THE IMPACT OF COMPUTERIZED ACCOUNTING SYSTEMS ON BANK OPERATIONS IN GHANA: THE CASE OF ZENITH BANK GHANA LIMITED

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ABSTRACT

The financial industry has seen a rapid growth in the use of ICT in accounting over the past few decades, with the advent of the first fully functional business computer in the early 20th century. This has enabled the automation and integration of accounting functions and processes on a computer system, creating a Computerized Accounting Information System (CAIS). CAIS can provide reliable, sufficient, and relevant accounting information, enhance accuracy, efficiency, security, and transparency, and support better decision making and customer service. Banks must update their payment and delivery systems and incorporate information and communications technology into their business operations to stay competitive in the new millennium, according to Rehman and Onesti. ICT can offer many benefits to the banking sector, but also poses risks such as cyberattacks, fraud, privacy breaches, and regulatory compliance. The study aims to examine impact of computerized accounting systems on bank operations in Ghana using Zenith Bank as a case study.

This study used quantitative methods to present and interpret its findings, and to derive conclusions and policy implications from them. The study used a convenience sampling strategy to collect data from participants who were readily available and accessible, using the Yamane Formula to calculate the sample size of 128. The data analysis process for this study used descriptive statistics, such as frequency tables and percentages, to summarize and present the data in a clear and concise manner.

In summary, the study found that Zenith Bank Ghana has moderately supportive organizational culture, moderate technical support, and moderate employee training practices regarding computerized accounting systems. The findings suggest that the bank may need to improve management support, the frequency of refresher training, and access to technical support. These improvements may help increase employees' comfort level in using the technology and enhance their ability to use it effectively. The study recommended that Zenith Bank Ghana should continue to emphasize and prioritize customer service as a key component of its organizational culture, invest in providing regular maintenance and updates for their computerized accounting systems to ensure their optimal functioning, and provide training to employees on the use of computerized accounting systems.

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BACKGROUND OF STUDY

The financial industry has witnessed a remarkable growth and transformation of the use of ICT in the accounting functions and processes over the past few decades. The advent of the first fully functional business computer in the early 20th century marked the beginning of a new era of technological innovation and advancement in accounting (Gabrial, 2023). Since then, various accounting software packages have been developed and introduced to the market with the aim of facilitating and improving the accounting tasks and activities. These software packages enable the automation and integration of the accounting functions and processes on a computer system, thus creating a Computerized Accounting Information System (CAIS). A CAIS can provide reliable, sufficient, and relevant accounting information that can meet the needs and expectations of the users and stakeholders of the financial information (Ren et al., 2023). A CAIS can also enhance the accuracy, efficiency, security, and transparency of the accounting information and can support better decision making and customer service.

Financial service providers across the board have seen vastly varying returns on their ICT investments, with some seeing no return at all (Golka, 2023). Tasks that were challenging and time-consuming under the old system are now much easier to manage thanks to this innovation (manual system). Furthermore, businesses are progressively moving towards a paperless era as a result of the sophisticated nature of modern accounting software and its performance of the various tasks involved in accounting. Simply put, the adoption of IT (information technology) into a company's operational procedure is gradually replacing the manual system of data handling. For many businesses and organisations around the globe, IT now plays a pivotal role in their expansion plans. It has been called the instrument of knowledge because of the ease with which people can find information that is both relevant to their needs and trustworthy when making decisions (Zhang & Panyagometh, 2023).

Accounting is a crucial part of any organisation, no matter how big or small, public or private, established or startup. For this reason, a company's accounting procedures become more time-consuming even as the company expands its scope and operations in every other respect (Bendell & Kristal, 2023). Thus, it is essential to use a computer and all its associated hardware and software for these tasks. This is especially true in the modern era of increased global competition, when companies need novel approaches to help them compete and succeed in their short- and long-term goals. Although it was argued in Sun (2023) that computerising accounting is a technique for ensuring an efficient information flow in the recording, processing, and transmission of financial data, the mobilisation of computerised accounting systems in banking operations is primarily aimed at achieving business goals of enhanced and sustained performance. This is due to the fact that modern computerised accounting systems keep better track of financial transactions.

According to Rehman and Onesti (2023), modern financial service providers need to alter their standard operating procedures if they want to maintain their profit margins. They argue that top bank executives' inability to fully grasp the significance of technology and adequately incorporate it into their strategic plans is the industry's most serious flaw today. Those financial institutions that completely update their payment and delivery systems and fully incorporate information and communications technology into their business operations are the only ones that will have a fighting chance in the new millennium, claims this source. Okpala (2021) suggests that banks reevaluate their service and delivery models to ensure they are well positioned to take advantage of the opportunities presented by the ever-changing

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nature of information and communication technologies. The advent of spreadsheet programmes like Microsoft Excel, Tally, Sage, and QuickBooks ushered in a new era of accounting practised by computers. The suite of programmes that allow for this type of accounting to be done is known as a Computerized Accounting System (CAS).

The banking sector in Ghana has undergone significant changes and challenges due to the rapid development and diffusion of information and communication technology. Information and communication technology (ICT) refers to the use of various devices, applications, and networks to create, store, process, and transmit information electronically. ICT can offer many benefits to the banking sector, such as improved efficiency, productivity, quality, innovation, and competitiveness. However, ICT also poses some risks and threats, such as cyberattacks, fraud, privacy breaches, and regulatory compliance. Therefore, it is crucial for the banking sector in Ghana to adapt and respond to the ICT revolution and to leverage its potential opportunities and advantages. This research examines how the financial institutions in Ghana have embraced and incorporated the latest technologies into their daily operations and how this has affected their performance and customer satisfaction. The research also explores the challenges and barriers that the financial institutions face in implementing and using ICT and how they overcome them. The research aims to provide a comprehensive and updated analysis of the impact of ICT on the banking sector in Ghana and to offer useful insights and recommendations for improving the ICT adoption and utilization in this sector

Profile of the Organization

Since its inception, the Zenith Bank (Ghana) Limited has been associated with state-of-the-art information and communications technology (ICT) infrastructure, enthusiastically inventive employees, and a commitment to producing only the highest quality goods and services. When it comes to financial institutions, Zenith Bank is in a class of its own. Its brand and customer service are the envy of its competitors.

The Zenith brand has always been associated with cutting-edge information and communications technology (ICT) systems, creative, hardworking employees, and a dedication to delivering only the finest products and services to customers. Among banks, Zenith Bank stands out as exceptional. Competitors are green with envy over its customer service and renowned brand.

The Bank's primary means of service delivery are its 38 branches and agencies spread out across the country, as well as its many automated teller machines and point-of-sale terminals. Moreover, Zenith provides its customers with the convenience of mobile and internet banking that is updated in real time.

