_____***Original Research***_____

# THE INFLUENCE OF COMPUTERIZED ACCOUNTING SYSTEMS ON FINANCIAL PERFORMANCE:
# AN EMPRICAL STUDY AMONG PUBLIC ORGANIZATIONS IN TANZANIA

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## Abstract

*Computerized accounting systems have become the engine of public accounting in the sphere of financial management reforms in Tanzania. Unfortunately, prior to this study, there was no evidence that previous researches provided the link between computerized accounting systems and financial performance of the Tanzanian public organizations. For this reason, this study investigated the influence of computerized accounting systems on financial performance using three proxy indicators namely usefulness of computerized accounting system, ease of use of computerized accounting systems and trustworthiness of computerized accounting systems. A survey research design was adopted covering five public organizations in Dar es Salaam with a total sample of 50 accounts and finance staff selected by judgmental sampling method. Research data was generated using survey questionnaires and analyzed quantitatively using descriptive statistics and regression analysis with the aid of SPSS program version 25. The empirical results revealed that all three proxy indicators had positive and statistically significant influence on financial performance and accounted for about 41.1% of an overall variability of financial performance of the public organizations. In line with these results, the study recommends management of the studied public organizations to ensure ease of use of computerized accounting systems by enabling users to become skilful in using these systems and to improve trustworthiness of the systems by ensuring that they are free from frequent update of the software.*

*Key words: Computerized accounting systems, usefulness, ease of use, trustworthiness, and public organizations.*

## 1. Introduction

Computerized accounting systems have become the engine of public accounting in the sphere of financial management reforms (Otouh, 2009). The use of these systems in financial accounting has its long history since discovery of computer technologies in the United States, Canada and West Europe late in the 20th Century (Njihia and Makori, 2015). These systems come up with their unique technological features which increase speedy and accuracy in recording and reporting financial transactions (Anaeli, 2017). The author added that these systems simplify and integrate all business processes and activities of the organization. Furthermore, the systems are cost efficiency and cost effective, present exactly all business undertakings of the businesses to the stakeholders which in turn increases financial performance (Anaeli, 2017; Ado, Rashid, Mustapha and Ademola, 2020).

Adoption of computerized accounting system in Tanzanian public sector dates back to 1994 when the Government started implementation of public sector financial management reforms (Diamond and Khemani, 2005). The author point that the aim of these reforms was to introduce effective and efficiency public accounting system and process whereby computerized accounting system such as EPICOR was tested for considerations. Subsequently, in the 1998/99 financial year, EPICOR was piloted in ten public organizations including Local Governments (Diamond and Khemani, 2005). The authors inform that one year later, public organizations used this system rose above 85 across the country. Apart from EPICOR, there are also other families of computerized accounting systems such as Iscala and Government Payment System (MUSE) which have emerged over the past few years. MUSE is one of the very new and most recent computerized accounting systems whose adoption process in the Tanzanian public organizations started in 2019. The Government has showing more interest and greater emphasis on use of MUSE by replacing all other accounting systems among public organizations (Ministry of Finance and Planning, 2021). According to Sago (2013), growing interest towards adoption and use of MUSE implies

that this system has come up with most improved technological features which increase the usefulness and ease of use abundant number of researches reported that computerized accounting systems were not yet utilized fully among public organizations while majority of these organizations used multiple accountings systems in financial accounting (Msuya, 2008; Otouh, 2009; Baleche, 2020).

However, researchers did not provide the link between technological features which account for use of computerized accounting systems and financial performance of the public organizations. This situation motivated conduct of this empirical study among Tanzanian public organizations specifically aiming at examining the influence of usefulness of computerized, ease of use of computerized accounting system and trustworthiness of computerized accounting systems on financial performance. This study contributes useful body of knowledge on the link between computerized accounting systems and financial performance which were not empirically demonstrated by the pervious researchers. It also informs the Government and management of studied organizations how technological features of the computerized accounting systems adopted account for financial performance of the public organizations. Next, to this introduction part of this study, there is literature review, research methodology and empirical results. There is also discussion of findings, conclusions and finally, the recommendations

