

Evaluation of the Efficiency of Automated Financial Accounting Systems and Technical Competence of Auditors in Selected Nigerian Firms.

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Abstract

This study empirically investigates the relationship between the efficiency of Automated Financial Accounting Systems (AFAS) and auditors' technical competence in selected Nigerian firms. A correlational research design was adopted, and primary data were collected through questionnaires administered to a sample of 160 respondents drawn from selected companies and audit firms. Data were analyzed using the Product-Moment Correlation Coefficient (PMCC). The findings revealed a weak positive relationship ($r = 0.20$) between AFAS efficiency and auditors' technical competence, which was not statistically significant at the 0.05 level. The study concludes that although AFAS improves operational efficiency, it does not automatically enhance auditors' competence without deliberate training and adaptation. It recommends continuous professional training, adoption of user-friendly systems, and development of digital competence frameworks.

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1 INTRODUCTION

Accounting automation refers to using automated accounting software and digital tools to automate accounting processes that were traditionally done manually. This innovation significantly streamlines accounting tasks, making them more efficient, accurate, and less time-consuming. Today, companies rely on accounting process automation and accounting software automation not only to save time but also to reduce risks and ensure compliance. The technological development in accountants' practice is a major trend that has grown substantially during the previous years and is today more prominent than ever. The development has now entered a new phase where automation of accounting processes is perceived as a growing concept that will affect the accounting profession. (Kairos Future, 2016).

Automation is a highly debated phenomenon in the related profession of auditing, and there it can be connected with four concepts: Artificial Intelligence (Gotthardt et al, 2020), Big Data, Cloud Accounting (Kairos Future, 2016) and Blockchain (KPMG, 2017). However, in this report, the authors focused on the specific overview of the processing effectiveness & efficiency of automated accounting systems and how it influences the auditor's technical competence during the audit process. As auditors continue to encounter more automated systems and digitally generated information in the course of their work, questions arise about whether these fast-processing systems affect their technical competence in carrying out audit tasks. The rapid evolution of accounting automation requires auditors to

constantly adapt to new systems and models, making technical expertise and continuous learning increasingly important (Liang et al., 2025).

Previous research such like Taipaleenmaki and Ikaheimo (2013), the adoption of automation in auditing processes may reduce the demand for accounting skills. Instead, employees should supplement their technological skills to understand the automation process. It is further stated that in the future, accounting firms will be replaced by other professions as their training is no longer needed. Therefore, if the automated development can perform accounting without human involvement, firms may lose their clients since the expertise is no longer needed (Taipaleenmaki & Ikaheimo, 2013). According to the Swedish Research Council (2014), among the professions most likely to be replaced within 20 years, accounting assistants rank second. In their review, Kuaiber et al, (2024) emphasized the development of automation in the accounting system, and the fundamental transformation in the future of financial reporting in integration with artificial intelligence. d. Atabayeva and Abubakir (2023) have considered the simplification of financial management as a result of process automation and the integration of information technologies, and have considered it an evolution of accounting, citing the benefits of automated accounting.

A substantial body of research has emerged to support the notion that accounting and auditing processes are undergoing a transformation towards automated systems, driven by the integration of technological advancements. Therefore, accountants and auditors are required to acquire knowledge and improve their professional skills with regard to digital transformation. On the other hand, professional principles require that these professions constantly update themselves with the knowledge, changes and developments of the business world in order to realize the main goal of accounting and auditing, which is to help stakeholders make decisions. In doing so, they eliminate their shortcomings and increase their operational and analytical power to fulfill their responsibilities.

This study examines the relationship between the efficiency of automated financial accounting systems and auditors' technical competence in selected Nigerian firms. Specifically, it investigates whether automation enhances audit speed, reduces cost, and improves auditors' ability to evaluate digital systems effectively.

The study is guided by the hypothesis that there is no significant that there is no significant relationship between the efficiency of automated financial accounting systems and auditors' technical competence. By exploring this relationship, the study contributes to the growing body of knowledge on how technical advancements influence audit quality and professional competence.