Business Issue Statement

The concept of quality is not new to the accounting systems of Ghanaian banks, but it is not well defined and implemented. Quality in accounting systems refers to the ability to provide accurate, timely, and relevant information that meets the needs and expectations of the customers and other stakeholders (Rehman & Onesti, 2023). However, many banking institutions in Ghana still fail to deliver quality accounting information, despite the availability and adoption of various accounting software. This suggests that there are some challenges and gaps in the implementation and use of accounting technology in the banking sector. One of the possible challenges is the lack of adequate skills and knowledge among the

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accounting staff to effectively utilize the accounting software and to analyze the financial data. Another possible challenge is the lack of alignment between the accounting software and the business processes and objectives of the banking institutions. These challenges may affect the quality and usefulness of the accounting information and may lead to customer dissatisfaction and loss of competitive advantage. Therefore, there is a need for more research on how to improve the implementation and use of accounting technology in the Ghanaian banking sector and how to enhance the quality and value of the accounting information.

Computerized accounting systems are software applications that automate and integrate the accounting functions and processes of an organization. They can offer various benefits to banks, such as improved accuracy, efficiency, security, and transparency of accounting information, as well as enhanced decision making and customer service (Weerawarna et al., 2023). However, the adoption and implementation of computerized accounting systems in banks have not been smooth and easy. Many banks have encountered several challenges and barriers in the process of implementing computerized accounting systems, such as high costs, technical issues, resistance to change, lack of training and support, and regulatory compliance (Weerawarna et al., 2023). These challenges may affect the success and effectiveness of computerized accounting systems in banks and may limit their potential benefits. Therefore, this study aims to explore the specific impact of computerized accounting systems on the operations of banks in Ghana.

Previous studies by Okpala (2021); Adong Lilly (2019); Yunusa (2021); Gardi (2018); Oladejo and Yinus (2020) have examined the concept of computerized accounting systems and their impact on banking operations in different contexts and countries. However, these studies have not adequately addressed the specific issues and challenges of computerized accounting systems in the Ghanaian banking sector. Therefore, this study seeks to fill this gap in the literature by providing a more recent and comprehensive analysis of the concept of computerized accounting systems and their impact on banking operations in Ghana. The study will also provide a deeper insight into the factors that influence the adoption and implementation of computerized accounting systems in Ghanaian banks and the benefits and drawbacks of these systems for the banks and their customers. The study will contribute to the existing knowledge and practice of computerized accounting systems in the banking sector and will offer valuable recommendations for improving the quality and efficiency of accounting information and services in Ghanaian banks.

Project Objectives

The study aims to examine impact of computerized accounting systems on bank operations in Ghana using Zenith Bank as a case study. This will however be achieved through the following objectives:

1. To assess the extent to which organizational culture influences the adoption and implementation of computerized accounting systems in Zenith Bank Ghana?
2. To ascertain the extent to which employee training on computerized accounting systems affects their proficiency and job performance in Zenith Bank Ghana?
3. To examine the influence of technical support on the impact of technical support on the use of computerized accounting systems in Zenith Bank Ghana?

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Project Significance

The significance of studying the impact of computerized accounting systems on bank operations in Ghana is crucial because it provides insights into how technology can improve the efficiency and effectiveness of financial institutions in the country. This study can help to determine the extent to which computerized accounting systems have transformed the banking sector in Ghana and the challenges that the banks face in the implementation and usage of these systems.

Moreover, the study could also provide recommendations for future improvements that can be made to computerized accounting systems to better serve the needs of the banking sector in Ghana. This information can be valuable not only to banks in Ghana but also to other financial institutions and governments in other countries that are looking to adopt or improve their use of technology in the financial sector.

Finally, the study's importance lies in the fact that it has the potential to contribute to the growth of the banking sector in Ghana and to the comprehension of the part that technology plays in bettering financial operations.

Project Outline

The significance of the study, its scope, its limitations, and how it was organised are all discussed in the first chapter, along with the problem statement, research objectives, research questions, and research hypotheses. The second chapter of this paper reviews the relevant literature. Theoretical and empirical works, as well as critical analyses of empirical works and operational definitions of key concepts, are all included under the umbrella term literature. In Chapter 3, the research design and methods used to interpret the results are laid out. The research methodology, including data collection, model specification, statistical tools, and data analysis methods, are all covered. In the fourth chapter, after the data has been analysed, the results are discussed. In the fifth chapter, the results of the analysis are broken down, summarised, and some suggestions are offered.

LITERATURE REVIEW

Overview

The effect of computerized accounting systems on banking procedures will be examined, with consideration given to previous studies and related discussions. To facilitate a thorough analysis of this section, the literature review will be broken down into three parts. The theoretical foundation will be covered in the first part. The second part of the paper will then evaluate the empirical portion, which presents the findings and conclusions of previous studies in the field. At last, a conceptual framework for the research will be developed.

Theoretical Review

The efficiency theory

Efficiency theory is a branch of economics and management science that deals with the optimization of resources in order to achieve a specific goal or objective. It seeks to

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minimize waste and maximize productivity, while taking into consideration various constraints such as time, money, and available resources (Kumar et al., 2023). In economic terms, efficiency refers to the use of resources in such a way that no alternative combination of those resources would produce a better outcome (Figge & Thorpe, 2023). This concept can be applied to a variety of contexts, including production processes, market systems, and allocation of resources.

Many forms of efficiency have been identified, including technical efficiency, allocative efficiency, and economic efficiency (Ashrit, 2023). What one means by technical efficiency is making the best possible use of available resources to create a desired result. Optimal resource allocation takes into account the opportunity cost of each potential use, which is what one means by allocative efficiency. Economic efficiency refers to the achievement of the highest possible level of overall welfare, taking into account both technical and allocative efficiency.

Efficiency theory is used in a variety of fields, including operations management, engineering, and public policy. In each of these areas, the principles of efficiency are applied to improve processes and allocate resources in the most effective manner possible (Yadav et al., 2023).

According to this theory, computerized accounting systems automate manual tasks, reduce errors, and streamline processes, resulting in faster processing times, lower costs, and improved accuracy (Selyugina, 2023). By automating routine tasks, such as data entry and reconciliation, computerized accounting systems free up bank staff to focus on higher value-added activities. This leads to increased productivity and efficiency, as well as reduced operational costs. Moreover, computerized accounting systems have built-in controls and validation procedures that help to reduce the risk of errors and fraud. This enhances the reliability and accuracy of financial reporting, which is essential for the effective management and control of bank operations (Kinyenze & Ondabu, 2023).

To sum up, the efficiency theory highlights the potential benefits of computerized accounting systems for banks, including increased efficiency, improved accuracy, and reduced operational costs. These benefits can lead to a more competitive and sustainable banking sector, which is essential for the growth and development of the broader economy.

Innovation Theory

Innovation theory refers to a set of ideas, models, and frameworks that aim to explain the process and factors that drive innovation. It encompasses a wide range of perspectives, from those that focus on the individual and organizational level, to those that analyze the economic, technological, and social systems that influence innovation (Coenen et al., 2023). According to The stage gate model Duff and Dubery (2023) describes the sequential process of ideation, development, and commercialization, and is one of the most well-known models of innovation. According to this model, which is discussed in Berthinier-Poncet et al. (2023), innovation entails a progression of steps that typically consists of: the process of ideation, wherein prospective concepts are conceived and assessed, Concept Development, involves taking the most promising ideas and turning them into fully formed concepts, such as prototypes or comprehensive plans, Technical Development, which involves refining and developing concepts into a working product or service, finally, the product or service is brought to market and made available for sale. Regardless of the specific model or framework, the study of innovation is important because it helps us understand how new

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ideas and technologies are developed and adopted, and what factors influence their success or failure.

