

**ANUK COLLEGE OF
PRIVATE SECTOR
Accounting Journal**

VOL. 2 NO. 4 DECEMBER, 2025

**A Publication of College of Private Sector
Accounting
ANAN University Kwall, Plateau State, Nigeria.**

Copyright © College of Private Sector ANAN University Kwall, Plateau State, Nigeria.

Published December, 2025.

Web Address: <https://www.anukpsaj.com>, Email: anukpsaj@gmail.com

All right reserved. No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise without the prior written permission of the copyright owner,

Printed by:
MUSSAB Printers,
NB, 9 Muri road by gwari road, Kaduna State, Nigeria.
Phone contact: 07038776658,
Email: meetsuleiman009@gmail.com

Structure of Manuscript

Manuscripts must be typed on A size paper with 12 font size (Times New Roman), not more than 15 pages, double-spaced, and in English. The file name should include the corresponding author's name and a keyword from the title.

Sequence of Manuscript

- I. Title page
- II. Abstract (150-250 words)
- III. Keywords (3-5)
- IV. Introduction
- V. Literature Review
- VI. Methodology
- VII. Results and Discussion
- VIII. Conclusion and Recommendations
- IX. References (APA 7th Edition)
- X. Appendices (if necessary)
- XI. Author Biographies (optional)

Plagiarism Policy

ANUK is committed to maintaining high standards through an indept peer-review process with sound ethical policies. Any infringements of professional ethical codes, such as plagiarism; including self-plagiarism, fraudulent use of data, are seriously frowned at by the journal with zero tolerance.

ANUK implements the Code of Conduct of the Committee on Publication Ethics (COPE), and uses the COPE Flowcharts for Resolving cases of suspected plagiarism or any publication misconduct.

In order to avoid plagiarism cases with the ANUK, the following guidelines must be strictly adhered to by authors:

Authors should ensure that they have written entirely original works, and if authors have used the work and/or words of others that this has been appropriately cited or quoted.

An author should not, in general, publish manuscripts describing essentially the same research in more than one journal or primary publication. Submitting the same manuscript to more than one journal concurrently constitutes unethical publishing behavior and is unacceptable.

Proper acknowledgment of the work of others must always be adhered to. Authors should cite publications that have been influential in determining the nature of the reported work.

Editorial Team

Editor-in-Chief :

Prof. Musa Adeiza Farouk

Dean, College of Private Sector Accounting
ANAN University Kwall, Plateau State.

Associate Editor:

Dr. Saidu Halidu

Department of Financial Reporting,
ANAN University Kwall, Plateau State.

Managing Editor :

Dr. Abubakar Ahmed

College of Private Sector Accounting,
ANAN University Kwall, Plateau State.

Members Editorial Board

Prof. Joseph Femi Adebisi

DVC ANAN University Kwall, Plateau State.

Prof. Tamunonimim Ngereboa

Dean, Public Sector Accounting,
ANAN University Kwall, Plateau State.

Prof Kabir Tahir Hamid,

Department of Accounting,
Bayero University, Kano, Kano State.

Prof. Ekoja B. Ekoja,

Department of Accounting,
University of Jos.

Prof. Clifford Ofurum,

Department of Accounting,
University of Port Harcourt, Rivers State.

Prof. Ahmad Bello Dogarawa,

Department of Accounting,
Ahmadu Bello University Zaria.

Prof. Muhammad Junaidu Kurawa,

Department of Accounting,
Bayero University Kano, Kano State.

Prof. Muhammad Habibu Sabari,

Department of Accounting,
Ahmadu Bello University, Zaria.

Prof. Hassan Ibrahim,

Department of Accounting,
IBB University, Lapai, Niger State.

Prof. Tochukwu Okafor,

Department of Accounting,
University of Nigeria, Nsukka.

Prof. Muhammad Aminu Isa,

Department of Accounting,
Bayero University, Kano, Kano State.

Prof. Ahmadu Bello,

Department of Accounting,
Ahmadu Bello University, Zaria.

Prof. Musa Yelwa Abubakar,

Department of Accounting,
Usmanu Danfodiyo University, Sokoto State.

Prof. Salisu Abubakar,

Department of Accounting,
Ahmadu Bello University Zaria, Kaduna State.

Prof. Isaq Alhaji Samaila,

Department of Accounting,
Bayero University, Kano State.

Prof. J.J. Adefila,

Department of Accounting,
University of Maidugu, Borno State.

Prof. Chinedu Innocent Enekwe,

Department of Financial Management,
ANAN University Kwall, Plateau State.

Dr. Dang Yohanna Dagwom,

Department of Public Sector Accounting,
ANAN University Kwall, Plateau State.

Dr. Abdulrahman Abubakar,
Department of Accounting,
Ahmadu Bello University Zaria.

Dr. Aisha Nuhu Muhammad,
Department of Accounting,
Ahmadu Bello University Zaria.

Dr. Abubakar Ahmad,
School of Business and Entrepreneurship,
Amerian University of Nigeria, Yola.

Dr. Suleiman Salami,
Department of Accounting,
ABU Business School,
Ahmadu Bello University Zaria.

Prof. Sunday Mlanga,
Director Academic Planning,
ANAN University Kwall Plateau State

Dr. Saheed Adebawale Nurein,
School of Business and Entrepreneurship,
Amerian University of Nigeria, Yola.

Prof. Isaq Alhaji Samaila,
Department of Accounting,
Bayero University, Kano.