2 LITERATURE REVIEW

2.1. Conceptual Review

2.1.1. Automated Financial Accounting Systems

Automation is a technological phenomenon that has provided the accounting profession with much-needed tools for higher efficiency and effectiveness in work processes (Adeyemo & Okoronkwo, 2024). The need for automated accounting arises from the time-consuming nature of manual processes in accounting firms, which slow down data gathering and reporting (Oyeniya, Ugochukwu & Zamanjomane, 2024). Gathering data from different processes and divisions often results in financial statements reaching decision makers late, making the information outdated; automated accounting helps by making this process faster and more efficient (Accounting Automation and Financial Reporting Quality, Rivers State, 2024).

Recent research states that automation in accounting increases demand for advanced consulting services. As firms adopt automation, they require accountants who are more experienced and tech-savvy Kerr et al, (2025). The continuous rise in automation also demands greater technology competence among accountants (McConville, 2023). Not only must accountants handle IT systems, but they also need knowledge of technology risks. Human competence remains essential, for example, in identifying problems or exceptions within automated systems.

One of the most emphasized advantages of automation is time saving, which makes work more efficient and processes more flexible (Intuit QuickBooks Accountant Tech Report, 2025). Automation reduces costs and increases productivity (Owonifari et al., 2023). In addition, automation allows covering all relevant variables involved in

accounting problems not just a few when solving dilemmas, helping to strengthen internal control systems (Robotic Process Automation Review, Oyeniyi et al., 2024).

However, automation also raises concerns. It could lead to knowledge gaps among accountants if their skills don't keep up with developing technology (Digital Accounting Practices, Adeyemo & Okoronkwo, 2024). Dependence on internet connectivity, for instance, poses risks: interruptions can halt accounting operations (Transforming the Audit, Almaleeh et al., 2025). Another risk is loss of direct control over accounting data as manual oversight decreases (Kashere Journal of Accounting & Finance, 2024).

The accounting profession is likely to look noticeably different in the next decade. Role specialization is increasing, with accountants focusing more on consulting, analysis, and guiding clients to integrate automation rather than manual calculation tasks (AI Automation Trends, Accountancy Age, 2025). It is therefore necessary to train accountants continuously and build adaptability and flexibility to use new technologies (McConville, 2023; Kerr et al., 2025).

2.1.2. Efficiency of Automated Systems

Automated financial accounting systems are designed to enhance processing efficiency by improving the speed, accuracy, and consistency of financial transactions. By reducing manual intervention, these systems minimize errors and ensure real-time execution of accounting tasks. This results in faster data processing, streamlined workflows, and more reliable reporting. Such improvements not only save time but also allow organizations to redirect human effort toward higher-value activities such as analysis and decision-making.

One of the key benefits of AFAS in terms of processing efficiency is their ability to integrate and synchronize data across different business functions. This reduces delays in information flow and ensures that financial data is available when needed for timely decision-making. The automation of tasks such as data entry, reconciliations, and reporting significantly cuts down processing cycles, thereby increasing organizational responsiveness (Ogunleye & Chukwu, 2023).

In addition, the security features embedded in many automated systems enhance the integrity of data while maintaining efficiency. Cloud-based platforms, for instance, enable remote access to financial information without slowing down processing speed. This facilitates not only compliance and transparency but also ensures scalability as organizations grow (Uchenna & Bello, 2022).

Processing efficiency in this context also translates into cost savings. By accelerating transaction handling and reducing redundant manual work, AFAS lower operational costs and minimize the likelihood of fraud or manipulation. This aligns with studies that highlight how automation allows firms to achieve higher levels of accuracy and timeliness while strengthening audit trails (Miller & Green, 2022).

Technology such as artificial intelligence and advanced analytics continues to refine the processing capabilities of AFAS. Modern systems can handle large volumes of data in real time, detect anomalies quickly, and provide actionable insights, thereby reinforcing the role of automation as a driver of both efficiency and reliability in accounting processes (King & Collins, 2021)

2.1.3. Audit Quality

Audit quality refers to the accuracy, thoroughness, and reliability of an audit process, leading to a clear and fair view of financial, compliance, or operational information. High-quality audits help ensure that financial statements are free of material misstatements, meeting professional standards.