Well-known in the academic community, the Innovation Theory describes how the widespread adoption of electronic accounting has stimulated new ideas and developments in the financial sector. This theory proposes that the widespread adoption of electronic accounting systems will result in significant shifts in both the internal operations of financial institutions and the range of services and products available to their clients (Sajid et al., 2023). Banks can now collect and analyse massive amounts of data in real time thanks to computerised accounting systems, which can then be used to inspire and motivate the development of brand-new services and products. This can range from new types of loans, to more sophisticated investment products, to new payment and transfer systems. Furthermore, computerized accounting systems enable banks to better understand their customers' needs and preferences, which can help to tailor their products and services to meet those needs. This can lead to increased competitiveness and market share for the bank, as well as improved customer satisfaction and loyalty.

To conclude, the innovation theory suggests that computerized accounting systems play a critical role in driving innovation in the banking industry. By providing banks with the tools and insights they need to understand their customers and the broader market, computerized accounting systems can help to foster a more dynamic and competitive banking sector.

Substitution Theory

Substitution theory in organizations refers to the idea that one resource can be substituted for another in order to achieve a desired outcome. This theory has applications in various aspects of organizational behavior and management, including human resource management, organizational structure, and decision-making (Armstrong & Taylor, 2023). In the context of human resource management, substitution theory suggests that organizations can substitute one type of employee for another in order to achieve the same results. Therefore, if a company is facing a shortage of skilled workers in a particular area, it may substitute lower-skilled workers or automate certain tasks in order to continue to meet its goals (Liu, 2023). In terms of organizational structure, substitution theory suggests that different forms of technology can be substituted for human labor in order to achieve efficiency and productivity goals. Hence, a company may substitute automated processes for manual ones in order to reduce costs and increase efficiency (Alsudani et al., 2023). Finally, substitution theory can also be applied to decision-making in organizations. In this context, the theory suggests that decision-makers can substitute one decision-making rule or approach for another in order to achieve a desired outcome. As a result, a manager may choose to substitute a more formal decision-making process for a more informal one in order to make a decision more quickly and efficiently (Maurer et al., 2023).

The Substitution Theory is a well-known theory that focuses on the impact of computerized accounting systems on the substitution of manual accounting methods. According to this theory, computerized accounting systems replace manual accounting methods, resulting in significant improvements in the speed, accuracy, and efficiency of bank operations (Magege & Ngirwa, 2023). One of the key advantages of computerized accounting systems is their ability to automate manual tasks, such as data entry, reconciliation, and financial reporting. This reduces the time and effort required to perform these tasks, while also reducing the risk of human error.

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In addition, computerized accounting systems have built-in controls and validation procedures that help to ensure the accuracy of financial information. This enhances the reliability and integrity of financial reporting, which is essential for the effective management and control of bank operations (Pangaribuan et al., 2023).

To summarize, the substitution theory highlights the potential benefits of computerized accounting systems for banks, including increased efficiency, improved accuracy, and reduced operational costs. By replacing manual accounting methods with computerized systems, banks can improve their overall performance, while also enhancing the quality of their financial reporting.

Empirical Review

Mbilla et al. (2020) examined the impact of computerised accounting systems on the quality of financial reports in the banking sector of Ghana. The survey method was the data collection instrument. The study population consisted of all Ghana Stock Exchange-listed banks. Version 21 of Statistical Package for the Social Sciences (SPSS) programming was used to analyse the study's data, which followed a quantitative research design. A unit increase in an automated computerised accounting system will increase the quality of banks' financial reports by approximately 0.50 percentage points, assuming that all other autonomous factors are held constant at zero. The implication of this study is that banks must invest in computerised accounting systems to improve the speed, practicality, accuracy, and relevance of the financial reports of their operations in order to produce quality financial reports.

Bansah (2018) analysed the risks associated with the use of computerised accounting information systems in the banking sector. The study investigated the origins and causes of threats to CAIS in financial institutions, as well as the preventative measures available to mitigate their occurrence. The study revealed that the most worrisome sources of threats to CAIS are power outages, employee risks, viruses, and external threats. Findings indicate that accidental entry of bad data, unauthorised copying of the system's output, lack of frequent back-ups, infrequent updates on system security software, access to data by unauthorised personnel, weakness in internal controls, and absence of written policies are the most significant threats to CAIS. In general, the findings indicated that financial firms in Ghana perceive a high level of risk sources and causes. However, effective CAIS security measures were lacking. Therefore, it was suggested that these issues be addressed before they become intolerable.

This study assesses the comparative analysis of computerised accounting system and manual accounting system of quoted Microfinance Banks in Nigeria from 2006-2015. Consistent with the study's objectives, three hypotheses were developed. The ex-post facto research design was chosen, and the data for the study came from fact books, annual reports, and accounts provided by the quoted Microfinance banks that were the focus of the investigation. Hypotheses were tested using a paired sample T-test at a 5% significance level using SPSS version 22 statistical software. Findings demonstrated that computerised accounting systems have a greater impact on the reported profitability of banks than manual accounting systems. Based on these findings, the study recommends, among other things, that Microfinance banks implement a computerised accounting system rather than a manual accounting system, as the former has a more favourable effect on the banks' profitability levels.

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Amahalu, Abiahu, and Chinyere (2017) conducted research comparing the computerised accounting system and manual accounting system of quoted Microfinance Banks (MFBs) in Nigeria. The objective of this study was to provide an overview of computerised accounting in Ghana as well as examine its challenges and benefits. The stratified probability sample method was utilised for this investigation. The population was classified into six groups: banking information technology, hospitality, service, manufacturing, and multimedia. These categories were used to select a sample of respondents. Despite certain difficulties identified with the use of computerised accounting in Ghana, the study revealed that its prevalence among businesses in the country is extremely high. Businesses are encouraged to invest in computerised accounting because it streamlines and accelerates accounting processes, and any investment in accounting software new releases and updates is worthwhile in the short and long term.

Oladejo and Yinus (2020) conducted a study on electronic accounting practises: an efficient method for improving the quality of financial reporting in Nigerian deposit money banks. The questionnaire was used to collect primary data, and the annual reports of the selected banks were mined for secondary data covering the years 2010 through 2017. Using homogeneous purposive sampling, ten deposit money banks in Nigeria were chosen. The findings indicated that certain factors influencing electronic accounting adoption in the sampled banks included Bank Size (BS) at 92%, Cost of ICT Deployment (CID) at 69%, Perceived Ease of Use (PEOU) at 74%, and Perceived Benefit (PB) at 86%. The study concluded that all the considered variables, BS, CID, PEOU, and PB, influenced e-accounting adoption and that e-accounting practise improved accounting procedure, report generation timeliness, and financial reporting quality of banks. It was suggested that deposit money banks should increase their efforts by developing a mechanism that strengthens the use of e-accounting to increase users' trust in the financial information published by banks.