Dr. Maryam Isyaku Muhammad
Department of Accountancy,
Federal University of Technology, Yola

Dr. Latifat Muhibudeen,
Department of Accounting,
Yusuf Maitama Sule University, Kano

Advisory Board Members

Prof. Musa Inuwa Fodio,
V.C, ANAN University Kwall,
Plateau State

Prof. Kabiru Isah Dandago,
Bayero University Kano,
Kano State.

Prof. Suleiman A. S. Aruwa,
Department of Accounting,
Nasarawa State University, Keffi,
Nasarawa State.

Prof. A.M Bashir,
Usmanu Danfodiyo University Sokoto,
Sokoto State.

Prof. Muhammad Tanko,
Kaduna State University, Kaduna.

Prof. Bayero A.M Sabir,
Usmanu Danfodiyo University Sokoto,
Sokoto State.

Prof. Aliyu Sulaiman Kantudu,
Bayero University Kano, Kano State.

Prof. B.C Osisioma,
Department of Accounting,
Nnamdi Azikwe University, Akwa

Prof. M.A. Mainoma,
Department of Accounting,
Nasarawa State University, Keffi

Prof. J. C Okoye,
Department of Accounting,
Nnamdi Azikwe University, Akwa

Prof. J.O. N Ande,
Department of Accounting, University of Jos.

Prof. Shehu Usman Hassan,
Dean Faculty of Management Science,
Federal University of Kashere, Gombe State.

Editorial Secretary

Dr. Benjamin David Uyagu
Department of Auditing and Forensic Accounting,
ANAN University Kwall, Plateau State.

TABLE OF CONTENT

1. Effect of Firm Characteristics on Firm Value of Listed Deposit Money Banks in Sub-saharan Africa	1
Mabur Zungbung Danladi, Deshi Nentawe Nengak, Maren Maram Isah and Dahel Innocent Felix	
2. Effect of Forensic Interviews And Fund Tracing Techniques on Fraud Control in Public Sector Pension Administration in Kebbi State, Nigeria	17
Ahmed Yarima Dakingari, Attahiru Ibrahim Alkali and Zainab Attahiru Alkali	
3. Audit Quality as a Moderator Between Board Characteristics and Earnings Management: Evidence From Listed Banks in Nigeria	25
Sabiu Ishaka Alfa, Lawal Faith Chidinma and Musa Adeiza Farouk	
4. Effect of Non-current Assets on Value of Listed Consumer Goods Firms in Nigeria	37
Mabur Zungbung Danladi, Deshi Nentawe Nengak, Maren Maram Isah and Dahel Innocent Felix	
5. Effect of Forensic Accounting Techniques on Fraud Prevention In Ministries, Departments And Agencies (MDAs) in Plateau State	51
Ondeku Felix Godwin, Adebisi Joseph Femi and Farouk Musa Adeiza	
6. Effect of Forensic Interviews And Fund Tracing Techniques on Fraud Control in Public Sector Pension Administration in Kebbi State, Nigeria	62
Ahmed Yarima Dakingari, Attahiru Ibrahim Alkali, Zainab Attahiru Alkali and Balkisu Ahmad Maiahu	
7. Effect of Auditor Skills on Financial Accountability of Plateau State Government Ministries	71
Umar Aishatu Adam	
8. Effect of Ownership Structure on Environmental Disclosures of Listed Oil And Gas Companies in Nigeria	80
Deshi Nentawe Nengak and Manji Eugene Nenkanma Helen	
9. Moderating Effect of Audit Quality on Board Characteristics And Earnings Management of Listed Insurance Firms in Nigeria	94
Sabiu Ishaka Alfa, Joseph Femi Adebisi, Musa Adeiza Farouk and Audu K. Buba	
10. Effect of Board Characteristics on Cash Holding of Listed Commercial Banks in Nigeria	105
Cycle Florence Kemebinkedoumene	
11. Effect of Accounting Information Systems on Financial Reporting Quality of Listed Deposit Money Banks in Nigeria	115
Adewole Adefemi Kazeem, Tamunonimim Ngerebo and Innocent Chinedu Enekwé	
12. Effect of Corporate Governance Attributes and Value of Listed Insurance Companies in Nigeria	126
Ahmed Tijjani Haruna	
13. Effect of Forensic Accounting Tools on Fraud Prosecution Process in Nigeria Court System	138
Blessing Chinelu Chukwu	

TABLE OF CONTENT

14. Effect of Sustainability Reporting on Share Price of Listed Oil and Gas Firms in Nigeria	148
Clement Osemwengie Ekhoe-ugiagbe and Ojeifo Sidney Imevbore	
15. Moderating Effect of Information Communication Technology Software on The Relationship Between Ownership Structure and Value of Listed Financial Firms in Nigeria	160
Ejike Emeka Okongwu, Benjamin Uyagu and Farouk Musa Adeiza	
16. Effect of Government Integrated Financial Management Information System Implementation on Financial Governance in Selected Ministries, Departments, and Agencies in Nigeria	176
Emmanuel Monday Essien	
17. Effect of Accounting Practices on Budget Implementation of Government-owned Research Institutes in South Eastern Nigeria	194
Dennis Nnenna Okoro	
18. Moderating Effect of Internal Audit Quality on The Relationship Between Accounting Information Systems and Financial Reporting Quality of Listed Deposit Money Banks in Nigeria	205
Adewole Adefemi Kazeem, Tamunonimim Ngerebo and Innocent Chinedu Enekwe	
19. Effect of Board Audit Committee Attributes on Assets Fraud Detection among Listed Manufacturing Companies in Nigeria	215
Agboide Sunday Theophilus	
20. An Empirical Analysis of The Relationship Between Government Transfer Payments and Economic Growth in Nigeria	224
Inuwa Auwalu, Uyagu David Benjamin and Ganiyu A. Mustapha	
21. Effect of Budget Processes on Performance of Public Funds in Plateau State Ministries, Departments and Agencies	234
Yaks Mary Benjamin	
22. The Effect of Cyber Fraud on Customer Trust in Nigerian Deposit Money Banks: A Digital Forensic Perspective	250
Nkwonta Ifeoma Nnenna, Musa Adeiza Farouk and Benjamin Uyagu David	
23. Effect of Forensic Audit on Fraud Detection in The Federal Ministry of Finance and Associate Agencies in Nigeria	258
Musa Inuwa Fodio, Benjamin Uyagu David and Sani Chida Baba	
24. Dividend Policy Determinants: Likelihood and Payout Magnitude in Nigeria's Consumer Goods Firms	269
Ovbe Simon Akpadaka	
25. Effect of Monetary Policy Instruments on Capital Adequacy of Listed Deposit Money Banks in Nigeria	284
Jadesola Regina Adekalu, Joseph Femi Adebisi, Mbatuegwu David Christopher and Samuel Olutokunbo Adekalu	

