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FACTORS INFLUENCING ACCOUNTING TECHNOLOGY ADOPTION IN SELECTED DEPOSIT MONEY BANKS IN NIGERIA

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Abstract

This study examines the factors influencing accounting technology adoption in selected Deposit Money Banks (DMBs) in Nigeria using Principal Component Analysis (PCA). The objective was to identify and prioritize the key determinants driving the adoption of accounting technologies across Nigerian banks. Data were analyzed through PCA, which extracted four principal components explaining 93.4% of the total variance in the dataset, with eigenvalues ranging from 0.2640 to 1.7120. The first component (PC1) had the highest eigenvalue (1.7120) and accounted for 42.8% of the total variation, identifying technology acquisition (TAC = 0.6959) and cost of software maintenance (CSM = 0.5825) as the strongest loadings. This indicates that technology investment and system upkeep are the dominant drivers of accounting technology adoption. The second component (PC2), explaining 29.9% of the variance, showed that bank size (BS = 0.7573) and training cost (COT = −0.5202) significantly influence adoption decisions, implying that larger banks with greater resources are more capable of implementing advanced systems. The third component (PC3) emphasized cost of training (COT = 0.8007) as a critical factor in sustaining technology usage, while PC4 revealed a negative relationship between technology acquisition (−0.6897) and cost factors, suggesting acquisition cost remains a major constraint. The results underscore the multidimensional nature of technology adoption, shaped by financial capacity, human capital readiness, and organizational priorities. The

Keyword: Accounting Technology, Technology Acquisition, Cost of Software Maintenance, Bank Size, Training Cost

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study concludes that Deposit Money Banks that strategically invest in both technological and human infrastructures are better positioned to achieve operational efficiency, accuracy, and compliance in their accounting processes.

Introduction

The rapid spread of digital technologies has fundamentally reshaped accounting and audit practices, making accounting technology (including CAATs, ERP systems, cloud accounting, and AI-enabled analytics) central to contemporary banking operations. For Deposit Money Banks (DMBs) in Nigeria, these technologies promise improved processing of high-volume transactions, stronger internal controls, faster closing and reporting cycles, and enhanced audit trails — outcomes that are critical given banks' central role in financial intermediation and economic stability (Central Bank of Nigeria, 2024; Ho, 2022). Empirical work shows that banks which adopt digital accounting solutions tend to report gains in efficiency and service productivity, reinforcing the strategic importance of technology adoption for operational resilience and competitiveness in Nigeria's banking sector (Ilo, 2024).

Decision makers' perceptions, organizational readiness, and the technology characteristics themselves (relative advantage, complexity, compatibility) are major determinants of adoption. Studies using innovation and technology acceptance frameworks find that perceived usefulness and ease of use (performance and effort expectancy) strongly predict auditors' and accountants' intentions to adopt CAATs and other tools (Mohammed, Suleiman, & Ibrahim, 2023; Attaa, 2024). Similarly, research in developing-country public and private sectors shows that factors such as top-management support, availability of facilitating conditions (infrastructure, IT support), and auditors' IT knowledge moderate how effectively new audit technologies are assimilated into practice (Lutfi & Alqudah, 2023; Attaa, 2024).

The COVID-19 pandemic acted as an important accelerant for digital transformation across Nigeria's banking sector, exposing weak paper-based systems and prompting urgent investments in remote-capable accounting and audit processes. Several recent tudies document how the pandemic increased use of online processing, digital documentation, and remote assurance procedures, while also highlighting persistent barriers — unreliable power supply, limited broadband in some regions, cybersecurity risks, and gaps in staff digital skills — that constrain full adoption (Odunayo, Olatunde, & Adeyemi, 2023; Central Bank of Nigeria, 2024). These infrastructural and capability gaps mean that, although banks recognise the strategic value of accounting technologies, adoption remains uneven across institutions and regions.

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Governance, regulatory guidance, and professional training strongly influence adoption trajectories. Regulators and standard-setters have increasingly acknowledged automated tools and data analytics in audit standards, pushing auditors toward digital techniques to meet rising assurance expectations (Ho, 2022). Recent Nigerian studies emphasise that regulatory encouragement, coupled with firm-level policies—such as continuous ICT training, incentivized digital investments, and formal change-management processes—can significantly improve successful uptake and integration of accounting technology, thereby enhancing audit quality and financial reporting reliability (Mohammed et al., 2023; Ilo, 2024). Addressing contextual constraints (infrastructure, cybersecurity, cost, and skills) through coordinated policy and managerial action is therefore central to realising the full benefits of accounting technology across Nigerian DMBs. The study examined the factors influencing accounting technology adoption in selected deposit money banks in Nigeria.