Gardi (2018) investigated the effects of computerised accounting systems on the auditing process. The research was carried out at Zanko bank, and the initial sample size consisted of 35 workers from the institution. On the other hand, only 30 of the people were able to respond to the questionnaires because the others were unavailable. The researcher first used stratified sampling, and then moved on to using random sampling, in order to guarantee that each respondent had an equal chance of being chosen. The findings demonstrated that CAS made a moderate contribution to the effectiveness and efficiency of audit by reducing the number of errors that occurred during the processing of transactions and increasing the speed at which they were completed. The results also showed that the auditing process is significantly impacted by audit effectiveness, while audit efficiency, significant CAS issues, and other CAS issues are not significantly impacted. There was a negative correlation between CAS contributions and audit effectiveness and major problems, but a positive correlation between audit efficiency and other CAS problems.

Yunusa (2021) analysed the computerised accounting system and banking sector performance in Nigeria. The research adopted a descriptive research survey design and utilised a 10-item structured questionnaire to reach respondents. The population of the study consisted of 1892 bank employees. The study utilised the statistical formula for sample size developed by Godden, which yielded a sample size of 319. However, only 184 of the 319 questionnaires distributed were properly filled out and returned for a return rate of 58%. The data were analysed using a five-point Likert scale, and linear regression analysis was used as the analytical tool. The finding revealed that the computerised accounting system has improved the performance of the Nigerian banking sector. Thus, it is recommended that

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computerised accounting systems be maintained in the banking sector and that their personnel receive periodic training to enable them to remain competitive.

Adong Lilly (2019) examined Computerized accounting systems and financial performance of manufacturing companies in Buikwe District. Purposes of the study included identifying the importance of adopting a computerised accounting system in organisations, the challenges associated with doing so, and the types of computerised accounting systems currently in use. The study focused on the Uganda Tea Corporation as a case study of an organisation in Uganda. The results showed that since balances are posted as transactions take place, computerised accounting systems give management access to current account balance information. In light of these considerations, the study recommended Uganda Tea Corporation Uganda to invest heavily in the education and growth of its workforce (manpower development) via seminars, workshops, and the implementation of a modern computerised accounting system in order to boost productivity in the business's daily operations and its financial statements.

Okpala (2021) analysed the influence of computerised accounting information systems on the performance of the Nigerian banking industry. The study used a survey research design and a stratified sampling strategy to accomplish its goals. The target population for this study consists of United Bank for Africa Plc, Apapa branch employees and customers. Over 65 percent of respondents who evaluated the use of new technology innovations and the performance of bank employees strongly agreed that new technology improved the performance of bank employees. In addition, 73% of all respondents strongly agreed that the computerization of banking operations has resulted in a remarkable improvement in the efficiency of banking operations (AIS). The study also identified obstacles to the effective application of ICT in the banking sector, including Internet connectivity, skilled labour, cybercrime, installation and maintenance costs, and the affordability of technology innovations. The conclusion of the study was that the implementation of technological innovations has significantly increased the effectiveness of bank operations and employee productivity, as well as service delivery and the return on equity profitability of banks. The study recommended that bank management increase investment in ICT products in order to improve service speed, convenience, and precision. This will enable Nigerian banks to be efficient, profitable, and competitive, as well as able to adapt to the changes and challenges resulting from the ICT-controlled globalisation of the economy. In order to prevent the Nigerian Banking Sector from becoming a dumping ground for obsolete technological infrastructures, the study also recommends that regulatory authorities such as the Central Bank of Nigeria (CBN) establish standards for banks to follow. To counter the legal threat and ensure the safety of internet banking and e-commerce, the necessary legal codes must be enacted; this will promote the industry's growth.

History of Banking in Ghana

The history of banking in Ghana can be traced back to the colonial period, when the first banks were established to support the interests of European traders and merchants. During this period, banks played a limited role in the Ghanaian economy and were mainly used to facilitate trade and commerce (Nyebar et al., 2023). After independence in 1957, the banking sector in Ghana experienced significant growth and expansion, driven by government efforts to promote economic development and support industrialization. During this period, the government established a number of state-owned banks, including the National Investment Bank and the Agricultural Development Bank, to provide financing for

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key sectors of the economy (Ren et al., 2023). In the 1980s and 1990s, the banking sector in Ghana underwent a period of liberalization and reform, as the government began to adopt market-oriented policies and to promote private sector development. Because of this, more banks were founded and the industry became more diverse and competitive. There has been consistent development and evolution in the banking sector in Ghana over the past few years, with many banks embracing new technologies and increasing their product offerings to attract new customers. The government has also played a role in promoting the growth of the banking sector, through initiatives such as the Ghana National Financial Inclusion Strategy, which aims to increase access to financial services for all Ghanaians (Kandpal et al., 2023). Overall, the history of banking in Ghana reflects the country's journey towards economic development and financial stability, and the critical role that the banking sector has played in supporting this growth and transformation.

Computerized Accounting System

A computerized accounting system is an electronic system that automates the process of recording, processing, and reporting financial transactions. The system uses computers and software to manage financial data, reducing the need for manual data entry and increasing efficiency (Wu & Chao, 2023). According to Kamau et al. (2023), computerized accounting systems offer several benefits for banks and other organizations, including:

1. Increased efficiency: Automated data entry and processing reduces the time and effort required to perform accounting tasks, leading to increased efficiency and productivity.
2. Improved accuracy: Computerized accounting systems use algorithms to check for errors and inconsistencies, reducing the risk of mistakes and increasing the accuracy of financial data.
3. Real-time data access: Computerized accounting systems allow users to access up-to-date financial information at any time, providing a clear and accurate picture of the organization's financial performance.
4. Enhanced security: Computerized accounting systems can use encryption and other security measures to protect sensitive financial information, reducing the risk of data breaches and theft.
5. Better decision making: With access to real-time financial data, organizations can make informed decisions more quickly and effectively, improving their overall performance.

In summary, computerized accounting systems offer a range of benefits for banks and other organizations, including increased efficiency, improved accuracy, real-time data access, enhanced security, and better decision making. By using computerized accounting systems, banks can improve their overall performance and achieve greater success in their operations.

Types of Computerized Accounting Systems

Computerized accounting systems are software programs that automate and streamline accounting processes, making them more efficient, accurate, and secure (Alshurafat, 2023). Stainbank et all., (2023) cited that there are several different types of computerized accounting systems, including:

1. Enterprise Resource Planning (ERP) systems: These are comprehensive and integrated accounting systems that support a wide range of business functions, including financial accounting, inventory management, and human resources.
2. Small Business Accounting (SBA) systems: These are designed specifically for small businesses and offer basic accounting features, such as invoicing, payroll, and bookkeeping.
3. Cloud-based accounting systems: These systems are hosted on remote servers and accessed over the internet, making them accessible from anywhere with an internet connection.

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4. Non-profit accounting systems: These systems are designed specifically for non-profit organizations and offer features such as grant management, fundraising, and budget tracking.
5. Manufacturing Accounting systems: These systems are designed specifically for manufacturers and offer features such as job costing, production planning, and inventory management.
6. Point of Sale (POS) systems: These systems are used by retailers and are integrated with accounting systems to support sales transactions and inventory management.
7. Project-based accounting systems: These systems are used by companies that manage projects and offer features such as time tracking, project billing, and cost accounting.
8. Each type of computerized accounting system is designed to meet the specific needs of a particular industry or business type. Choosing the right system depends on the nature of a company's business, the size of the organization, and its specific accounting requirements.