## 2. Literature review

Financial accounting is one of the core activities of the public organizations. Weber (2011) defines financial accounting as a financial control process by business owners through financial reporting using accounting procedures. The computerized accounting systems have been adopted to facilitate carryout of financial accounting. Njihia and Makori (2015) define computerized accounting systems as the modern systems that use computer applications, programs and software in recording, summarizing, analyzing and reporting all financial transactions In the Tanzanian public organizations, these systems include EPICOR, Excel, Tally, Pastel, Iscala and MUSE. These systems come up with their unique technological features which increase speedy and accuracy of recording and reporting financial transactions (Anaeli, 2017). According to Sago (2013), usefulness and ease of use form internal features of the systems while trustworthiness forms external feature of the system (Masele and Magova, 2017).
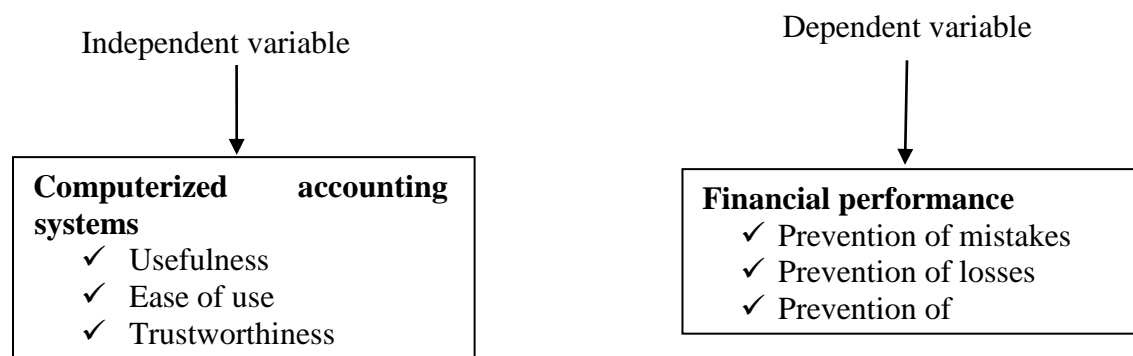
Theory of Technology Acceptance Model (TAM) by Davis, *et al.* (1989) is used to explain the role of perceived usefulness and ease of use on the positive attitude of a person towards a certain technological product and its subsequent use (Sago, 2013). Usefulness refers to subjective probability that using the systems will increase job performance within an organization or sensational of merit towards the use of the system (Masele and Magova, 2017). Makongoro (2014) defines usefulness as the extent which users believes the use of the computerized accounting system will benefit and improve job performance. In the context of this study, usefulness was considered to cost saving, simplification of accounting activities, accuracy of financial records and security of financial information. Ease of use refers to a degree to which potential users of the systems expect the systems to be free of effort (Davis *et al*. in Masele and Magova, 2017). For the context of this study, ease of use was viewed as how it was easy for users to learn and understand how to use the system, to become skilful in using the system and how easy was the use the system among users. Trustworthiness refers to measurement of confidence that organization will behave in manner expected (Masele and Magova, 2017). In the context of this study, trustworthiness was used to mean absence of frequent update of the systems, reliability of internet and trust in financial information generated by the systems. Financial performance is defined by Makki and Abid (2016) as

how well the organization generate finances by from the goods and services offered for sale as generated from various operational activities. This study used financial performance as evaluation of how well or poorly financial activities of the organizations were performed or accomplished by looking the ways which computerized accounting systems enabled control of financial mistakes, losses and misplacements of financial information.

A significant number of researches were conducted on the computerized accounting systems in Tanzania and the results on the use of these systems were interesting. For instance, Otouh (2009) conducted a survey to study effectiveness of accounting systems Tanzanian Local Government Authorities (LGAs) use in financial accounting. A total of 30 Local Governments Authorities were involved with a total of 300 accountant professionals and showed that 55.0 per cent of the surveyed Local Government were either not yet to adopt computerized accounting systems. Msuya (2008) in his research on the utilization of EPICOR packages at Ministry of Education and Vocation Training highlighted that EPICOR application was at 24.0 per cent only. Ligora (2013) report at the Ministry of Financial and Economic Affair of Tanzania revealed that there were three types of accounting systems used, manual accounting system identified by 84.0 per cent of respondents, semi-computerized accounting system pointed out by 56.0 per cent of respondents and fully computerized accounting system as mentioned by 97.0 per cent of respondents. The researcher also showed existence of challenges towards use of computerized accounting systems such as little computer skills by employees, lack of competent personnel, limited scope of internal control, low legal enforcement and frequent update of standards like IPSAS.