TABLE OF CONTENT

26. Effect of Economic, Social and Governance Disclosures on Firm Value And The Moderating Effect of Leverage. A Study of Listed Non-financial Firms in Nigeria	293
Aishat Oyiza Otori	
27. Monetary Policy, Bank Size, and Capital Adequacy: A Conceptual Framework For Financial Stability in Nigeria	301
Jadesola Regina Adekalu, Joseph Femi Adebisi, Mbatuegwu David Christopher and Samuel Olutokunbo Adekalu	
28. Impact of Money Laundering Activities on The Operational Performance of Listed Commercial Banks in Nigeria	312
Inuwa Auwalu and Ganiyu A. Mustapha	
29. Effect of Computerized Forensic Investigation Techniques on Fraud Management in Lagos State Ministries, Departments and Agencies ...	320
Kotun Rasheetdat Bunmi, Sunday Mlanga and Halidu Saidu	
30. Moderating Effect of Bank Size on The Relationship Between Monetary Policy and Capital Adequacy of Listed Deposit Money Banks in Nigeria	336
Jadesola Regina Adekalu, Joseph Femi Adebisi, Mbatuegwu David Christopher and Samuel Olutokunbo Adekalu	
31. Legislative and Audit Oversight Institutions as Determinants of Budget Transparency in Sub-saharan Africa	350
Emmanuel Sani	
32. Do Sustainability Disclosures Matter For Market Valuation? Evidence From Consumer Goods Firms in Sub-saharan Africa	358
Oloruntoba Adebayo Femi, Dagwon Yohanna Dang and Joseph Femi Adebisi	
33. Effect of Monetary Policy on Manufacturing Outputs in Nigeria: 1980-2024	368
S.A.S Aruwa, Benjamin Uyagu and Egbo Roseline Oruaroghene	
34. Determinants of Public Participation in Public Budgeting among Sub-saharan Countries: The Influence Of Transparency and Oversight Institutions	382
Emmanuel Sani	

MODERATING EFFECT OF INTERNAL AUDIT QUALITY ON THE RELATIONSHIP BETWEEN ACCOUNTING INFORMATION SYSTEMS AND FINANCIAL REPORTING QUALITY OF LISTED DEPOSIT MONEY BANKS IN NIGERIA

ADEWOLE ADEFEMI KAZEEM

Department Of Accounting, ANAN University Kwall.
adefemiadewolek@gmail.com

TAMUNONIMIM NGEREBO

Department of Audit and Forensic Accounting, ANAN University Kwall

INNOCENT CHINEDU ENEKWE

Department of Audit and Forensic Accounting, ANAN University Kwall.

ABSTRACT

This study investigated the moderating effect of Internal Audit Quality on the relationship between Accounting Information System and Financial Reporting Quality of listed Deposit Money Banks in Nigeria. The main objective was to determine how Accounting Information System attributes which includes Service Quality and System Control influence the quality of financial reporting and how Internal Audit Quality enhances or weakens these relationships. The study was underpinned by the DeLone and McLean (2003) Information System Success Model, Agency and Technology Acceptance theories, both emphasizing the role of technological and human resources in achieving efficient, reliable, and transparent reporting outcomes.

A cross-sectional survey research design was adopted. The population consisted of all fourteen (14) listed DMBs in Nigeria, from which data were collected from 140 respondents drawn from accounting, audit, and information technology departments. Census sampling was used, and the data were obtained through structured questionnaires based on a five-point Likert scale. The research instrument was validated through expert review and factor analysis, while reliability was confirmed using Cronbach's alpha. Data analysis employed Partial Least Squares Structural Equation Modeling due to its robustness in handling small samples and complex latent constructs. Diagnostic tests confirmed data normality, linearity, and absence of multicollinearity.

Findings revealed that all four Accounting Information System proxies significantly and positively influence financial reporting quality. Specifically, service quality contributed to the timeliness of financial information; and system control safeguarded data integrity and reliability. Furthermore, Internal Audit Quality was found to significantly moderate the relationship between Accounting Information System and Financial Reporting Quality, especially in areas of service quality and system control, implying that strong internal audit functions enhance data assurance, system reliability, and transparency in financial reporting.

It recommends that bank management should periodically review Accounting Information System processes, strengthen cybersecurity infrastructure, ensure effective internal audit oversight, and engage competent auditors with Information Technology expertise. Audit committees should also enforce audit recommendations and integrate audit oversight into Accounting Information System processes to enhance reliable, timely, and unbiased financial reporting in Nigerian banks.