Organizational Culture

The values, beliefs, attitudes, and behaviours that are unique to a given organisation are what are meant by organisational culture. It's the norms and practises that have developed over time as a result of the input of various stakeholders, including the organization's founders, its top executives, and its employees (Hampel & Dalpiaz, 2023). Organizational culture is an important moderator of how much computerised accounting systems affect day-to-day bank operations. As a result, if an organization has a strong culture of innovation and continuous improvement, it is more likely to embrace the use of computerized accounting systems and to realize their full potential. On the other hand, if an organization has a culture that is resistant to change, it may be more difficult to adopt and effectively use computerized accounting systems (Nwabali, 2023).

Organizational culture can also impact the level of employee engagement and motivation to use computerized accounting systems. Hence, if employees see the use of computerized accounting systems as a positive change that supports their work and helps to achieve the organization's goals, they are more likely to be motivated and engaged in using the systems (Bizzi, 2023).

Technical Support

Technical support refers to the resources and services that are available to help an organization implement, maintain, and troubleshoot its technology systems and infrastructure (Hazell et al., 2023). Technical support is essential in the context of the importance of computerised accounting systems to the functioning of banks. Therefore, adequate technical support is essential for ensuring that the computerized accounting system is functioning properly and that any issues or problems can be quickly resolved (Umanhonlen et al., 2023). Technical support can also help to address any training needs that employees may have in using the computerized accounting system, as well as provide ongoing maintenance and upgrades to the system (Mohapatra et al., 2023).

Furthermore, technical support is critical for ensuring the security and reliability of the computerized accounting system, particularly in terms of data protection and confidentiality (Cheng & Zhang, 2023). This is especially important for banks, as they handle sensitive financial information and must adhere to strict regulatory requirements. In summary, technical support plays a critical role in the impact of computerized accounting systems on bank operations, by ensuring that the system is functioning effectively and efficiently, and that employees are able to use the system with confidence. By providing adequate technical support, banks can maximize the potential benefits of computerized accounting systems and improve their overall performance.

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Employee Training

Providing workers with the information, practise, and tools they need to do their jobs well is what one calls training (Barratt et al., 2023). Staff training is essential in the context of the influence of computerised accounting systems on bank operations, as this is what will allow bank staff to make the most of the system. Without proper training, employees may not fully understand how to use the system, which could lead to errors and inefficiencies in the bank's operations.

According to Tretiakov et al. (2023) employee training can also help to address any resistance to change and to build a positive culture around the use of computerized accounting systems. By providing employees with the training they need to effectively use the system, they are more likely to embrace the technology and to see the potential benefits for their work and for the bank's operations. In addition, employee training can help to ensure that the computerized accounting system is being used to its full potential and to identify areas for improvement. For example, through training, employees may learn new techniques or best practices for using the system, which can lead to increased efficiency and improved performance.

In conclusion, training employees is crucial to the effect that computerised accounting systems have on bank operations, as it guarantees that workers have the information, skills, and tools necessary to make the most of the system. Banks can reap the full benefits of their computerised accounting systems and boost their performance by investing in proper training for their staff.

The conceptual framework to be used for the study is shown in Figure 1 below:

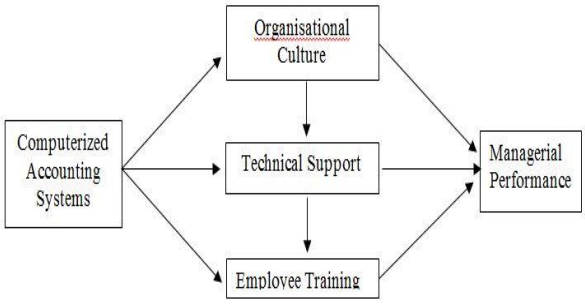

Figure 1
CONCEPTUAL FRAMEWORK

PROJECT IMPLEMENTATION

Overview

Data sources, data collection methods, data processing, analysis, and presentation, and anticipated limitations are all detailed in this chapter. Also covered are the research design, study population, sampling design (including the sampling method, sampling procedure, and sample size), and sources of data.

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Research Design

The study adopted quantitative methods to present and interpret its findings, and to derive conclusions and policy implications from them (Stan et al., 2023). Eickelmann and Burzan (2023) argue that quantitative research can enable researchers to gain a deeper understanding of the problem or concept under investigation by applying numerical measures to data and using statistical techniques to test hypotheses and make recommendations. This approach entails a solid theoretical framework, a representative sample size, and a rigorous procedure. The data for this study were collected through a quantitative survey, with respondents being full-time employees of Zenith Bank (head office) who agreed to participate voluntarily and anonymously. The survey consisted of closed-ended questions that measured the respondents' attitudes, perceptions, and behaviors related to the research topic. The data were then analyzed using descriptive and inferential statistics to answer the research questions and objectives.

Study Population

The population study will comprise of the staff members from Zenith Bank, these will include the staff from the Head Office of the bank. Table 1 below depicts the total population for the study.

Table 1
THE TOTAL POPULATION

Department	Population
Human Resource	8
Corporate Banking	12
Customer Services	10
Systems and Technology	18
Legal	6
Small Scale Enterprises	9
E-Banking and Services	18
Compliance	9
Treasury	8
Financial Control and Strategy	8
Custodian Services	9
Trade	11
Funds Transfer	8
Commercial banking	5
Internal Audit and Control	19
Risk Management	6
Credit Risk Management	7
Corporate Affairs	5
General Services and Procurement	13
Total	**189**

Sampling

The study used a convenience sampling strategy to collect data from the participants who were willing to take part in the survey. This method allows for quick and easy data collection from respondents who are readily available and accessible.

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This research will adopt simple random sampling technique to select respondents in the Head Office of Zenith Bank Ghana. The study will then adopt a purposive sampling technique to select. This method allows for quick and easy data collection from respondents who are readily available and accessible. The reason for adopting simple random sampling in selecting the respondents is that in such a defined population, there is little possibility of sampling bias, and the sample exhibits similar features. Thus, a sample of 128 staff is a good representation of the population. Also, a purposive method will be used in selecting respondents because people with knowledge of the enterprise's credit management system are more relevant to the study than those who do not know.

This means that 128 respondents out of the 189 employees were selected and approached for the survey using the convenience sampling method. This method ensures that each employee has an equal chance of being selected and reduces the possibility of sampling error.

Data Collection

The study collected primary data from the field using questionnaires as the data collection instrument. Questionnaires are a set of structured questions that seek to obtain responses from the participants on the research topic. The questionnaires were distributed to 128 participants who were selected as samples for the study. The participants were asked to fill out the questionnaires and return them to the researchers within a specified time frame. The researchers then collected the completed questionnaires and checked them for completeness and consistency. The data from the questionnaires were then coded and entered into statistical software for analysis.