Report by Ngonyani (2015) from Songea District Council in Tanzania showed existence of challenges like poor management capacity and financial controls in managing capital development fund, shortage of qualified and competent staff in managing capital development fund and poor computerized financial management system. Due to these challenges, Tanzanian public organizations were forced to use multiple accounting systems as reported by Anaeli (2017) that among the LGAs about 42.0 per cent used EPICOR, 30.0 per cent used Excel, 21.0 per cent used Tally and remaining 7.0 per cent used Pastel. More recently, there is growing interest on MUSE to replace other systems which translates that MUSE has come up with the most improved technological features essentially usefulness, ease of use and trustworthiness which account for its acceptance and use thereby enhancing financial performance. Unfortunately, prior researches did not provide the link between use of the computerized accounting systems with emphasis on their technological features and financial performance. Therefore, it was worthwhile to investigate the influence of computerized accounting systems on financial performance among Tanzanian public organizations focusing on usefulness, ease of use and trustworthiness of the computerized accounting systems. This study was guided by the conceptual framework shown by Fig.2.1 which was aligned to the TAM and three specific objectives of the study.

**Figure 1: Conceptual framework**

Independent variable

Dependent variable

**Computerized accounting systems**
- ✓ Usefulness
- ✓ Ease of use
- ✓ Trustworthiness

**Financial performance**
- ✓ Prevention of mistakes
- ✓ Prevention of losses
- ✓ Prevention of

The conceptual framework shown by Fig 1 assumed that financial performance is being dependent on computerized accounting systems which is the independent variable. Next, it showed that financial performance has three item indicators namely, prevention of mistakes, prevention of losses and prevention of misplacement of financial information.

Likewise, computerized accounting systems has three constructs adopted from Masele and Magova (2017) namely usefulness, ease of use and trustworthiness. The item indicators of all constructs of the conceptual framework were as shown in Table 1.

**Table 1: Constructs of the independent variables and measurable item indicators**

| S/N | Constructs | Measurable items/ indicators | Source |
|---|---|---|---|
| 1 | Usefulness | Cost saving | Masele and Magova (2017) |
| | | Simplification of accounting activities | |
| | | Accuracy of financial records | |
| | | Security of financial information | |
| 2 | Ease of use | Access to financial data by large number of connected users | Masele and Magova (2017) |
| | | Easy learning and understanding how to use the system | |
| | | Becoming skilful in using the system | |
| | | Easy to use the system | |
| 3 | Trustworthiness | No frequent update of the system | Masele and Magova (2017) |
| | | Reliability of internet | |
| | | Trust in information generated by the systems | |

Source: Researcher (2021).

## 3. Research Methodology

The study area of this research was Dar es Salaam in Tanzania due to empirical evidence pertaining to presence of all types of public organizations operating across the country. Thus, the findings from Dar es Salaam though not generalizable were anticipated to give good indication of the influence of computerized accounting systems on financial performance among Tanzanian public organizations across the country. This study adopted survey research design to facilitate extensive inquiry of phenomenon by involving diverse number of participants so as to obtain relatively large volume of data. It also adopted quantitative research approach so as to quantify the data on the influence of the computerized accounting systems (usefulness, ease of use and trustworthiness) on financial performance of the public organizations. The target population of this study was all accounts and finance staff of the 5 public organizations because they were ultimate users of computerized accounting systems. A sample size of 50 employee was determined using Hair, et al. (2010) formula by taking a minimum sample as equals to number of questions to be answered by respondents x 5 = 50. This sample was equally divided

among five (5) public organizations which represented the strata of public organizations operated in the country namely; Academic institutions, Parastatal organizations, Local Governments, Government Departments and Government Agencies. A non-probability sampling strategy specifically judgmental sampling was deployed to select this study sample from given population of employees in each organization. This method was preferred because it enabled selection of employees who fitted specifications of the study as recommended by Mwangi (2014) that such specification should ensure objectivity of sample selection. These specifications included being finance and accounts staff of the organization and being user of computerized accounting systems. Research data was generated by circulating copies of the survey questionnaire to all 50 sample of employees under drop and pick later basis.