Keywords: Accounting Information System, Internal Audit Quality, Financial Reporting Quality, Deposit Money Banks in Nigeria

1.0 Introduction

Financial reporting quality has become a central focus of corporate governance reforms worldwide, particularly in the banking sector where information asymmetry and systemic risk are inherently high (Bushman & Landsman,

2010). Against this backdrop, Accounting Information Systems (AIS) have emerged as critical infrastructures that support the efficient processing, storage, and dissemination of financial information. The integration of AIS into organizational processes has been shown to enhance reporting accuracy, internal control effectiveness, and managerial decision-making quality (Romney & Steinbart, 2018). In the contemporary global business environment, the demand for high-quality financial reporting has intensified as stakeholders increasingly rely on credible, transparent, and timely financial information for economic decision-making (Barth et al., 2008).

However, despite global advancements in AIS technologies, the effectiveness of these systems in producing high-quality financial reports is not uniform across contexts. In developing economies, particularly in Africa, weaknesses in institutional frameworks, governance practices, and organizational controls often hinder the full realization of AIS benefits (Onaolapo & Odetayo, 2012). This variability has shifted scholarly attention toward organizational mechanisms that can strengthen the AIS–financial reporting quality nexus. Among such mechanisms, internal audit quality stands out as a key moderating factor that reinforces system reliability, mitigates reporting errors, and promotes compliance with accounting and regulatory standards (Arena & Azzone, 2009).

Globally, the internal audit function is increasingly recognized as a governance pillar that enhances assurance over financial information integrity, particularly within complex and technology-driven environments such as the banking industry (Sarens & De Beelde, 2006). High-quality internal audit processes provide continuous monitoring of AIS operations, detect anomalies, strengthen internal controls, and ensure that financial data generated from AIS align with reporting requirements (Alzeban & Gwilliam, 2014). In emerging markets like Nigeria, where Deposit Money Banks (DMBs) operate in a highly regulated but increasingly digitalized financial landscape, the effectiveness of internal audit activities becomes even more critical in safeguarding reporting quality and maintaining stakeholder confidence.

Given the growing digital transformation of banking operations and Nigeria's efforts to enhance financial transparency and regulatory compliance, investigating the moderating role of internal audit quality on the relationship between AIS and financial reporting quality is both timely and essential. This study, therefore, contributes to global and regional discourse by examining whether stronger internal audit structures enhance the ability of AIS to improve financial reporting quality among listed Deposit Money Banks in Nigeria. Such insights are vital for policymakers, regulators, and financial institutions

aiming to strengthen governance frameworks and promote high-quality financial reporting within the banking sector.

Across the African continent, the quest for strengthened financial transparency and accountability has gained significant momentum as nations strive to enhance economic stability, improve investor confidence, and mitigate governance failures that weaken financial systems. Many African economies have increasingly recognized that high-quality financial reporting is fundamental to building trust in both private and public sector institutions, particularly within the financial services industry which drives economic development across the continent (Ojo, 2014). In this context, the role of robust Accounting Information Systems (AIS) has become indispensable as banks and other financial institutions adopt digital solutions to improve their operational efficiency, internal controls, and financial reporting processes (Mbobo & Ekpo, 2016). The rapid digitalization of financial services, spurred by innovations in mobile banking, e-payment systems, and automated reporting platforms, has made AIS a cornerstone for producing relevant, reliable, and timely financial information across Africa.

Despite these advancements, many African banking sectors continue to face challenges related to system integration gaps, weak internal controls, cybersecurity risks, and inadequate regulatory compliance, which often impair the effectiveness of AIS and threaten the quality of financial reporting (Mutuku & Mathuva, 2020). This situation is more pronounced in Nigeria, the continent's largest economy and host to one of Africa's most dynamic banking sectors. Nigerian Deposit Money Banks (DMBs) operate in a complex environment characterized by increased digital transactions, regulatory pressures, heightened stakeholder scrutiny, and periodic financial scandals that question the credibility of financial reports (Owolabi & Iyoha, 2012). Consequently, improving reporting quality has become a major priority for regulators such as the Central Bank of Nigeria (CBN) and the Financial Reporting Council of Nigeria (FRCN).

This study is therefore essential in exploring how internal audit quality strengthens the link between AIS and financial reporting quality within the Nigerian banking sector. By focusing on listed Deposit Money Banks, which are central to the country's financial stability and economic growth, the research contributes to the broader African discourse on how governance mechanisms can enhance technology-driven financial reporting. It also provides valuable insights for policymakers, regulators, and practitioners seeking to improve financial accountability and reporting credibility across the continent.

Existing literature has largely examined the direct relationship between Accounting Information Systems (AIS) and financial reporting quality, but has given limited attention to the moderating influence of internal audit quality within the banking sector. Many African and Nigerian studies focus on AIS effectiveness, internal control systems, or audit committees, without integrating internal audit quality as an intervening variable in explaining reporting quality outcomes (Mbobo & Ekpo, 2016; Mutuku & Mathuva, 2020). The absence of this moderating variable limits understanding of how governance mechanisms strengthen the AIS reporting quality relationship. As banks become increasingly digitalized, internal audit quality is expected to play a more strategic role, yet research rarely incorporates this variable into contemporary reporting models, leaving a gap this study seeks to fill.