Audit quality is influenced by several critical factors. The competence of auditors, reflected in their skills, knowledge, and experience, ensures they can effectively evaluate complex systems. Adherence to established auditing standards and best practices enhances consistency and accuracy, while independence and fairness safeguard against conflicts of interest that could compromise judgment. A thorough audit involves careful examination of all relevant data and processes, supported by transparent documentation of findings, methods, and decisions to ensure accountability. Together, these elements form the foundation of credible and reliable audits (Francis, 2023).

Okaro et al, (2015) assert that audit quality is market-assessed joint probability that an auditor will both discover a breach in the client accounting system and also report the breach, this means that the auditor has both the technical competence to detect any material errors during the audit process, and the independence to ensure that material errors and omissions are corrected or disclosed in the auditor's report.

Audit quality has been greatly influenced by automation, bringing significant improvements to how auditors access, process, and analyze large volumes of data efficiently. The integration of automated tools in audit processes has become a vital requirement, enabling faster data analysis and more accurate evaluations. Consequently, auditors are now expected to possess strong technical competence and a deep understanding of automated systems to ensure effective and reliable audit outcomes (Owolabi & Musa, 2023).

2.1.4. Auditors Technical Competence

Auditor technical competence simply means how skilled and knowledgeable an auditor is at doing their job well. It involves knowing accounting rules, audit standards, and laws that apply to different industries, as well as understanding new technologies like data analysis tools and cyber security systems. A competent auditor should also be able to think critically, solve problems, make sound judgments, and understand how a business works. To stay good at their job, auditors need to keep learning, get regular training, and gain experience over time.

Auditor competence and experience represent essential attributes within the auditing profession, shaping the quality and reliability of audit outcomes. As defined, auditor competence encompasses a spectrum of proficiencies, knowledge domains, and skillsets crucial for executing audit engagements with efficacy and precision. This proficiency extends beyond mere technical expertise, encompassing critical thinking, analytical prowess, and professional judgment essential for navigating complex audit environments and detecting financial irregularities (Trotman, 2018).

Technical proficiency is a fundamental attribute for auditors. They must be skilled in using advanced software tools and technologies such as data analytics, artificial intelligence (AI), and blockchain. These technologies allow auditors to analyze large datasets efficiently, detect anomalies, and gain deeper insights into financial activities. Proficiency in these tools not only enhances the accuracy and efficiency of audits but also enables auditors to identify potential risks and opportunities that might not be evident through traditional auditing methods. According to the Institute of Internal Auditors (IIA), auditors who are adept at leveraging digital tools can significantly improve audit quality and effectiveness (IIA, 2021).

2.2. Theoretical Review

The Technology Acceptance Model (TAM) developed by Davis (1989) and later extended by Venkatesh and Davis (2000), provides a robust framework for understanding users' behavioral intentions toward new technologies. The model posits that two core factors perceived usefulness and perceived ease of use determine the extent to which individuals accept and effectively utilize technology. Perceived usefulness reflects the degree to which users believe a system enhances their job performance, while perceived ease of use represents the level of effort required to operate it. Together, these perceptions influence users' attitudes, behavioral intentions, and actual technology adoption.

In the context of Automated Financial Accounting Systems (AFAS), the TAM provides theoretical ground for analyzing how auditors interact with automation during audit processes. When auditors perceive AFAS as effective in processing financial data, minimizing errors, and improving audit accuracy, they tend to view such systems as beneficial to their work. Similarly, when the systems are intuitive and user-friendly, auditors are more likely to adopt and integrate them into their professional routines. This process therefore enhances their technical competence, as they continuously develop the digital and analytical skills required to operate within automated audit environments (Ifinedo, 2021; Owolabi & Musa, 2023).