The obtained data was analyzed quantitatively using descriptive statistics (for portray frequency distribution of the respondents by age, sex, education level and work experience) and linear regressions analysis (for establishing the influence of usefulness, ease of use and trustworthiness of computerized accounting systems on financial performance) with the aid of Statistical Package for Social Sciences (SPSS) version 25. This regression was guided by the following equation:

$Y = \alpha + \beta_1 U + \beta_2 E + \beta_3 T + \mu$.
Whereby: Y = Financial performance, U = Usefulness, E = Ease of use, T = Trustworthiness, $B_{1-3}$ = Coefficients, $\mu$ = Error term, $\alpha$ = Constant.

The ethical consideration given attention by the researcher during this research were conduct of research within agreed time and guideline by the University and the Supervisor, getting permits for data collection from IAA which was also used to ask permission for data collection into 5 public organizations involved in this study.

## 4. Empirical results
### Descriptive statistic results
*Distribution of the respondents by age, sex, education levels and work experience*
The results of this study as shown in Table 2 indicated that a total of 24(48%) of all respondents were male while the rest, 26(52%) of all respondents were female. This means that the study had representation of males and female employees in the sample which was true fact of employees among public organizations in Tanzania. Regarding age groups, a total of 5(10%) of all respondents who were in age between 18 and 24 years old. Next, a total of 13(26%) of all respondents were in age between 25 and 34 years old. Majority, 23(46%) of all respondents were of age between 35 and 44 years old. Also, there were 5(10%) of all respondents who were of age between 45 and 54 years old. The other 4(8%) of all respondents were of age of 55 years and above. These results translated that the study comprised respondents into different age groups which was a true fact of employees among Tanzanian public organizations.

Furthermore, regarding education levels of the respondents, a total of 13(26%) of all respondents had Ordinary diplomas. A total of 18(36%) of all respondents had Bachelor degrees. There were also 19(38%) of all respondents who had Master degrees. These results translated that respondents of this

study has adequate education and relevant professional knowledge which increased their understanding of the phenomenon under study and ability to provided true, accurate and relevant research information to this study. Regarding work experience, a total of 5(10%) of all respondents had work experience between 6 month and 1 years. It also shows that 8(16%) of all respondents had work experience between 1 and 3 years. Majority, 18(36%) of all respondents had work experience between 3 and 6 years. Further, there were a total of 5(10%) of all respondents who had work experience between 6 and 10 years. Moreover, a total of 14(28%) of all respondents had work experience above 10 years. These results mirrored the fact of employees of the public organizations who are normally distributed into various years of age experience. Considering that over 37(74%) of all respondents had a minimum work experience of 3 years and above, it means majority of the respondents had good understanding of the phenomenon under study and provided true, accurate and reliable research information.

Table 2: Descriptive statistics of Age, sex, education level and work experience of the respondents

| Characteristics | Classification | Frequency | Percent |
|---|---|---|---|
| Age | 18 to 24 years | 5 | 10.1 |
| | 25 to 34 years | 13 | 26.0 |
| | 35 to 44 years | 23 | 46.0 |
| | 45 to 54 years | 5 | 10.0 |
| | 55 years and above | 4 | 8.0 |
| | **Total** | **50** | **100.0** |
| Sex | Male | 24 | 48 |
| | Female | 26 | 52 |
| | **Total** | **50** | **100** |
| Education level | Ordinary diploma | 13 | 26.0 |
| | University degree | 18 | 36.0 |
| | Master degree | 19 | 38.0 |
| | **Total** | **50** | **100.0** |
| Work experience | Between 6 months and 1 year | 5 | 10.0 |
| | Between 1 and 3 years | 8 | 16.0 |
| | Between 3 and 6 years | 18 | 36.0 |
| | Between 6 and 10 years | 5 | 10.0 |
| | Above 10 years | 14 | 28.0 |
| | **Total** | **50** | **100.0** |

Source: Survey data (2021).

*Linear regression analysis results*

The regression analysis between usefulness, ease of use and trustworthiness against financial performance of the public organizations was performed using the data obtained on general opinions of the respondents on the influence of usefulness, ease of use and trustworthiness and financial performance. The model summary and regression coefficients were as shown by Table 3 and 4.