A review of AIS and financial reporting studies in Nigeria and Africa shows that many were conducted before major technological and regulatory transformations reshaped the banking environment. Studies from the early 2010s were undertaken before widespread adoption of digital banking platforms, automated reporting systems, cybersecurity controls, and enhanced internal audit standards (Owolabi & Iyoha, 2012; Onuorah & Appah, 2012). Since the regulatory landscape and digital infrastructure of Nigerian banks have evolved significantly over the last decade, earlier findings may no longer reflect current realities. This time gap underscores the need for contemporary research that captures recent technological advancements, post-IFRS reporting reforms, and the growing importance of internal audit functions in a digital banking era.

Most prior African studies on AIS and financial reporting quality have been conducted in non-financial firms, public sector agencies, manufacturing industries, or SMEs, rather than focusing on Deposit Money Banks (DMBs) (Ntongo, 2017; Ojo, 2014). Even within Nigeria, many studies have examined general corporate entities or government institutions, leaving the banking population under-researched despite its critical role in financial intermediation. The few studies conducted in Nigerian banks often rely on broad financial institutions rather than specifically examining listed DMBs, which operate under stricter regulatory oversight and more advanced AIS frameworks. This population gap limits sector-specific insights and justifies a focused investigation on listed DMBs.

Empirical findings on the relationship between AIS and financial reporting quality remain inconsistent across studies. Some researchers report a strong positive relationship between AIS efficiency and reporting quality (Mbobo & Ekpo, 2016), whereas others document weak or insignificant associations

due to challenges such as system misuse, inadequate internal controls, or technological limitations (Mutuku & Mathuva, 2020). Furthermore, empirical studies rarely test the moderating effect of internal audit quality, leaving uncertainty regarding how internal audit practices influence the AIS reporting quality nexus. Limited empirical validation of this moderating mechanism within the African banking context creates a significant gap that this study aims to address by providing evidence from Nigeria's listed DMBs.

Objective of the Study

The main objective of this study therefore, is to examine the effect of accounting information systems on financial reporting quality of listed deposit money banks in Nigeria.

Hypotheses of the Study

In order to achieve the objective of the study, the hypotheses below were formulated in null form:

- H₀₁: There is no significant effect of service quality on financial reporting quality of listed deposit money banks in Nigeria;
- H₀₂: System control does not have significant effect on financial reporting quality of listed deposit money banks in Nigeria;
- H₀₃: Internal audit quality does not significantly moderate the relationship between accounting information system and financial reporting quality of listed deposit money banks in Nigeria.

2.0 Literature Review

2.1 Concept of Financial Reporting Quality and Accounting Information Systems

Financial reporting quality refers to the degree to which financial statements faithfully represent an entity's underlying economic activities in a manner that is relevant, reliable, comparable, and understandable to users for decision-making purposes. High-quality financial reporting provides transparent information that reduces information asymmetry between managers and stakeholders, thereby enhancing investor confidence and improving resource allocation decisions (Barth et al., 2008). The concept encompasses compliance with applicable accounting standards, accuracy of presented information, timeliness, and the completeness of disclosures that enable users to evaluate an entity's performance and financial position without distortion (Dechow et al., 2010). In both developed and developing economies, financial reporting quality is viewed as a fundamental determinant of capital market efficiency, corporate governance effectiveness, and stakeholder trust, particularly in sectors such as banking where financial information is central to risk assessment and regulatory oversight

(Bushman & Landsman, 2010). Thus, financial reporting quality is not only a technical accounting requirement but a strategic element that shapes the credibility and sustainability of an organization.

An Accounting Information System (AIS) is a structured mechanism that facilitates the identification, collection, processing, storage, and communication of financial and non-financial information used in planning, controlling, and decision-making within an organization. AIS integrates accounting principles, information technology, and internal control frameworks to ensure that data is transformed into meaningful and reliable information for internal and external users (Romney & Steinbart, 2018). Modern AIS incorporates digital technologies such as automated reporting tools, enterprise resource planning (ERP) systems, cloud computing, and data analytics, enabling organizations to enhance accuracy, reduce processing time, strengthen internal control systems, and minimize errors and fraud risks (Grande et al., 2011). The effectiveness of AIS is often reflected in how well it supports management decisions, ensures compliance with regulatory requirements, improves operational efficiency, and contributes to high-quality financial reporting (Onaolapo & Odetayo, 2012). In highly regulated environments such as the financial services sector, AIS plays a strategic role in ensuring timely and accurate reporting to regulators, investors, and other stakeholders.

Service quality refers to the degree to which a service meets or exceeds customer expectations by delivering value, consistency, and satisfaction through the interaction between service providers and users. It is commonly defined as the gap between customer expectations of a service and their actual perceptions of the service received, with smaller gaps indicating higher service quality (Parasuraman et al., 1988). Service quality is multidimensional and typically evaluated through factors such as reliability, responsiveness, assurance, empathy, and tangibility, which together determine the extent to which the service process and outcomes satisfy users' needs (Zeithaml et al., 1990). In modern service environments, service quality is increasingly viewed as a strategic driver of customer loyalty, competitive advantage, and organizational performance, especially in industries where customer experience and service delivery efficiency are critical (Fitzsimmons & Fitzsimmons, 2014). Thus, service quality encompasses both the functional aspect of service delivery and the emotional experience of the customer.

System control refers to the set of policies, procedures, and mechanisms established within an organization to ensure that its information systems operate efficiently, securely, and in accordance with

organizational objectives. It encompasses both manual and automated processes designed to safeguard assets, maintain the integrity of data, promote operational efficiency, and ensure compliance with statutory and regulatory requirements (Romney & Steinbart, 2018). System control also involves preventive, detective, and corrective measures that minimize errors, fraud, system failures, and unauthorized access to information resources (Hall, 2016). In accounting and information system environments, system control is essential for ensuring the accuracy, completeness, reliability, and timeliness of financial data used for decision-making and reporting (Wilkinson et al., 2000). Effective system control contributes to stronger internal governance, enhances information security, and supports organizational accountability in both manual and computerized systems.