Statement of the Problem

In recent years, the Nigerian banking industry has witnessed an increasing need for technological transformation in accounting operations. However, despite the growing global trend toward digitalization, many Deposit Money Banks (DMBs) in Nigeria still rely heavily on traditional accounting systems that limit operational efficiency, timeliness, and accuracy of financial reporting. The limited adoption of accounting technologies such as Enterprise Resource Planning (ERP), Computer-Assisted Auditing Techniques (CAATs), and cloud-based accounting systems has resulted in inefficiencies in data management and audit processes. These challenges persist even as regulators, including the Central Bank of Nigeria (CBN) and Financial Reporting Council (FRC), advocate for stronger technological integration in financial reporting and auditing practices. The slow pace of adoption can be linked to multiple interrelated factors. Empirical studies suggest that organizational resistance to change, high implementation costs, inadequate ICT infrastructure, and lack of digital skills among accounting personnel are major obstacles to adopting modern accounting technologies (Mohammed et al., 2023; Ilo, 2024). Moreover, the disparity between large, capitalized banks and smaller institutions in terms of technological readiness creates an uneven digital landscape. This disparity not only affects efficiency but also impacts the overall reliability and comparability of financial information across banks, which can undermine stakeholder confidence in the banking system.

Objective of the Study

The study examined the factors influencing accounting technology adoption in selected deposit money banks in Nigeria.

Review of Previous Studies

Otonne et al. This study examined the impact of financial technology (Fintech) on the performance of Nigerian banks, using United Bank for Africa (UBA) and Zenith Bank as case studies. Secondary data were obtained from the banks' quarterly financial reports and the Central Bank of Nigeria's Statistical Bulletin, covering the period from 2012 to 2019. The Autoregressive Distributed Lag (ARDL) model was employed to estimate and analyze the relationship between Fintech adoption and various performance indicators.

The results indicate that payment technologies exert both positive and negative effects on key financial metrics, including earnings per share, price-to-earnings ratio, return on assets, and both short- and long-term return on equity. Notably, the positive impacts outweigh the negative ones. These findings suggest that Fintech, particularly in the area of payment systems, presents significant opportunities for improving bank performance by enhancing profitability and efficiency. In light of these outcomes, the study recommends that Nigerian banks actively harness the advantages of Fintech innovations, while simultaneously implementing strategies to mitigate associated risks such as cyber fraud and operational disruptions. By effectively integrating

Odunayo et al. (2023) explored the impact of digital disruption in accounting information (DDAI) on the quality of financial reporting among listed deposit money banks (DMBs) in Nigeria. It highlights the challenges faced by Nigerian banks in achieving full digitalization particularly those stemming from infrastructural deficiencies and inconsistent power supply which continue to hinder the accuracy and effectiveness of financial reporting. The primary objective of the research is to address gaps in existing literature regarding the role of digital disruption in shaping financial reporting practices within Nigeria's evolving banking sector. A field survey research design was adopted, utilizing self-developed questionnaires as the main instrument for data collection. The study sample comprised employees from 13 listed DMBs, with a total of 641 completed and validated responses used for analysis. To ensure the reliability and validity of the instrument, Cronbach's alpha coefficients were calculated, ranging from 0.877 to 0.967 indicating strong internal consistency and reliability across all measurement scales. Descriptive statistics revealed mean scores between 3.83 and 4.53, with an overall mean of 4.13, reflecting a generally positive perception of digital disruption's role. Regression analysis further confirmed that DDAI has a statistically significant impact on the qualitative characteristics of financial reporting. The study concludes that digital disruption in accounting information significantly enhances the quality of financial reporting in Nigerian DMBs. These findings underscore the importance for bank managers to embrace digitalization strategies within their accounting systems to improve transparency, reliability, and overall reporting standards.

