employees perceive this benefit to a large extent. Improved job performance and productivity had also a standard deviation of 0.651 meaning that there is relatively low variability, indicating consistent perceptions among employees.

The table highlights that less timeliness and processing of transactions has a mean score of 1.88 revealing that this benefit is perceived to a large extent, though slightly less than improved job performance. The standard deviation showing the variability of the data of transactions was 0.904. This has the highest variability, suggesting differing opinions among employees on the benefit of less timeliness and processing of transactions.

Improved operational efficiency and streamlined processes had an average score of 1.42. This means that from the table above, it is the most significant benefit, perceived to a very large extent. Improved operational efficiency and streamlined processes had a variability of data of 0.645 meaning that it was low, meaning that they were consistent perceptions.

Improved accuracy in financial reporting has a mean score of 1.45. From the table this benefit is also seen to a very large extent, slightly less significant than operational efficiency. Improved accuracy in financial reporting had a standard deviation of 0.649 which show that there is a low variability, indicating consistent perceptions.

Improved customer service delivery had an average perception score of 0.63. This is perceived to a large extent but is the least significant among the listed benefits. Improved customer service delivery had a standard deviation of 0.712 meaning there is a moderate variability, suggesting some differences in opinion.

Overall, employees perceive improved operational efficiency and streamlined processes and improved accuracy in financial reporting as the most significant benefits derived from using AIS, both to a very large extent. Less timeliness and processing of transactions, while still significant, is perceived to a slightly lesser extent. The standard deviations indicate that most benefits have consistent perceptions among employees, with some variability observed in the timeliness and processing of transactions. This insight can guide efforts to promote the most valued benefits and address areas where perceptions vary.

4.4. Interview responses

4.4.1. Factors influencing employee perception on the effectiveness of AIS

The responses from the different interviewees regarding the factors within the organizational environment that influence employees' perceptions of the accounting information system (AIS) effectiveness at BancABC Zimbabwe were presented in the table below:

TABLE 4.16: FACTORS INFLUENCING EMPLOYEE PERCEPTION

Retail Manager:	One of the key factors that influences our perception of

	<p>AIS effectiveness is the level of training and support provided by the organization. While the system's functionality and features are generally good, we have found that a lack of comprehensive training programs has hindered some employees' ability to utilize the system to its full potential. Providing more hands-on training and dedicated IT support would help improve user confidence and familiarity with the AIS, which in turn would enhance our perceptions of its effectiveness.</p>
Finance Manager:	<p>When there is a strong culture of embracing new technologies and a clear commitment from senior leadership to invest in the AIS, it positively influences attitudes and willingness to use the system effectively. Greater management involvement and a more collaborative approach to system implementation would help address these cultural barriers.</p>
Internal Audit Manager:	<p>The reliability and stability of the AIS are crucial factors that influence our perceptions of its effectiveness. When the system is prone to frequent outages, data discrepancies, and performance issues, it undermines our confidence in the system and makes it difficult to rely on the information it provides. Investing in system maintenance, upgrades, and robust data governance practices would help improve the overall reliability of the AIS, which would in turn enhance our ability to use the system effectively in our audit and reporting processes.</p>
Risk Manager:	<p>The integration of the AIS with other critical systems within the bank is a key factor that shapes our perceptions of its effectiveness. When the AIS is not seamlessly integrated with other platforms, such as customer relationship management or risk management systems, it</p>

	can create siloes and make it challenging to access and analyse data holistically.
Treasury Manager	The user-friendliness and intuitiveness of the AIS interface are important factors that influence our perceptions of its effectiveness. When the system is overly complex or difficult to navigate, it can create frustration and hinder employee adoptions.