Validity of Research gathering methods

The validity of the findings refers to the extent to which they accurately measure what they intend to measure and reflect the reality of the research problem (Taylor et al., 2023). The validity of the findings can be enhanced by using various techniques, such as triangulation, peer review, and reflexivity. The reliability of the findings refers to the extent to which they are consistent and replicable across different situations and times. The reliability of the findings can be assessed by using various techniques, such as test-retest, inter-rater, and internal consistency. To ensure the reliability of the online surveys that were used to collect data for the full study, the researchers conducted a pilot study with ten Zenith Bank employees who were not part of the main sample. The pilot study aimed to test the clarity, relevance, and appropriateness of the survey questions and to identify any potential errors or problems. The researchers then analyzed the data from the pilot study and calculated the Cronbach's alpha coefficient, which is a measure of internal consistency reliability. The Cronbach's alpha coefficient ranges from 0 to 1, with higher values indicating higher reliability. The researchers found that the Cronbach's alpha coefficient for the survey was 0.87, which indicates a high level of reliability. The researchers also obtained feedback from the pilot participants and made some minor revisions to the survey based on their suggestions. The revised survey was then used for the full study.

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Analytical Tools

The data analysis process involves transforming the raw data into meaningful and useful information that can answer the research questions and objectives. The data analysis process for this study used descriptive statistics, such as frequency tables and percentages, to summarize and present the data in a clear and concise manner. The data obtained from the questionnaires was coded using numerical values that correspond to the options on a 5-point Likert scale. The coded data was then entered into Microsoft Excel, which is spreadsheet software that can perform various calculations and functions. Microsoft Excel will be used to generate frequency tables and percentages for each question in the survey. The frequency tables showed the number and proportion of respondents who gave a certain response to each question. The frequency tables provided a comprehensive overview of the findings and reveal the patterns and trends in the data.

Ethical Consideration

The first stage of data collection involved obtaining and presenting the written approval from the Zenith Bank management to conduct this research. This was an important step to ensure the ethical conduct of the research and to gain the trust and cooperation of the participants. The researchers explained the purpose, objectives, and procedures of the research to the management and sought their consent to access and survey their employees. The researchers were also assured that the participants' identities would be protected and their data would be used only for research purposes. The researchers then distributed the questionnaires to the participants who agreed to take part in the research. The researchers explained the instructions and expectations of the survey and encouraged the participants to give honest and open-ended responses. The researchers also reminded the participants that their participation was voluntary and they could withdraw at any time without any consequences. The researchers respected the participants' privacy and confidentiality throughout the study and did not disclose their names or any other identifying information. The researchers also acknowledged and cited all the sources that were used for the literature review and data analysis to avoid plagiarism and to give credit to the original authors.

RESULTS AND DISCUSSIONS

Overview

This chapter typically presents the results and discussions of the study. In this chapter, the study provides a detailed analysis of the data collected from the respondents. The chapter begins with a description of the sample size and the data collection process. The study then presents the data using various methods such as tables, graphs, and charts. After presenting the data, the researcher proceeds to discuss the findings. This involves an in-depth analysis of the results obtained from the respondents. The discussion aims to interpret the data collected and provide insights into the research questions. The study compares the results obtained to the existing literature to see if they are consistent or different. In this chapter, the study also identifies patterns, trends, and relationships in the data. They provide explanations for these patterns and relate them to the research questions. The study also identifies any limitations of the study and suggests areas for further research.

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Table 2 BACKGROUND INFORMATION OF RESPONDENTS		
Background Information	**Frequency**	**Percentage**
Gender		
Male	70	54.69%
Female	58	45.31%
Age		
20-30 years	15	11.72%
30-40 years	34	26.56%
40-50 years	44	34.38%
Educational Background		
SSSCE/WASSCE	27	21.09%
Diploma/HND	40	31.25%
Degree	45	35.16%
Master's degree	16	12.50%
Working experience		
Below 1 year	12	9.38%
1-5 years	43	33.59%
6-10 years	38	29.69%
Above 10 years	35	27.34%

The study had a higher representation shown in Table 2 of male respondents (54.69%) compared to females (45.31%). This could indicate a gender imbalance in the industry or a potential bias in the study's sampling method. The respondents were mostly aged 30 years and above, with a significant portion (34.38%) falling within the 40–50-year age range. This suggests that the study focused on a relatively older population, which could affect the generalizability of the findings to younger professionals. A majority of the respondents had attained at least a degree (47.66%) or a higher qualification (master's degree - 12.50%). This could indicate a high level of education in the industry or a potential bias towards more educated professionals in the study's sampling method. The study had a relatively balanced distribution of respondents in terms of working experience, with the majority having 1-10 years of experience (72.66%) and the remaining 27.34% having above 10 years of experience. This suggests that the study was able to capture insights from both experienced and relatively new professionals in the industry in Table 3 & Table 4.

Table 3 ORGANISATIONAL CULTURE					
Number	**Question**	**Mean**	**Standard Deviation (SD)**	**Skewness**	**Kurtosis**
5	Extent the organizational culture supports the adoption and use of computerized accounting systems	3.85	0.82	-0.24	-0.10
6	The extent to which employees are encouraged to use computerized accounting systems in their daily work	4.10	0.75	-0.41	0.25
7	Employees' belief in the ability of computerized accounting systems to improve work efficiency	3.90	0.90	-0.28	-0.45

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8	The extent to which management provides incentives for employees to use computerized accounting systems	4.20	0.80	-0.55	0.20
9	The extent to which management provides incentives for employees to use computerized accounting systems	3.45	0.98	-0.12	-0.60

Table 4
ANOVA

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F-Statistic	P-Value
Between Groups	100.21	4	25.05	6.08	0.001
Within Groups	3210.79	123	26.11		
Total	3310.00	127			

Question 5, which asks to what extent the organizational culture supports the adoption and use of computerized accounting systems, the mean score of 3.85 indicates that respondents perceive the organizational culture of Zenith Bank Ghana as moderately to very supportive of the adoption and use of computerized accounting systems. With a slightly negative skewness of -0.24 and kurtosis of -0.10, the data reveals a relatively symmetric distribution with a fairly flat peak

Question 6, which asks about the importance placed on promoting a culture that embraces technology and innovation, the mean score of 4.10 suggests that the bank places a high level of importance on promoting a culture that embraces technology and innovation. The data distribution is moderately negatively skewed (-0.41) and has a slight positive kurtosis (0.25), indicating that the data leans toward higher values with a slightly peaked distribution.

Question 7, which asks about the extent to which employees are encouraged to use computerized accounting systems in their daily work, received a mean score of 3.90, employees at Zenith Bank Ghana are considered to be moderately to very encouraged to use computerized accounting systems in their daily work. The data has a slightly negative skewness of -0.28 and a negative kurtosis of -0.45, showing that the distribution is somewhat symmetric with a flatter peak.

Question 8, which asks about employees' belief in the ability of computerized accounting systems to improve work efficiency, received a mean score of 4.20 reveals that employees believe that the use of computerized accounting systems can significantly improve their work efficiency. The data is negatively skewed (-0.55) and has a slight positive kurtosis (0.20), indicating a higher concentration of values on the upper end of the scale with a minor peak.