Table 3: Model summary

| Model | R | R Square | Adjusted R squared |
|-------|------|----------|--------------------|
| 1 | .651 | .411 | .315 |

a. Dep. variable: Financial performance
b. Predictors (Constant): Usefulness, ease of use, trustworthiness,

According to the results shown in Table 3, the regression model of the study obtained R square = 0.411. This translated that about 41.1% of an overall variability of financial performance of the public sectors covered by this study was accounted for by usefulness, ease of use and trustworthiness of the computerized accounting systems. There was about 58.9% of the variability of financial performance of the public organizations covered by this study which was accounted for by other factors excluded by the study. By taking into account the value of R square obtained by this study, the influence of computerized accounting systems on financial performance of the public organizations was comparatively low than other factors which were not covered by this study.

Table 4: Regression coefficients

| Model | Unstandardized coefficients | | Standardized coefficients | T | Sig. |
|-------|------|------------|------------|------|------|
| | B | Std. Error | β | | |
| Constant | .456 | .439 | .580 | 2.99 | 000 |
| Usefulness | .500 | .409 | .491 | 8.01 | 000 |
| Ease of use | .466 | .441 | .367 | 4.11 | 000 |
| Trustworthiness | .3100 | .299 | .299 | 5.89 | 000 |

a. Dep. variable: Financial performance
b. Predictors (Constant): Usefulness, Ease of use, Trustworthiness

*Influence of usefulness of computerized accounting system on financial performance*
This was the first specific objective of the study. According to Table 4, the regression coefficient between usefulness of computerized accounting system was 0.491. Its *t*-value was 8.01 and *p*-value was 0.000. This translated that usefulness of computerized accounting systems had positive influence on financial performance of the public organizations which were covered by this study. Also, it translated that there was statistical significant influence of usefulness of computerized accounting systems on financial performance of the public organizations which were covered by this study.

**Influence of ease of use of computerized accounting systems on financial performance**
This was the second specific objective of the study. Based on Table 4, the regression coefficient between ease of use of the computerized accounting system was 0.367. Its *t*-value was 4.11 and *p*-value was 0.000. This translated that ease of use of the computerized accounting systems had positive influence on financial performance of the public organizations which were covered by this study. Also, it translated that there was statistical significant influence of ease of use of the computerized accounting systems on financial performance of the public organizations which were covered by this study.

**Influence of trustworthiness of computerized accounting systems on financial performance**
This was the third specific objective of the study. With reference to Table 4, the regression coefficient between trustworthiness of computerized accounting system was 0.299. Its *t*-value was 5.89 and *p*-value was 0.000. This translated that trustworthiness of the computerized accounting systems had positive influence on financial performance of the public organizations which were covered by this study. Also, it translated that there was statistical significant influence of trustworthiness of the computerized accounting systems on financial performance of the public organizations which were covered by this study.

Overall results on the influence of computerized accounting systems on financial performance
Overall evaluation of the results in Table 4 translated that computerized accounting systems had positive and statistically significant influence on financial performance of the public organizations covered by this study. This relationship was explained by three technological features of the computerized accounting systems namely; usefulness, ease of use and trustworthiness. From these results, the study established the following linear equation regarding the influence of between computerized accounting systems on financial performance of the public organizations.

**Y= 0.580 + 0.491U + 0.367E + 0.299T**
Whereby: Y = Financial performance, U = Usefulness, E = Ease of use, T = Trustworthiness.
According to the linear equation established by the current study, a percent increase in usefulness of computerized accounting system at constant of other factors may increase financial performance of the public organizations by 49.1%. Also, a percent increase in ease of use of the computerized accounting systems other factors being constant may increase financial performance of the studied public organizations by 36.7%. Furthermore, a percent increase in trustworthiness of the computerized accounting systems at constant of other factors may increase financial performance of the studied public organizations by 29.9%.