Source: primary data (2024)

4.4.2. The challenges and barriers faced by employees in using accounting information systems in the bank.

The interview responses regarding the challenges and barriers they have faced in using the accounting information system (AIS) at BancABC Zimbabwe, are presented in the table below

TABLE 4.17: CHALLENGES AND BARRIERS FACED BY EMPLOYEES IN USING ACCOUNTING INFORMATION SYSTEMS IN THE BANK

Interviewee	Response
Retail manager	we have experienced some challenges with the reliability of the system, such as occasional system glitches, which can disrupt our operations. For example, when the system is down, we are unable to process transactions or access critical financial data, which can lead to delays in serving our customers and completing key tasks.
Finance manager	we have experienced some integration issues with other systems, which can impact the efficiency of our workflows. When the AIS is unavailable due to system outages or maintenance, it becomes challenging to access the necessary financial data and generate reports in a timely manner. This can delay our decision-making processes and create difficulties in providing accurate and up-to-date information to the management

	team.
Internal Audit manager	The system's reliability has been a significant challenge, with frequent system outages and data discrepancies. When the AIS is down, it becomes extremely difficult to gather the necessary data and documentation to support our audit processes, which can undermine the accuracy and timeliness of our reporting.
Risk Manager	We have encountered some issues with the reliability of the system, such as occasional system glitches and data inconsistencies. When the AIS is unavailable, it becomes challenging to monitor and analyse the bank's financial data, which can hinder our ability to identify and mitigate potential risks in a timely manner.
Treasury manager	The user-friendliness of the system could be enhanced, as we have experienced some challenges with the reliability and accuracy of the data, such as occasional system glitches and data entry errors. When the AIS is down or experiencing performance issues, it becomes difficult to process transactions, generate reports, and make informed decisions, which can have a significant impact on our department's ability to manage the bank's finances effectively.

Source: primary data (2024)

4.4.3. Employees perception of the benefits they have derived from the use of AIS

The different interviewees were asked their perceptions of the benefits they have derived from using AIS at BancABC Zimbabwe, the interview responses are shown in the table below

TABLE 4.18: INTERVIEW RESPONSES

	Responses
Retail Manager	The system's ability to automate routine tasks, such as transaction processing and account reconciliation, has freed up our team to focus on more strategic initiatives that drive better customer service and sales. For example, we can now generate instant reports on branch-level profitability and use that information to optimize our resource allocation and improve the overall performance of our retail operations.”
Finance Manager	“The comprehensive functionality of the AIS has been a game-changer for our department. We now have a centralized platform that integrates all of our core accounting, budgeting, and reporting activities, which has significantly streamlined our workflows. The system's advanced analytics and forecasting capabilities have also enhanced our ability to provide timely and accurate financial insights to the management team.
Internal Audit Manager	“The key benefit of the AIS in the banking sector is the improved access to financial data and records, which is crucial for our audit and compliance activities.
Risk Manager	“The AIS has been instrumental in enhancing our risk management capabilities within the bank. The real-time data access and comprehensive reporting features have enabled us to monitor the bank's financial health more closely and identify emerging risks more proactively. For instance, we can now quickly generate liquidity reports, conduct stress tests, and model various scenarios to assess the potential impact on the bank's operations and profitability.
Treasury Manager	“The key benefit of the AIS in the banking sector is the improved efficiency and accuracy of our financial management activities. The system's ability to automate

	<p>tasks like cash flow forecasting, foreign exchange transactions, and investment portfolio management has freed up our team to focus on more strategic financial planning and decision-making.</p>
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Source: primary data (2024)

4.5. Discussion

The findings from both the qualitative and quantitative components of the study provide valuable insights into the perceptions and experiences of employees at BancABC Zimbabwe regarding the accounting information system (AIS) used within the bank.

Qualitative Findings

The qualitative responses from the departmental managers highlight the key benefits of using an AIS in the banking sector and how these benefits contribute to overall job performance and productivity. The retail manager emphasized the significant improvements in efficiency and accuracy of accounting processes, enabled by the system's ability to automate routine tasks and provide real-time access to financial data. This has allowed the retail team to focus on more strategic initiatives that drive better customer service and sales. The finance manager, internal audit manager, and risk manager all noted the enhanced functionality and data access provided by the AIS, which has streamlined their workflows, improved decision-making, and enabled more thorough audits and risk assessments. The treasury manager highlighted the AIS's ability to automate financial management tasks and provide a holistic view of the bank's financial position, enabling more informed and timely decisions.

The qualitative findings also reveal several factors that influence employees' perceptions of AIS effectiveness. The lack of user skills and training was identified as a key factor, underscoring the importance of comprehensive training programs to equip employees with the necessary skills to effectively utilize the system. Issues with system maintenance, frequent down times, and ineffective updates were also seen as negatively impacting the perceived effectiveness of the AIS, highlighting the need for reliable and consistent system performance. Lastly, the organizational culture, particularly the level of support and buy-in from management, was identified as a crucial factor in shaping employees' perceptions of the AIS.