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Akinola et al. (2025) explored the moderating role of accounting technology (AT) on audit quality. Primary data were collected from 114 practicing auditors using a four-point Likert scale questionnaire. Instrument reliability and validity were confirmed. Of the 389 responses received, 362 were deemed valid and analyzed. Regression analysis was applied to test the first two hypotheses, while the third was assessed using Least Squares Structural Equation Modeling (LSM-SEM). Findings reveal a significant positive moderating effect of AT on both the technical ($R^2 = 0.554$, $p = 0.000$) and service quality ($R^2 = 0.840$, $p = 0.000$) aspects of audits. The combined moderating effect of AT on overall audit quality was also significant and substantial (adjusted $R^2 = 0.849$, $p = 0.000$), with a Q^2 value of 0.540 indicating strong model relevance. The study recommends that standard-setting bodies establish clear guidelines to enhance audit quality in the context of evolving accounting technologies. It also suggests further research across broader geographical regions to validate and extend these findings.

Mohammed et al. (2023) submitted that Computer-Assisted Auditing Techniques (CAATs) have been recognized as both essential and sufficient for delivering effective and high-quality audit reports. This study investigates the key factors influencing the adoption of CAATs among auditors operating in Kano, Nigeria. Employing a survey research design, data were collected from 125 auditors across 17 audit firms using a multi-stage sampling approach. The analysis was conducted using Ordered Logit Regression, guided by the Unified Theory of Acceptance and Use of Technology (UTAUT) framework. The findings indicate that performance expectancy and effort expectancy are statistically significant predictors of auditors‘ overall intention to adopt and utilize CAATs. In contrast, facilitating conditions and social influence did not show significant effects on adoption intentions. Based on these results, the study recommends that audit firms invest in modern technological tools and provide comprehensive training for auditors on the use of such tools. Additionally, regulatory bodies should incorporate computer proficiency as a criterion in their oversight and compliance evaluations. Promoting the adoption and effective use of CAATs will enhance the quality and reliability of audit reports.

Lutfi and Alqudah (2023). The utilization of Computer-Assisted Audit Tools and Techniques (CAATTs) remains limited in developing countries, despite their recognized benefits in enhancing audit efficiency and reducing costs—particularly within the internal audit departments of public sector entities. This study investigates how specific technological factors— namely relative advantage, complexity, compatibility, observability, and trialability affect the adoption of CAATTs in Jordan‘s public sector internal auditing during the COVID-19 pandemic, and how the pandemic influenced audit outcomes. Additionally, the research assesses the impact of CAATTs usage on internal audit effectiveness, with auditors' IT knowledge examined as a moderating factor. Data were obtained from 91 valid responses provided by internal audit managers across Jordanian public sector institutions. The research model was developed based on the

Diffusion of Innovation (DOI) theory and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings revealed that, aside from complexity, all technological factors had a positive and significant influence on the adoption of CAATTs. Moreover, the use of CAATTs was found to significantly enhance the effectiveness of internal auditing. The moderating role of auditors' IT knowledge further strengthened the relationship between CAATTs usage and audit effectiveness. Given the vital role of the public sector in Jordan's economy, these findings carry important implications for the auditing profession, regulatory bodies, and policymakers, particularly in shaping legislation and regulatory frameworks for internal auditing. From a societal perspective, the study suggests that broader adoption of CAATTs can enhance the public sector's ability to safeguard public funds and reduce corruption. The study also contributes to academic literature by being the first, to the best of the author's knowledge, to examine the moderating effect of IT knowledge on the relationship between CAATTs usage and internal audit effectiveness within a public sector contex

Methodology

This study employed a quantitative research design using Principal Component Analysis (PCA) to identify the key factors influencing accounting technology adoption in selected Deposit Money Banks (DMBs) in Nigeria. Data were collected from structured questionnaires administered to accounting and IT personnel across the sampled banks. The responses were coded and analyzed using statistical software to extract the principal components from the observed variables—technology acquisition (TAC), cost of training (COT), cost of software maintenance (CSM), and bank size (BS). PCA was adopted to reduce data dimensionality and to determine the most significant variables contributing to technology adoption. The eigenvalues and eigenvectors were computed to assess the proportion of variance explained by each component, with components having eigenvalues greater than one retained for interpretation. This approach ensured objectivity, minimized multicollinearity, and enhanced the reliability of the results in identifying the primary determinants of accounting technology adoption among Nigerian banks.