**5. Discussion of Findings**
The current study revealed that usefulness of computerized accounting systems had positive and statistically significant influence on financial performance of the studied public organizations. Next, the study showed that the systems ensured accuracy of financial records, security of financial record and cost saving which in turn increased financial performance through high prevention of misplacement of financial information, high prevention of mistakes in the financial information and high prevention of losses of financial information. The current study was in disagreement with prior research by Otouh (2009) which showed that 55.0 per cent of the surveyed Local Government was either not yet to adopt EPICOR accounting system. Based on the current study, the surveyed public organizations including LGA used computerized accounting systems whereas MUSE was common. The different results could have been caused by time which two researches were conducted. There was about 12 years since Otouh's research to the time of conduct of the current research. Within this period of time, major technological changes taken place including adoption and even replacement of computerized accounting systems. Also, the current study revealed contradicting results with research by Anaeli (2017) which found that the surveyed LGAs used multiple computerized accounting systems whereby 42.0% use EPICOR, 30.0% used Excel, 21.0% used Tally and remaining 7.0% used Pastel. Translation of these results was that none

of the system was useful alone in performing financial accounting activities. It also implied that the LGAs could not enhance financial performance by preventing misplacement of financial information, mistakes in the financial information and losses of financial information if relied on a single system. According to the current study, MUSE was very common among 4 public organizations. Only TANESCO used Iscala. This means, the systems were perceived useful in financial accounting which increased high acceptance and use among accounts and finance staff of the studied organizations.

Next, the current study established that ease of use of the computerized accounting systems had positive and statistically significant influence on financial performance of the public organizations which were covered by this study and was accounted for by easy to use the systems among accounts and finance staff, access to financial data by large number of connected users and easy to learn and understand how to use the systems. Due to these three aspects, the systems were frequently used and enhanced financial performance of the organizations. However, the study indicated that it was unlikely for the users to become skilful in using the computerized accounting systems which was in agreement with prior research by Baleche (2020) which showed that there was low use of EPICOR due to technical difficulties encountered by accounts and finance staff. This situation implied many things. One was that the features of the systems might be very complicated and hence, users not able to learn and become skilful in using the systems concern. Second, it could be due to problem of fast technological replacement prior before users become competent in the use of the system. For instance, there was growing interest on MUSE to replace EPICOR with effect from 2021/2022 financial years. However, EPICOR had about less than two decades since its adoption among public organizations and was previous considered to be the universal, most efficient and most effective computerized accounting system (Anaeli, 2017).

Moreover, the current study revealed that trustworthiness of the computerized accounting systems had positive and statistically significant influence on financial performance of the public organizations which were covered by this study. Existence of trustworthiness of the computerized accounting systems was supported by abilities of the systems to generate true financial information, reliability of internet connection which altogether increased use of the systems thereby leading into increased financial performance of the organizations by ensuring high prevention of misplacement of financial information, high prevention of mistakes in the financial information and high prevention of losses of financial information.

Apart from the above, the current study showed that computerized accounting systems were not free of frequent update of the software. This was considered as the setback of the trustworthiness of the systems among users. The same was reported in the prior research by Ligora (2013) who showed that there was frequent update of standards of computerized accounting systems. Again, Ngonyani (2015) report on the factors affecting management of Local Government capital development fund in Tanzania basing on Songea District Council reported that same thing showing existence of poor computerized financial management system which for the context of the current study could have been caused by frequent update of the software of these systems.

## 6. Conclusion
This study concluded that computerized accounting systems has positive and statistically significant influence on financial performance among the surveyed five public organizations and accounted for

about 41.1% of an overall variability of financial performance. The usefulness of computerized accounting systems is accounted for by abilities of the systems to simplify accounting activities, ensuring accuracy of financial records and ensuring security of financial record and cost saving. Ease of use of computerized accounting is accounted for by easy to use the systems, access to financial data by large number of connected users using the systems and easy to learn and understand the systems among users. Likewise, trustworthiness of computerized accounting systems was accounted for by ability to generate true financial information and reliability of internet connection among the covered public organizations.

## 7. Recommendations

The study recommends the management of the studied public organizations to use computerized accounting systems to enhance financial performance by ensuring that the systems are ease of use among accounts and finance staff. However, in doing so, the management must ensure that users become skilful in using the computerized accounting systems through training and giving them enough time to practice and use the systems in performing financial accounting activities. Also, the management of the studied public organization should improve trustworthiness of the systems among accounts and finance staff. This can be achieved by ensuring that the systems are free of frequent update of the software through collaboration with suppliers and manufactures to determine the systems which has most improved features and which fit the business circumstances of Tanzanian public organizations.

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