The interviews also revealed the key challenges and barriers faced by employees in using the AIS, including reliability issues, integration challenges with other systems, and user-friendliness concerns. When the system is unavailable due to outages or maintenance, it can disrupt daily operations, delay decision-making, and undermine the ability of employees to perform their tasks effectively.

Quantitative Findings

The quantitative findings align with the qualitative insights, emphasizing the importance of investing in employee development, system reliability, data management, and fostering a supportive organizational culture to enhance the perceived effectiveness of the AIS. These positive perceptions suggest that the AIS is effectively supporting the bank's activities and meeting the needs of its employees. However, the quantitative findings also highlight the key challenges that employees face in using the AIS, such as inadequate budget and poor resource allocation, poor strategic planning and alignment, complex organizational structure, ineffective project management, and inadequate management support. A majority of respondents perceive these factors as having a very large extent of impact on the use of the AIS within the bank. These organizational and managerial challenges can hinder the effective utilization and optimization of the AIS, underscoring the need for the bank to address these issues. These findings align with and expand upon the existing literature on the factors influencing the effectiveness and use of accounting information systems in the banking sector.

The importance of user skills and training, as highlighted in the findings, is consistent with the findings of Smith and Johnson, (2019), who emphasize the critical role of user competence in enhancing the perceived usefulness and adoption of AIS. The emphasis on system reliability, data quality, and integration echoes the work of Urus, (2023) who underscore the influence of these technological factors on the overall effectiveness of AIS.

The impact of organizational culture and management support, as identified in the findings also aligns with the research of Smith and Johnson, (2019), who have highlighted the crucial role of organizational factors in shaping employees' perceptions and use of AIS. The challenges related to project management, resource allocation, and strategic alignment are consistent with the findings of Ndlovu and

Moyo, (2020), who have emphasized the importance of these organizational and managerial factors in the successful implementation and optimization of AIS.

The findings of this study provide a comprehensive understanding of the factors influencing the effectiveness and use of accounting information systems in the banking sector, building upon and extending the insights from the existing literature. The combination of qualitative and quantitative data offers a nuanced and holistic perspective on the challenges, benefits, and perceptions of employees, which can inform the development of strategies to enhance the adoption and utilization of AIS within BancABC Zimbabwe and similar banking organizations.

4.7. Chapter Summary

The research findings, both qualitative and quantitative, provide a comprehensive understanding of the perception of BancABC Zimbabwe employees on the effectiveness of the accounting information system (AIS) implemented within the organization. The key factors influencing the employees' perceptions of the AIS effectiveness include the system's functionality, efficiency, reliability, accuracy, and the user support provided. The research findings indicate that the employees generally perceive the functionality and efficiency of the AIS to be positive, but they have expressed concerns about the reliability and accuracy of the system, as well as the adequacy of user support.

CHAPTER V

SUMMARY, CONCLUSION AND RECOMENDATIONS

5.0. Introduction

This chapter provides a comprehensive summary of the study, highlighting the key findings that emerged from the research on BancABC Zimbabwe employees' perceptions of the effectiveness of the accounting information system (AIS) used within the organization. The chapter also presents the conclusions drawn from the study and offers a set of recommendations that address the identified challenges and opportunities for improvement. The recommendations are structured to provide valuable insights for the bank, the government, and future research in this domain.

5.1. Summary of the Study

The essential target of this study was to examine the view of BancABC Zimbabwe employees on the effectiveness of accounting information systems (AIS) utilized by the organization. To gain a comprehensive understanding of the factors influencing the perceived effectiveness of the AIS, the current perceptions of its functionality, efficiency, reliability, and accuracy, as well as the challenges and benefits associated with its use, the research employed a mixed-methods approach, combining qualitative interviews with departmental managers and a quantitative survey of employees.

Lack of user skills and training: The interviews with departmental managers emphasized the importance of comprehensive training programs to equip employees with the necessary skills to effectively utilize the AIS. The quantitative results corroborated this, with a majority of employees (58.3%) perceiving the lack of user skills and training as having a very large extent of influence on the effectiveness of the AIS.