The processing effectiveness of AFAS has significantly influence auditors' technical competence, aligning with the TAM framework. As auditors engage with efficient and reliable automated tools, their perceived usefulness and ease of use foster deeper technological literacy and confidence. This interaction not only enhances their ability to conduct high-quality audits but also reinforces their professional adaptability in an era of rapid technological advancement. Therefore, TAM supports that auditors' competence growth is shaped by their acceptance and effective utilization of automated systems that streamline audit processes and general decision-making.

2.3. Empirical Review

Elijah et al. (2025) investigated the effect of computerized accounting systems on audit efficiency in Nigeria and found that automation significantly improves the speed and accuracy of audit processes. However, the study emphasized that the effectiveness of such systems depends largely on the technical competence of auditors operating them.

Similarly, Kuaiber et al. (2024) explored the integration of artificial intelligence in financial reporting and concluded that automated systems enhance reporting quality and decision-making process. Nonetheless, the study highlighted that auditors must possess advanced technological skills to effectively interpret automated outputs and maintain audit credibility.

Owolabi and Musa (2023) examined the relationship between automated tools and audit quality identifying auditors' technical competence as a critical mediating factor. Their findings revealed that while automation improves audit procedures, its overall impact on audit quality is significantly influenced by the user's level of expertise and adaptability.

Adeyemo and Okoronkwo (2024) analyzed digital accounting practices in Nigerian firms and reported that automation enhances operational efficiency and financial reporting accuracy. However, they also noted that inadequate training and resistance to technological change can create competency gaps among accounting professionals.

Ogunleye and Chukwu (2023) found that automated systems improve processing efficiency by enhancing data integration, timeliness, and reliability of financial information. This, in turn, support more effective auditing processes and informed decision-making.

Miller and Green (2022) concluded that automation strengthens internal controls and audit trails, thereby reducing the risk of fraud and improving transparency. However, they emphasized that these benefits can only be fully realized when auditors possess the necessary technical expertise to evaluate automated systems.

Liang et al. (2025) further highlighted that the evolving role of auditors in automated environments requires continuous learning and professional development. According to their findings, auditors must acquire digital competencies to remain relevant and ensure high-quality audit outcomes.

Overall, existing empirical evidence suggests that while automated accounting systems enhance efficiency and improve audit processes, their effectiveness is largely dependent on auditors' technical competence.

3 RESEARCH METHODOLOGY

This study investigates the relationship between Automated Financial Accounting Systems (AFAS) and audit quality in selected Nigerian firms. The population for the study comprises the entire staff of four selected companies: MTN, Globacom, Cadbury, and Unilever, representing the telecommunication and manufacturing sectors, respectively. Additionally, the study includes the entire staff of four prominent audit firms: PricewaterhouseCoopers (PwC), Klynveld Peat Marwick Goerdeler (KPMG), Ernst & Young (EY), and Akintola Williams, which are the auditors of the selected companies.

The study employed a purposive sampling method to select the economic sectors and companies. Specifically, the telecommunication and manufacturing sectors were chosen due to their significant contribution to the Nigerian economy and their adoption of AFAS. Within these sectors, MTN and Globacom were selected from the telecommunication sector, while Cadbury and Unilever were chosen from the manufacturing sector. The four audit firms were selected purposively, given their expertise and experience in auditing the selected companies. However, the respondents (staff) of these companies and audit firms were selected using a random sampling method to ensure representation and minimize bias.

The study used primary data, which were collected through questionnaire administration. A total of 160 questionnaires were administered, with 20 questionnaires distributed to each of the selected companies and audit firms. The questionnaire was designed to gather information on the respondents' perceptions of AFAS and audit quality. The study uses the Product Moment Correlation Coefficient (PMCC) to test the hypotheses. The PMCC is a statistical technique that measures the strength and direction of the relationship between two variables Mark et al, (2003). The PMCC formula, as given by Adefila (2008), is used to calculate the correlation coefficient. This statistical technique is suitable for this study, as it enables the researcher to determine the significance and strength of the relationship between AFAS and audit quality.