Principal component analysis of the factors influencing accounting technology adoption in selected deposit money Banks in Nigeria

The Principal Component Analysis (PCA) result from Table 1 reveals critical insights into the underlying dimensions influencing accounting technology adoption in selected deposit money banks (DMBs) in Nigeria. The PCA extracted four components (since four variables were included: TAC, COT, CSM, BS), each with its associated eigenvalue. The first principal component (PC1) has an eigenvalue of 1.712, accounting for 42.8% of the total variance in the dataset. This suggests that PC1 captures the most significant amount of

shared variance among the variables related to accounting technology adoption. The second component (PC2) explains 29.93%, the third component (PC3) explains 20.67%, and the fourth (PC4) only contributes 6.6%. Combined, the first three components explain approximately 93.4% of the total variance, indicating that these three dimensions adequately summarize the data and reflect the underlying latent structure of accounting technology adoption drivers.

PC1 is primarily associated with Technology Acquisition (TAC = 0.6959) and Cost of Software Maintenance (CSM = 0.5825), indicating that this component represents a "Technology Investment" dimension. These high positive loadings suggest that the acquisition and upkeep of software systems are key factors defining this axis of technological adoption among banks. PC2 is strongly loaded by Bank Size (BS = 0.7573) and Cost of Training (COT = -0.5202). The positive association with BS implies that larger banks are more inclined to adopt technology, potentially due to better resources and capacity. However, the negative loading of COT implies that higher training costs might discourage or constrain adoption, especially in banks where training is extensive or expensive. PC3 shows a strong positive loading on COT (0.8007) and moderate loadings on BS and negative loading on CSM. This component could be interpreted as capturing a "training efficiency" or "capacity-building" orientation—where investment in human capital through training plays a pivotal role in adoption success.

PC4 is heavily negatively loaded by TAC (-0.6897) and positively by CSM (0.5539) and BS (0.4626). This suggests a tension between investment and recurring cost burdens, with potential implication that while maintenance and size support adoption, high acquisition costs may serve as a barrier. Across all components, Technology Acquisition (TAC) and Cost of Software Maintenance (CSM) appear multiple times with significant weights. This shows that these variables are consistently central to the technology adoption process and must be considered in strategy formulation for technological upgrades in Nigerian DMBs. The findings imply that larger banks are more likely to adopt accounting technology, driven by their ability to manage both acquisition and training costs. On the other hand, smaller banks may struggle with the high cost of technology adoption and training, which could widen the digital divide in the Nigerian banking sector.

Table 1: Principal component analysis on the factors influencing accounting technology adoption in selected deposit money Banks in Nigeria

Eigenvalues: (Sum = 4, Average = 1)

				Cumulative	Cumulative
Number	Value	Difference	Proportion	Value	Proportion
1	1.712028	0.514780	0.4280	1.712028	0.4280
2	1.197249	0.370547	0.2993	2.909277	0.7273
3	0.826702	0.562680	0.2067	3.735978	0.9340
4	0.264022	---	0.0660	4.000000	1.0000

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Eigenvectors (loadings):

Variable	PC 1	PC 2	PC 3	PC 4
TAC	0.695902	0.181564	-0.084046	-0.689704
COT	0.291060	-0.520183	0.800745	0.059161
CSM	0.582478	-0.350722	-0.480487	0.553936
BS	0.302859	0.757257	0.347672	0.462561

Source: Researcher's Computation, 2025

Discussion of Findings

The principal component analysis (PCA) revealed that technology acquisition (TAC) had the highest loading (0.6959) on PC1, suggesting it is a major driver of accounting technology adoption. This aligns with Olawale and Aladejana (2021), who observed that access to and investment in modern financial technologies significantly influenced digital accounting practices in Nigerian commercial banks. They argued that the readiness of banks to invest in new systems positively correlates with efficiency and compliance. Cost of software maintenance (CSM) also featured strongly in PC1 (0.5825) and PC4 (0.5539), suggesting it plays a dual role in adoption: both as a necessity and a potential constraint. This finding supports Eze et al. (2022), who emphasized that while software maintenance ensures system reliability and adaptability, its recurring cost often limits continued usage, especially among mid-tier banks. Regular updates, bug fixes, and integration services impose hidden costs that affect long-term sustainability.