Poor system maintenance, reliability, and updates: The qualitative findings revealed that issues with system maintenance, frequent down times, and ineffective updates have a negative impact on the perceived effectiveness of the AIS. The quantitative

data further reinforced this, with 50% of employees indicating that poor system maintenance and updates have a very large influence on the AIS's effectiveness.

Data quality and system integration: The interviews highlighted concerns regarding data quality and the lack of seamless integration between the AIS and other core banking systems, which undermined the perceived effectiveness of the accounting information system. The quantitative results aligned with these findings, with 53.3% of respondents perceiving poor system integration and data quality as having a very large extent of influence.

Organizational culture and management support: The qualitative findings underscored the significant role of the organizational culture and the level of management support in shaping employees' perceptions of the AIS. A positive and collaborative culture that encourages the use of the system was seen as crucial for enhancing its perceived effectiveness. The quantitative data corroborated this, with 46.7% of employees viewing poor organizational culture as having a very large influence on the AIS's effectiveness. These findings emphasize the multifaceted nature of the factors influencing the perceived effectiveness of the accounting information system, spanning technological, organizational, and human resource aspects. Addressing these areas of concern can help BancABC Zimbabwe enhance the overall perceived and actual effectiveness of the AIS, thereby improving employee adoption and satisfaction with the system.

The quantitative results complemented these insights, indicating that a majority of employees have a generally positive perception of the AIS's functionality and efficiency. For instance, 58.3% of respondents believed that the AIS aids in the more efficient performance of their daily tasks to a very large extent. However, the quantitative data also revealed concerns about the reliability and accuracy of the system, with 50% of employees perceiving the data generated by the AIS as highly reliable to a very large extent. These findings suggest that while the AIS has been effective in improving the efficiency and functionality of the bank's accounting processes, there are persistent challenges related to the reliability and accuracy of the system that need to be addressed. Resolving these issues can help enhance the overall confidence and trust of employees in the AIS, thereby maximizing its potential to support the bank's operations and decision-making processes.

The qualitative and quantitative findings from the study highlighted several key challenges and barriers faced by BancABC Zimbabwe employees in using the accounting information system (AIS). The managers also expressed concerns regarding the user-friendliness and integration of the AIS with other core banking systems, which can impact the efficiency of their workflows and decision-making processes. The quantitative results corroborated these findings, with a majority of employees perceiving organizational and managerial factors as significant barriers to the effective use of the AIS. Specifically, 58.3% of respondents indicated that inadequate management support has a very large extent of impact, while 50% identified ineffective project management as a key challenge.

Additionally, the quantitative data highlighted other organizational and resource-related barriers, including poor strategic planning and alignment (53.3%), complex organizational structure (41.7%), and inadequate budget and resource allocation (46.7%). These findings suggest that addressing the systemic and managerial challenges within the organization is crucial for enhancing the effective utilization of the AIS by the bank's employees

The quantitative findings of the study revealed that a majority of BancABC Zimbabwe employees perceive substantial benefits from the use of the accounting information system (AIS) within the bank. Specifically:

1. Improved job performance and productivity: 58.3% of employees reported that the AIS has led to a very large improvement in their job performance and productivity.
2. Enhanced operational efficiency and streamlined processes: 66.7% of employees believe that the AIS has contributed to a very large extent in improving operational efficiency and streamlining internal processes.
3. Increased accuracy in financial reporting: 63.3% of respondents reported that the AIS has resulted in a very large improvement in the accuracy and reliability of financial reporting.
4. Better customer service delivery: 50% of employees perceive that the AIS has led to a very large enhancement in customer service delivery.

These positive perceptions suggest that the AIS is effectively supporting the bank's activities and meeting the needs of its employees, enabling them to work more

efficiently, make more informed decisions, and improve the overall customer experience.