3.1. Model Specification

The PMCC is given by Adefila (2008) as:

$$r_{xy} = \frac{\sum xy - \sum x \sum y}{\sqrt{(\sum x^2 - \frac{(\sum x)^2}{n})(\sum y^2 - \frac{(\sum y)^2}{n})}}$$

Where:

- r=correlation coefficient
- x=independent variable (Processing Efficiency of AFAS)
- y=dependent variable (Auditors Technical Competence)
- r_{xy} = correlation coefficient of x and y.
- n = Number of pairs of values

For this study, Processing Efficiency of AFAS is the independent variable (x) while auditor's technical competence is the dependent variables (y).

Note: The level of significance is 0.05.

4 RESULTS AND DISCUSSION

4.1. Results

Testing the hypothesis which stated that:

H01: Processing efficiency of automated financial accounting systems has no significant relationship with auditors' technical competence in selected Nigerian firms.

Decision Rule: If the correlation coefficient (r) is statistically significant at the 0.05 level ($p < 0.05$), reject the null hypothesis (H_0). If r is weak and not statistically significant ($p > 0.05$), fail to reject the null hypothesis.

The result obtained by substituting the variables in the Product Moment Correlation Coefficient formula was as follows:

$$r_{xy} = \frac{5(5982) - (138 * 138)}{\sqrt{(5 * 5852 - (138)^2)(5 * 7602 - (138)^2)}}$$

$$r = 0.2$$

With $r = 0.2$, it implies that a weak positive relationship exists between the two variables (Processing Efficiency of AFAS and Auditors Technical Competence). As a result, the null hypothesis cannot be rejected.

4.2. Discussion

The study's findings show a weak positive correlation ($r = 0.20$) between the processing efficiency of Automated Financial Accounting Systems (AFAS) and auditors' technical competence. This suggests that while AFAS can enhance how quickly and accurately audit tasks are performed, the effect on auditors' skill levels is modest. Because the correlation is not statistically strong, we cannot reject the null hypothesis that there is no significant relationship. Despite the weak correlation, practical observations indicate that auditors generally believe automation improves audit processes. Respondents across sectors, educational levels, and experience reported that automated tools speed up work, reduce errors, and improve overall quality of audits. This aligns with recent research in Nigeria and Jordan, which found that adoption of computerized accounting systems and AI improves audit efficiency, accuracy, and the scope of audit tasks (Ejilah, Shamsudeen & Sani, 2025; "Impact of Artificial Intelligence on Auditing", Jordan, 2025).

5 CONCLUSION AND RECOMMENDATION

This study examined the relationship between the processing efficiency of Automated Financial Accounting Systems (AFAS) and auditors' technical competence in selected Nigerian firms. The findings reveal that while AFAS enhances the speed, accuracy, and consistency of financial data processing, it also introduces new technical demands for auditors. The shift from manual to automated systems has improved the overall audit process by reducing human errors and increasing accessibility to real-time financial information. However, it requires auditors to develop higher levels of technological proficiency to effectively interpret automated outputs and ensure audit reliability.

5.1 Conclusion

The study concludes that improvements in the processing efficiency of AFAS have a positive but statistically weak influence on auditors' technical competence. Although automation simplifies data handling and enhances operational efficiency, it does not automatically translate into higher auditor competence without adequate training and adaptation. The findings suggest that the effective use of AFAS depends largely on auditors' ability to understand system functions, interpret electronic evidence, and apply professional judgment within a digital environment. Thus, sustaining audit credibility in a technology-driven accounting system requires continuous technical development and proficiency in the use of automated tools.

5.2 Recommendations

Based on the findings, this study recommends that auditors should undergo continuous professional training to strengthen their technical competence in handling AFAS and related audit software. Audit firms should also ensure that their automated systems are equipped with robust audit trails, user-friendly interfaces, and secure data management features that facilitate efficient audit processes. Furthermore, professional accounting bodies and regulators should develop standardized digital competency frameworks and certification programs to help auditors stay up-to-date with evolving technologies. Strengthening these measures will improve audit effectiveness, enhance confidence in financial reporting, and ensure that automation continues to support rather than replace auditors' professional expertise.

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