Internal audit quality refers to the extent to which the internal audit function is capable of providing reliable, objective, and independent assurance on the effectiveness of an organization's governance, risk management, and internal control processes. It reflects the competence, professionalism, and due care exercised by internal auditors in performing their duties, as well as the ability of the audit function to detect weaknesses, prevent fraud, and enhance organizational accountability (Arena & Azzone, 2009). High-quality internal audit is characterized by adequate auditor competence, independence, appropriate scope of work, adherence to professional standards, and the ability to provide timely and value-adding recommendations (Alzeban & Gwilliam, 2014). Internal audit quality is also reinforced by organizational factors such as management support, availability of resources, and alignment with international internal auditing standards, all of which enhance the effectiveness of the internal audit function in safeguarding financial integrity and improving reporting reliability (Mihret & Yismaw, 2007). Thus, internal audit quality serves as a critical governance mechanism that strengthens internal control systems and supports transparent financial reporting.

The model of De Leone and McLean on information system has been largely employed by researchers who focused on accounting information systems. The framework was first proposed in 1992 and was updated in 2003 in order to improve its capability to evaluate complex information system, creation, dissemination and implementation of procedural information as well as causal dimensions that may affect the users (Lutfi, et al., 2022). The framework has been largely used for conceptualizing and operationalizing the success of information system in different organizations. The updated framework categorized IS model into success and process sense. The success sense comprised of three dimensions which include information quality, system quality and

service quality while the process sense include intention to use and users' satisfaction. The resultant of both success and process sense will be net benefits to both the users and the customers. Therefore, for the purpose of this study, AIS was measured using four attributes of information system namely information quality, system quality, service quality and an addition of system security as employed by Younis, et al. (2025).

2.2 Review of Empirical Literature

In the study of Lutfi et al. (2022), the study primarily aimed to determine the influence of system quality, service quality, information quality, system use and user satisfaction on AIS use, which is argued to eventually enhance the quality and sustainability of decision-making. The study employed a quantitative approach using a self-administered questionnaire for data collection involving 101 decision-makers who are familiar with AIS usage. Following the collection of data, it was validated using Structural Equation Modeling (SEM)-PLS. Based on the obtained results, service quality did not affect system use. In turn, AIS was found to have a significant effect on user satisfaction. Furthermore, system use and user satisfaction had positive effects on AIS, which eventually affected the sustainability of decision-making, representing the net AIS benefits.

Alibraheem, Siam, Al-Daoud, Alkhazaalid, Freihat, Ahmad, Bataineh and Al Zoubih (2024) determined the moderating role of internal control system on the relationship between service quality of accounting information system and customer satisfaction using some selected customers from commercial banks in Jordan. A quantitative research methodology is used to collect data from a survey of 265 representative customers of Jordanian enterprises (Commercial BANKS). Data was analyzed using second generation analysis technique (SmartPLS) software. Supporting the idea that high-quality accounting information systems contribute to increased customer satisfaction, the study's result showed a strong correlation between customer happiness and AIS service quality. In the context of AIS, the findings emphasize the significance of the internal control system in bolstering the link between service quality and customer satisfaction.

Oudah and Bandar (2025) determined the direct and indirect effects of the quality of accounting information system, (represented by the information system, quality system, and service quality) on the quality of accounting information systems in large corporations with Iraqi ownership. To collect information about the users' satisfaction as a means of additional evaluation, copies of questionnaire were distributed to the population of interest, and two hundred and eighty-seven (287) employees in large corporations in Iraq. Smart-Plus 4 programs' partial

least squares program was used to test the hypotheses of the study. Despite the results demonstrating that the quality of the accounting system, as measured by information quality, system quality, and service quality, has a positive and significant indirect effect on accounting information systems, there is also a positive and significant indirect relationship between the quality of the accounting system and accounting information systems when user satisfaction is considered a factor in the process. The study also demonstrated that service quality, system quality, and user satisfaction have a direct positive impact on accounting information systems, and that the association between service quality and accounting information systems is positive. However, there is a beneficial indirect association between accounting information systems and the quality of the information. Since user satisfaction is considered a significant variable, and since there is a negative association between all of the previous variables and accounting information systems, the study also demonstrated that service quality, system quality, and user satisfaction have no significant impact on accounting information systems.

Kabir, Chowdhury and Rahman (2025) investigated the role of information technology in improving the accuracy and efficiency of accounting data. The study examined how info technology (IT) impacts accounting treatments, with a particular focus on how IT boosts the performance and quality of safe and transparent accounting operations. One hundred and ninety-four (194) professionals and users of accounting details were given surveys to finish in order to collecting information for the study, which used a sample of industrial enterprises in America. The information was evaluated, and the research study hypotheses were evaluated using analytical analysis, which consisted of structural formula modeling (SEM-PLS). The findings reveal a strong positive correlation between cost, security, IT adoption, and accounting data effectiveness and efficiency.

Johnson and Smith (2021) conducted a study on the impact of system controls on AIS reliability in Australian public universities. It adopted Quantitative analysis using regression models for the periods of 2015-2020, identified weak internal controls leading to frequent data errors and found that improved controls reduced errors by 45%. The study concluded that strengthening system controls enhances AIS reliability and recommended that robust internal audit mechanisms should be implemented.