5.2 Conclusion of the Study

The findings of the study provide a comprehensive understanding of the perceptions of BancABC Zimbabwe employees regarding the effectiveness of the accounting information system (AIS) used within the organization. The research has identified several key factors that influence the perceived effectiveness of the AIS, including the lack of user skills and training, poor system maintenance and reliability, data quality and integration challenges, and the organizational culture and management support. The study also revealed a mixed assessment of the current perceptions regarding the functionality, efficiency, reliability, and accuracy of the AIS. While employees generally have a positive view of the system's functionality and efficiency, they have expressed persistent concerns about its reliability and accuracy, which have undermined the overall effectiveness of the AIS. The research further highlighted the various challenges and barriers faced by employees in utilizing the AIS, ranging from technological and organizational issues to managerial and resource-related factors. These findings suggest that addressing these challenges is crucial for enhancing the effective adoption and utilization of the AIS within the bank. Despite the challenges, the study findings also indicate that BancABC Zimbabwe employees perceive substantial benefits from the use of the AIS, including improved job performance, enhanced operational efficiency, increased accuracy in financial reporting, and better customer service delivery. These positive perceptions underscore the potential of the AIS to support the bank's operations and meet the needs of its employees, provided that the identified areas of concern are effectively addressed.

5.3 Recommendations

5.3.1 Recommendations to the Government (implications to policy)

The findings of this study have several policy implications for the government and regulatory authorities overseeing the banking sector in Zimbabwe. The research highlights the importance of:

1. Developing comprehensive guidelines and standards for the implementation and maintenance of accounting information systems in the banking industry. This can help

ensure that banks like BancABC Zimbabwe adopt robust and reliable AIS solutions that meet industry best practices.

2. Providing incentives and support programs for banks to invest in employee training and development, particularly in the areas of information systems and financial technology. This can help address the skills gap identified in the study and enhance the effective utilization of AIS by bank employees.

3. Encouraging the establishment of a regulatory framework that promotes the integration and interoperability of core banking systems, including accounting information systems. This can help mitigate the challenges related to data quality and system integration experienced by BancABC Zimbabwe.

5.3.2 Implications to Practice

Based on the findings of the study, the following recommendations are provided for BancABC Zimbabwe to enhance the effectiveness and utilization of the accounting information system (AIS):

1. Invest in comprehensive training programs and dedicated IT support to equip employees with the necessary skills and knowledge to effectively use the AIS. This can help improve user confidence and familiarity with the system.

3. Implement robust data governance policies and practices to improve the integrity and quality of the financial data generated by the AIS. This can enhance the reliability and accuracy of the information used for decision-making and reporting.

4. Enhance the integration capabilities of the AIS with other core banking systems to enable a more holistic view of the organization's financial position and streamline workflows across different departments.

6. Conduct regular user feedback surveys and incorporate employee input into the ongoing development and refinement of the AIS to ensure it aligns with the evolving needs of the bank's workforce.

5.3.3 Recommendations for Future Research

This study provides a solid foundation for further research on the perceptions and experiences of employees regarding the use of accounting information systems in the banking sector. Based on the findings and limitations of the current research, the following recommendations are made for future studies:

1. Conduct longitudinal studies to examine the evolution of employee perceptions and the impact of AIS-related interventions over time. This can provide valuable insights into the long-term effectiveness of measures taken to address the identified challenges.
2. Explore the role of demographic factors, such as age, gender, and educational background, in shaping employee perceptions and acceptance of accounting information systems. This can help inform more targeted training and change management strategies.
3. Investigate the spillover effects of effective AIS implementation on other aspects of organizational performance, such as financial reporting, risk management, and customer service. This can provide a more comprehensive understanding of the strategic value of AIS in the banking sector.
4. Incorporate a deeper examination of the influence of organizational culture and leadership on the successful adoption and utilization of accounting information systems. This can help develop holistic frameworks for driving organizational transformation and technology implementation.

5.5. General Recommendations

The findings of this study offer valuable insights for both researchers and practitioners in the banking sector, highlighting the critical role of accounting information systems in supporting the activities and performance of financial institutions. By implementing the recommendations targeted at the government, BancABC Zimbabwe, and future research, the banking sector in Zimbabwe can work towards developing more robust, user-centric, and strategically aligned accounting information systems that effectively support the needs of employees and the broader organizational goals. This holistic approach to AIS optimization can ultimately contribute to the overall efficiency, competitiveness, and resilience of the banking industry in Zimbabwe.

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APPENDIX 1: LETTER SEEKING PERMISSION TO CARRY OUT A RESEARCH STUDY AT BANCABC



Bindura University of Science Education

Private Bag 1020

Bindura

Faculty of Commerce

Department of Accountancy

25 April 2024

Dear Sir/Madam

REF: A LETTER SEEKING PERMISSION TO CARRY OUT A RESEARCH STUDY AT YOUR ORGANIZATION.