Bank size (BS) showed the highest loading in PC2 (0.7573), confirming that larger banks are more likely to adopt and sustain accounting technologies due to their greater financial and human resource capacities. According to Chukwuemeka and Abdulkarim (2023), tier-one Nigerian banks have a stronger appetite for digital transformation, including AI-driven accounting platforms, because they operate at scales that justify the investment and risk. Cost of training (COT) appeared significantly in PC2 (−0.5202) and PC3 (0.8007), showing a paradox: while training is essential for effective adoption, its cost may discourage or slow implementation. Ajayi and Folarin (2020) reported that banks often struggle to balance technological investment with continuous training, leading to partial or suboptimal use of acquired systems. Staff retraining and certification in new accounting platforms require significant time and budget allocation, especially when staff turnover is high.

The negative loading of TAC on PC4 (−0.6897) versus the positive loading of CSM and BS suggests that while maintenance is often manageable, the initial cost of acquiring systems remains a major barrier. This supports the work of Oboh and Uchenna (2021), who found that procurement of modern accounting software (e.g., Oracle Financials, SAP) is

prohibitively expensive for many second-tier banks. Moreover, government regulatory requirements for automation often increase pressure without offering financial support.
The strong correlations between PC1 and PC2 with multiple variables point to the need for a robust internal infrastructure (both technical and human) to facilitate accounting technology adoption. In a study by Okonkwo and Musa (2022), organizational readiness (including digital maturity and staff IT literacy) was found to be a significant predictor of successful accounting software integration, especially in deposit money banks operating in urban locations. The consistent appearance of BS and CSM across multiple components reflects the increasing strategic role of accounting technologies in competitive positioning. Bello and Ezeani (2024) noted that banks that invest in and maintain modern accounting systems improve operational transparency, reduce manual errors, and enhance audit readiness—ultimately boosting customer and investor confidence.
The dominant loading of COT in PC3 (0.8007) highlights how critical human capital development is to adoption success. As Ogundele et al. (2023) emphasized, sustainable technology use in financial services depends on a well-trained workforce that can maximize the capabilities of new systems. They also recommended public-private partnerships to provide cost-effective training programs. The PCA findings resonate with the Technology–Organization–Environment (TOE) framework (Tornatzky & Fleischer, extended in recent Nigerian context by Udo and Onuoha, 2021), which emphasizes technological readiness, organizational capacity, and external pressures as interrelated factors influencing technology adoption. The interplay of acquisition, maintenance, training, and bank size reflects a complex ecosystem where decision-making is shaped by cost-benefit trade-offs and institutional dynamics.

Conclusion

Based on the summary of findings, it was concluded that the model specified for the study adequately captured all relevant variables and demonstrated a good fit, confirming its suitability for analyzing the factors influencing accounting technology adoption in selected Deposit Money Banks in Nigeria. The study revealed that variations exist among the banks in terms of technological infrastructure, organizational culture, management support, employee competence, and regulatory compliance, all of which significantly affect the level of accounting technology adoption. It was also found that while some banks have made substantial progress in integrating modern accounting tools such as ERP systems and computer-assisted audit techniques, others continue to face barriers including high implementation costs, lack of digital skills, and resistance to technological change. Therefore, strengthening institutional capacity, enhancing staff training, and fostering management commitment to technological innovation are crucial for

promoting the widespread and effective adoption of accounting technology in Nigerian Deposit Money Banks.

Recommendations

Based on the findings from the studies, the following recommendations are proposed:

Deposit Money Banks in Nigeria should invest in modern accounting and auditing technologies such as Enterprise Resource Planning (ERP) systems, blockchain-based accounting tools, and cloud computing to improve data accuracy, financial reporting efficiency, and real-time decision-making. Strengthening ICT infrastructure will also enhance system reliability and data security.

Continuous professional development programs should be organized to train accountants, auditors, and IT personnel on the use of modern accounting technologies. Training initiatives should focus on digital literacy, data analytics, cybersecurity awareness, and emerging accounting tools to ensure employees are well-equipped to manage digital transformation.

Bank management should demonstrate strong commitment and provide leadership in promoting technology adoption. A change-oriented culture should be fostered within organizations to reduce resistance to innovation and encourage staff participation in technological upgrades. Incentives for embracing digital tools can also motivate employees to adapt more quickly.

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