Similarly, Chen et al. (2020) carried out a study on the role of system controls in fraud detection in AIS, case study of Chinese public universities it adopted descriptive statistics and fraud case analysis for the periods of 2016-2020. It identified lack of adequate control systems increased vulnerability to fraud and

found that enhanced controls detected 70% more fraudulent activities. The study concluded that stronger controls improve fraud detection capabilities and recommended that AI-based monitoring tools for better control should be introduced.

Adeyemi and Bello (2021) administered a study on the influence of system controls on AIS data accuracy, University of Lagos. It adopted Quantitative survey and correlation analysis for the periods of 2016 - 2020. It identified that poor control measures caused frequent data inaccuracies, found that enhanced controls improved data accuracy by 50% and concluded that system controls are essential for maintaining data integrity and it recommended that internal controls should be strengthened to prevent inaccuracies.

The study of Oladejo et al. (2021) examined the effect of internal audit practice on financial reporting quality with focus on the Nigerian quoted foods and beverages firms. Secondary data of nine (9) years range (2010 to 2019) were obtained from the financial reports of (4) four food and beverages firms purposively selected out of the twenty-three (23) listed on the Nigeria Stock Exchange as of December 2020. The internal audit practice was measured by three factors (internal audit fee, technical proficiency of internal auditor, and firm size). Mean ranking analysis was used to evaluate determinants of Internal Audit attributes in the selected firms while regression analysis was employed to measure the influence of internal audit quality on the financial reporting quality of sampled firms at 95% confidence level. The overall results revealed that all the identified internal quality attributes (Internal Audit fee, Technical Training Proficiency, and Firm Size) were significantly related to internal audit practice and positively influence the financial reporting quality and performance of selected sampled food and beverages firms in Nigeria. This indicates that better reward system for internal auditor as well and consistent training on internal audit practice at would enhance the internal auditors' strength in contributing positively by critically reviewing content of the financial statement prepared by the management hence quality financial report.

Nwaobia, Omotayo, and Ajibade (2021) examined the internal auditor's qualities of ICT competency skill, qualification and experience and independence and their direct effect on the detection of fraudulent financial reporting in banks. The study made use of a cross-sectional survey design with population of 471 employees in the internal audit departments of ten (10) selected banks in Nigeria. A structured and validated questionnaire was used to collect data from a sample of two hundred and sixteen (216) internal auditors. The results of the ordinary least square regression analysis revealed that internal audit positively and significantly affects detection of fraudulent financial

reporting and internal auditors' qualities significantly moderated the effect of internal audit on the detection of fraudulent financial reporting. It was concluded that internal audit is germane in curbing the incidence of fraudulent activities in the Nigeria banks.

3.0 Theoretical Framework

The theories anchoring this study include:

Agency Theory: The origin of the agency theory has been traced to seminal work of Jensen and Meckling in 1976. They defined the agency relationship as a form of contract between a company's owners and its managers, where the owners appoint an agent (the managers) to manage the company on their behalf. The theory explains the operational relationships between organization owners who serve as principals while managers act as agents. The theory aligns with the fundamental principle that agent-principal interactions produce conflicting interests which result in agency costs. The required monitoring activities along with agent controlling procedures, create expenses for principals who want to guarantee their agents work for their purposes rather than directing toward personal objectives. financial reporting quality.

Technology Acceptance Theory: The technological acceptance model was propounded Davis (1989). The theory was based on two critical assumptions. According to the Technology Acceptance Model (TAM) (Davis, 1989), two factors (that is, perceived usefulness and perceived ease of use) which determine whether an information system will be adopted by its potential users. This model's primary characteristic is its focus on the prospective user's perceptions. This implies that even if the inventor of a certain technological product thinks it's helpful and easy to use, its potential users won't accept it unless they agree.

3.0 Methodology

The study adopted cross-sectional survey research design. This research design involves a situation where a researcher collect data from many different individuals at a single point in time through questionnaire or observations (Pallant, 2004). This design was adopted due to the nature of the data type that were collected and utilized for analysis and testing of the hypotheses raised in chapter one. This design involves administration of a well-structured questionnaire that suit the aim of the study to the target respondents at a particular period of time. The primary population of this study is the listed deposit money banks in Nigeria. As at 31st December 2024, there were fourteen (14) deposit money banks that were quoted on the floor of the Nigerian Stock Exchange (ngxgroup.com).

For the purpose of this study, there are three sets of respondents that provided responses to the copies of



questionnaire administered. This was done due to their relevance to the variables in the study. The first sets of respondents were the Chief Executive Officers (CEOs) of listed deposit money banks that review and present the financial statement prepared by the chief financial officers of their various banks.

The second categories of people are those that have direct relationship with the preparation and review of the financial statement as well as the users of the AIS in the Nigerian banking sector. This includes the chief financial officers (CFOs), chief risk officer (CRO), compliance officer (CO), chief internal auditor (CIA) and two other senior internal audit team members totaling six (6) respondents of this category from each bank. These respondents were chosen based on their knowledge and technical expertise in order to provide information on the applicability of AIS in collecting, analyzing and communication financial data to the various decision makers. This brings their population to eighty-four (84) respondents.

The third respondents were the audit committee members who are saddled with the responsibility of overseeing external audit process and discussion of the key audit matters with external auditors as stated by Internal Standard on Auditing (ISA 701) as well as overseeing the activities of the internal auditors in an organization. The major reason of choosing these people is that the preparer cannot give reliable information about the quality of financial statement prepared because there is high tendency that they may give bias response. The audit committee which is a sub-committee of the Board of Directors would be able to provide accurate response on the credibility,

reliability, and clear view of the quality of financial report as well as the quality of internal auditors. Therefore, three members of audit committee from each bank were chosen. These respondents were met during their various annual general meeting. The total population of the respondents in this category is forty-two (42). Therefore, the total population of the three categories of respondents was one hundred and forty (140) and this serves as the final population of this study.