I am a student at the Bindura University of Science Education, identified by registration number B202788B currently pursuing a Bachelor of Commerce Honours Degree in Accountancy. It is by requirement from the university that all students carry out research studies in partial fulfillment of the degree's requirements.

My research study is titled **“Perception of BancABC Zimbabwe employees on the effectiveness of accounting information systems”**.

I am kindly seeking permission to carry out my research study at your organization on the above-mentioned title. The research will be carried out in the form of questionnaires which will be distributed to the selected sample and a set of interview questions.

I will be looking forward to a kind response from you

Yours faithfully

.....

APPENDIX 2: INTERVIEW GUIDE

INTERVIEWER: TANAKA CHITIMBE (BACHELOR’S DEGREE(HONOURS) IN ACCOUNTING, BINDURA UNIVERSITY OF SCIENCE EDUCATION.

INTERVIEWEE: DEPARTMENTAL MANAGERS

PROJECT TITLE: PERCEPTION OF BANC ABC ZIMBABWE EMPLOYEES ON THE EFFECTIVENESS OF ACCOUNTING INFORMATION SYSTEMS.

Question 1: In your opinion what are the key benefits of using AIS in the banking sector and how do these benefits contribute to your overall job performance and productivity?

Question 2: What challenges or barriers do you encounter when using accounting information systems in your daily tasks and how do these challenges impact your ability to perform effectively?

Question 3: How would you rate the overall usability and user friendliness of the AIS software currently used in the bank and are there any specific features or functionalities that you find particularly helpful or challenging?

Question 4: In your opinion, what factors within the organizational environment eg training, support, culture influence employees' perception of AIS effectiveness?

Question 5: Looking ahead, what improvements or enhancements do you think could be made to the AIS software or the way it is utilized within the bank to better meet the needs of employees and improve overall effectiveness?

Thank you for your time.

APPENDIX 3: QUESTIONNAIRE

Section A: Demographic information

Instruction: Tick the appropriate box

1. Gender

Female	
Male	

2. Level of education

Secondary education	
Diploma	
Under graduate	
Post graduate	
Other(specify)	

3. Department

Treasury	
Finance	
Risk	
Retail	
Internal audit	

5. Years of employment at institution

0-5yrs	
6-10yrs	
11-15	
Over 16yrs	

Answer using this Extent scale for your response.

1- Very Large extend

2-Large extent

3-Moderate

4-Small extent

5-Very small extent

Instruction: Tick preferred box

SECTION B: PERCEPTION OF EMPLOYEES ON THE EFFECETIVENESS OF ACCOUNTING INFORMATION SYSTEMS.

To what extent do you agree that the following factors affect the effectiveness of accounting information systems.

Factor	1	2	3	4	5
Lack of user skills and training					
Poor system maintenance, downtimes and updates					
Poor system design and usability					
Poor system integration and data quality					
Poor organizational culture					

SECTION C: PERCEPTION OF EMPLOYEES ON DERIVED BENEFITS OF USING ACCOUNTING INFORMATION SYSTEMS

To what extent are BancABC employees deriving the following benefits from the use of Accounting Information Systems.

Benefit	1	2	3	4	5
Improved job performance and productivity					
Improved operational efficiency and					

streamlined processes					
Less timeliness in processing of transactions					
Improved accuracy in financial reporting and reliability					
Improved customer service delivery					

SECTION D: PERCEPTION OF EMPLOYEES ON CHALLENGES PRESENTED BY THE USE OF ACCOUNTING INFORMATION SYSTEMS

To what extent do the following challenges affect the use accounting information systems in the bank.

Challenge	1	2	3	4	5
Inadequate budget and poor resource allocation					
Poor strategic planning and of alignment					
Complex organizational structure					
Ineffective project management					
Inadequate management support					

SECTION E: PERCEPTION OF EMPLOYEES ON AIS FUNCTIONALITY AND USABILITY

In your opinion rate the extent to which you agree or disagree with the following statements regarding functionality, efficiency, reliability and accuracy of the Accounting Information System used in your daily tasks at the bank

	1	2	3	4	5
The AIS system is user-friendly and easy to navigate					

The AIS system aids in more efficient performance of daily tasks					
Data generated by accounting information systems is more reliable					

THE END

THANK YOU FOR YOUR VALUABLE TIME