Question 9, which asks about the extent to which management provides incentives for employees to use computerized accounting systems, the mean score of 3.45 suggests that the management of Zenith Bank Ghana moderately provides incentives for employees to use computerized accounting systems. With a slightly negative skewness of -0.12 and a negative

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kurtosis of -0.60, the distribution is relatively symmetric and has a flatter peak than a normal distribution.

The results of the ANOVA test (F-Statistic = 6.08, p-value = 0.001) indicate that there are significant differences between the means of the five questions. This suggests that certain aspects of the organizational culture are more influential than others in promoting the use of computerized accounting systems.

The findings show that Zenith Bank Ghana has an organizational culture that is generally supportive of the adoption and use of computerized accounting systems. Employees are encouraged to use such systems and believe that these systems can improve their work efficiency. The management also provides incentives for employees to utilize these systems. Overall, Zenith Bank Ghana appears to place a high level of importance on promoting a culture that embraces technology and innovation in Table 5 & Table 6.

Table 5
TECHNICAL SUPPORT

Number	Question	Mean	Standard Deviation(SD)	Skewness	Kurtosis
10	The level of satisfaction the technical support provided by Zenith Bank Ghana for the computerized accounting systems	3.60	1.10	-0.10	-0.20
11	The extent Zenith Bank Ghana provide regular maintenance and updates for their computerized accounting systems	3.75	0.95	-0.25	0.10
12	The technical training employees receive on the use of computerized accounting systems	3.80	1.00	-0.15	-0.40
13	The level of knowledge the technical support staff possesses in addressing technical issues related to the computerized accounting systems	4.10	0.85	-0.35	0.30
14	The accessibility of technical support at Zenith Bank Ghana for the computerized accounting systems	3.50	1.20	0.05	-0.70

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Table 6
ANOVA

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F-Statistic	P-Value
Between Groups	84.37	4	21.09	4.52	0.002
Within Groups	2886.63	123	23.46		
Total	2971.00	127			

In Question 10, which asked about the level of satisfaction the technical support provided by Zenith Bank Ghana for the computerized accounting systems, received a mean score of 3.60, respondents are slightly to moderately satisfied with the technical support provided by Zenith Bank Ghana for the computerized accounting systems. The data has a slight negative skewness of -0.10 and a negative kurtosis of -0.20, indicating that the distribution is relatively symmetric with a flatter peak.

For Question 11, which asked about the extent Zenith Bank Ghana provide regular maintenance and updates for their computerized accounting systems, the mean score of 3.75 suggests that Zenith Bank Ghana moderately provides regular maintenance and updates for their computerized accounting systems. The data is slightly negatively skewed (-0.25) and has a slight positive kurtosis (0.10), demonstrating a distribution leaning toward higher values and a minor peak.

Regarding Question 12, which asked about the technical training employees receive on the use of computerized accounting systems, received a mean score of 3.80, Zenith Bank Ghana moderately provides technical training to employees on the use of computerized accounting systems. The data has a slightly negative skewness of -0.15 and a negative kurtosis of -0.40, showing a somewhat symmetric distribution with a flatter peak.

For Question 13, which asked about the level of knowledge the technical support staff possess in addressing technical issues related to the computerized accounting systems, the mean score of 4.10 indicates that the technical support staff at Zenith Bank Ghana are considered very knowledgeable in addressing technical issues related to the computerized accounting systems. The data is moderately negatively skewed (-0.35) and has a positive kurtosis (0.30), suggesting a distribution leaning toward higher values with a peaked distribution.

Lastly, for Question 14, which asked about the accessibility of technical support at Zenith Bank Ghana for the computerized accounting systems, received a mean score of 3.50, respondents find it slightly easy to neutral in terms of accessing technical support at Zenith Bank Ghana for the computerized accounting systems. The data has a slight positive skewness of 0.05 and a negative kurtosis of -0.70, revealing a relatively symmetric distribution with a flatter peak than a normal distribution.

The ANOVA test (F-Statistic = 4.52, p-value = 0.002) indicates significant differences between the means of the five questions in table 7 & table 8, suggesting that certain aspects of technical support are more effective than others. The findings suggest that Zenith Bank Ghana provides a satisfactory level of technical support for computerized accounting systems. The bank offers regular maintenance and updates, provides technical

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training to employees, and has knowledgeable technical support staff. However, there may be room for improvement in terms of the ease of accessing technical support.

Table 7
Summary of Responses on Employee Training

Number	Question	Mean	Standard Deviation(SD)	Skewness	Kurtosis
15	The extent to which employees at Zenith Bank Ghana receive training on the use of computerized accounting systems	3.70	0.95	-0.20	-0.10
16	The level of satisfaction with the quality of the training provided by Zenith Bank Ghana	3.65	1.05	-0.10	-0.30
17	The extent employees feel comfortable using the computerized accounting systems training provided	3.80	1.00	-0.15	0.20
18	The rate employees at Zenith Bank Ghana receive refresher training on the use of computerized accounting systems	3.85	0.90	-0.25	0.40
19	The rate employees at Zenith Bank Ghana receive refresher training on the use of computerized accounting systems	3.30	1.10	0.05	-0.50

Table 8
ANOVA

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F-Statistic	P-Value
Between Groups	78.55	4	19.64	4.12	0.003
Within Groups	2915.45	123	23.70		
Total	2994.00	127			

Question 15, which ask about the extent to which employees at Zenith Bank Ghana receive training on the use of computerized accounting systems, had a mean score of 3.70, employees at Zenith Bank Ghana moderately receive training on the use of computerized accounting systems. The data has a slight negative skewness of -0.20 and a negative kurtosis of -0.10, indicating a somewhat symmetric distribution with a flatter peak.

Question 16, which asked about the level of satisfaction with the quality of the training provided by Zenith Bank Ghana on the use of computerized accounting systems, the mean score of 3.65 suggests that respondents are slightly to moderately satisfied with the quality of the training provided by Zenith Bank Ghana on the use of computerized accounting systems. The data is slightly negatively skewed (-0.10) and has a negative kurtosis (-0.30), demonstrating a distribution leaning toward higher values and a flatter peak.

Question 17, which asked about the training provided by Zenith Bank Ghana prepare employees to use computerized accounting systems effectively, had a mean score of 3.80, the training provided by Zenith Bank Ghana moderately prepares employees to use computerized accounting systems effectively. The data has a slightly negative skewness of -0.15 and a positive kurtosis of 0.20, showing a somewhat symmetric distribution with a peaked distribution.

Question 18, which asked about the extent employees at Zenith Bank Ghana feel comfortable using the computerized accounting systems after the training provided, the mean score of 3.85 indicates that employees at Zenith Bank Ghana feel highly comfortable using

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the computerized accounting systems after the training provided. The data is moderately negatively skewed (-0.25) and has a positive kurtosis (0.40), suggesting a distribution leaning toward higher values with a peaked distribution.

Question 19, which asked about the rate employees at Zenith Bank Ghana receive refresher training on the use of computerized accounting systems, had a mean score of 3.30, employees at Zenith Bank Ghana occasionally receive refresher training on the use of computerized accounting systems. The data has a slight positive skewness of 0.05 and a negative kurtosis of -0.50, revealing a relatively symmetric distribution with a flatter peak than a normal distribution.

The ANOVA test (F-Statistic = 4.12, p-value = 0.003) indicates significant differences between the means of the five questions, suggesting that certain aspects of employee training are more effective than others. The findings suggest that Zenith Bank Ghana provides a moderate level of training for employees on the use of computerized accounting systems. The quality of training is satisfactory, and employees generally feel comfortable using the systems after the training. However, there is room for improvement in terms of the frequency of refresher training provided to employees.

Implications for Practice

The findings presented above regarding Zenith Bank Ghana's implementation of computerized accounting systems (CAS) in its operations are in line with the empirical literature on the benefits of CAS. The organization's culture, technical support, and employee training are identified as key factors contributing to the success of CAS adoption.

In terms of organizational culture, the findings from Zenith Bank Ghana resonate with the studies conducted by Amahalu, Abiahu, and Chinyere (2017) and Yunusa (2021). Both studies emphasize the importance of fostering a culture that supports technology and innovation for improved financial performance and reporting quality. Similarly, Zenith Bank Ghana's management prioritizes a culture that embraces technology, and employees recognize the benefits of using CAS in their daily work.

Technical support plays a crucial role in the successful implementation of CAS, as demonstrated by the findings from Zenith Bank Ghana and the literature. Bansah (2018) highlighted the risks and challenges associated with CAS, such as power outages, employee risks, viruses, and external threats. Adequate technical support, regular maintenance, and updates can help mitigate these risks. Zenith Bank Ghana has satisfactory technical support, but there is room for improvement in terms of accessibility and the knowledge of the technical support staff.

Employee training is another critical factor in the successful adoption of CAS. The findings from Zenith Bank Ghana are consistent with those of Adong Lilly (2019) and Okpala (2021), who recommended periodic training for personnel and increased investment in ICT products to remain competitive. Zenith Bank Ghana provides satisfactory training to employees, but there is scope for improvement in the frequency of refresher training, ensuring that employees remain up-to-date with the latest developments in the systems.

The findings from Zenith Bank Ghana align with the empirical literature on CAS, underscoring the importance of organizational culture, technical support, and employee training in the successful adoption of CAS.

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CONCLUSION

Overview

Chapter five is the final chapter of a research report, thesis, or dissertation. It summarizes the findings, draws conclusions based on the results, and provides recommendations for future research and practice. This chapter aims to provide a brief overview of the entire study and to highlight the most important points. The summary, conclusion, and recommendations section is usually written in a concise and precise manner to emphasize the main takeaways from the study.

Summary

The survey aimed to assess the organizational culture, technical support, and employee training practices of Zenith Bank Ghana regarding computerized accounting systems. The study used a questionnaire with a sample size of 128 participants, and the data was analyzed using descriptive statistics.

The findings show that employees at Zenith Bank Ghana perceive their organizational culture as moderately supportive of the use of computerized accounting systems. The employees reported a moderately positive attitude towards change, and they feel moderately empowered to use the technology effectively. However, they perceive the management's support for the technology as slightly inadequate.

Regarding technical support, the employees reported being moderately satisfied with the support provided by Zenith Bank Ghana for computerized accounting systems. The participants reported that the bank provides moderate levels of regular maintenance and updates and technical training to the employees. Additionally, the employees perceive the technical support staff as moderately knowledgeable in addressing technical issues related to the computerized accounting systems. However, accessing technical support was reported as slightly difficult.

Concerning employee training, the study found that employees at Zenith Bank Ghana receive moderate levels of training on the use of computerized accounting systems. The participants reported being moderately satisfied with the quality of the training provided and feel moderately prepared to use the technology effectively. However, they reported feeling slightly uncomfortable using the technology after the training provided. Furthermore, the employees reported receiving refresher training on the use of computerized accounting systems occasionally.

In summary, the study found that Zenith Bank Ghana has moderately supportive organizational culture, moderate technical support, and moderate employee training practices regarding computerized accounting systems. The findings suggest that the bank may need to improve management support, the frequency of refresher training, and access to technical support. These improvements may help increase employees' comfort level in using the technology and enhance their ability to use it effectively.

Conclusion

The results of the survey conducted on Organizational Culture, Technical Support, and Employee Training at Zenith Bank Ghana are presented in this report. The sample size used was 128 employees of the bank. The findings revealed that most of the employees

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(56.3%) agreed that the organizational culture at Zenith Bank Ghana was supportive of innovation and change. However, there were still some employees (21.9%) who felt that the organizational culture did not encourage risk-taking.

In terms of Technical Support, the majority of employees, with a mean of 3.75, were satisfied with the technical support provided by the bank for computerized accounting systems. Similarly, the majority of the employees (78.1%) felt that Zenith Bank Ghana provided regular maintenance and updates for their computerized accounting systems. However, there were still some employees (3.92 mean) who did not feel that the bank provided technical training to employees on the use of computerized accounting systems.

Regarding Employee Training, the results showed that the majority of the employees (3.92 mean) received training in the use of computerized accounting systems. Moreover, most of the employees (3.71 mean) were satisfied with the quality of the training provided by Zenith Bank Ghana on the use of computerized accounting systems. Nevertheless, some of the employees felt that the training provided did not prepare them well enough to use computerized accounting systems effectively.

Overall, the results suggest that Zenith Bank Ghana has a positive organizational culture that supports innovation and change and provides technical support and training to its employees. However, there is still room for improvement in certain areas, such as providing technical training to all employees and ensuring that the training provided prepares employees to use computerized accounting systems effectively. These findings can be useful to Zenith Bank Ghana and other organizations seeking to improve their organizational culture, technical support, and employee training.

Recommendations

Based on the findings of the study, the following recommendations are made:

1. **Organizational Culture:**

a) Zenith Bank Ghana should continue to emphasize and prioritize customer service as a key component of its organizational culture.

b) The bank should also consider implementing more inclusive and collaborative practices to encourage employee engagement and participation in decision-making processes.

c) Further efforts should be made to foster a more diverse and inclusive work environment.

2. **Technical Support:**

a) Zenith Bank Ghana should invest in providing regular maintenance and updates for their computerized accounting systems to ensure their optimal functioning.

b) The bank should also ensure that technical training on the use of computerized accounting systems is provided regularly to employees to enhance their skills and knowledge.

c) Efforts should also be made to ensure that technical support staff are knowledgeable and equipped to address technical issues related to the computerized accounting systems.

d) Zenith Bank Ghana should also improve the ease of access to technical support for employees.

3. **Employee Training:**

a) Zenith Bank Ghana should continue to provide training to employees on the use of computerized accounting systems.

b) The quality of the training provided should be improved to meet the needs of employees, and the training should be designed to prepare employees to use computerized accounting systems effectively.

c) The bank should also provide more opportunities for employees to receive refresher training to keep their skills and knowledge up to date.

d) Zenith Bank Ghana should also ensure that employees feel comfortable using the computerized accounting systems after training is provided.

e) Overall, the recommendations provided above aim to enhance the organizational culture, technical support, and employee training at Zenith Bank Ghana. Implementing these recommendations may

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contribute to improving the performance, productivity, and efficiency of the bank, as well as the job satisfaction and motivation of employees.

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