The sample size was one hundred and forty (140) respondents. The researcher employed a census sampling technique which deals with using the whole respondents in the population is used as sample in a research study. This technique was chosen due to the small population size of the study.

In order to test the hypotheses, raise in chapter one, there is need to have a statistical model that shows the mathematical representation of the relationship among the variables under study. This is stated thus:

$$FRQ = f(AIS) \dots\dots\dots (1)$$

It is stated explicitly thus:

$$FRQ_i = \beta_0 + \beta_1 SQ_i + \beta_2 SC_i + \epsilon_i \dots\dots\dots (2)$$

In order to incorporate internal audit quality as moderating variable, the model of the moderating effect was stated as:

$$FRQ_i = \beta_0 + \beta_1 SQ_i + \beta_2 SC_i + -\beta_3 IAQ_i + \beta_4 SQ_i * IAQ_i + \beta_5 SC_i * IAQ_i + \epsilon_i \dots\dots\dots (3)$$

Where, β_0 is the intercept while $\beta_{1,3}$ is the coefficient of the independent variables.

Table 1: Variables Definition and Measurement

Variables	Construct	Measurement	References
Dependent Variable			
Financial reporting quality	Financial reporting quality refers to the extent to which financial statements accurately, reliably, and transparently reflect an organization’s underlying economic activities, thereby enabling users to make informed decisions	Mean of responses for the Seven (7) items questionnaire testing the extent to which the AIS influences FRQ in the Nigerian Deposit money bank	Arfismanda, et al. (2021); Njane (2023); Olayemi (2024)



Independent variables

AIS

Service Quality

Service quality refers to the degree to which a service meets or exceeds customer expectations by delivering value, consistency, and satisfaction through the interaction between service providers and users.

Mean of responses for the five (5) items questionnaire testing the extent to which Service Quality influences FRQ in the Nigerian Deposit Money Bank.

Fitzsimmons and Fitzsimmons (2014); Zeithaml et al. (1990)

4.0 Results and Discussion

Table 2 shows the summary statistics of the variables in terms of the, minimum, maximum, mean, and standard deviation values.

Table 2. Descriptive statistics of variables

Constructs	N	Min	Max	Mean	SD
SQ	127	1	5	3.9102	0.6186
SC	127	1	5	4.0246	0.4890
FRQ	127	1	5	3.7175	0.6626
IAQ	127	1	5	3.7705	0.7309

Source: SPSS Output, 2025

Table 2 explored the descriptive statistics of the variables used in this study. With one hundred and twenty-seven (127) respondents, all the variables have the minimum value of 1 and the maximum value of 5. This actually gives insight into the range of the data set as well as the variability that is, revealing the smallest observation and largest observation in the data set. In addition, the result in Table 2 showed that service quality, system control, financial reporting quality and

internal audit quality have mean values of 3.9102, 4.0246, 3.7175 and 3.7705 respectively. This shows that on average, most of the respondents agreed to the statement raised on service quality, system control, financial reporting quality and internal audit quality. The standard deviations of service quality, system control, financial reporting quality and internal audit quality revealed 0.6186, 0.4890, 0.6626 and 0.7309 respectively.

Table 3 Correlation Matrix of Dependent and Independent variables

Constructs	SQ	SC	FRQ	IAQ
SQ	1	.178*	-.027	.190*
	127	.045	.763	.033
		127	127	127
SC	.178*	1	.415**	.101
	.045		.000	.260
	127	127	127	127
FRQ	-.027	.415**	1	-.043
	.763	.000		.629
	127	127	127	127
IAQ	.190*	.101	-.043	1
	.033	.260	.629	
	127	127	127	127

Source: PLS-SEM Output, 2025

Correlation is significant at the 0.01 level (2 tailed).

The correlations between the independent variables were sufficiently below the specified threshold values of 0.90 or more, as shown in Table 3. This indicates that the independent variables were independent of one another and not substantially correlated with one another. In the second step, which followed the analysis of the correlation matrix for the exogenous latent constructs, the variance inflated factor (VIF), the tolerance value, and the condition index



were investigated in order to identify the presence of a multicollinearity issue. According to Hair et al. (2011), multicollinearity should be considered a

potential problem if the VIF value is greater than 5 and the tolerance value is less than 0.20.

Table 4 Regression Results (Path Coefficient)

Hypotheses	Coef.	se	T-value	P values	Decision
Internal Audit Quality -> Financial Reporting Quality	0.736	0.068	10.795	0.000	Supported
Service Quality -> Financial Reporting Quality	0.089	0.041	2.157	0.031	Supported
System Control -> Financial Reporting Quality	0.251	0.040	3.298	0.005	Supported

Source: PLS-SEM Output, 2025

Based on the result in table 4, it could be seen that service quality has a positive and significant effect on financial reporting quality of listed deposit money banks in Nigeria as depicted by t-value of 2.157 with p-value of 0.031 at 5% level of significance. This implies that the higher the quality of service enjoyed by the users of the AIS in use and adequate support from the I.T. department, the higher the quality of information used in the preparation of the financial statement and consequently, the more accurate the information in the financial report. The result led to the acceptance of the alternative hypothesis which states that service quality has a significant effect on financial reporting quality of listed deposit money banks in Nigeria and rejection of the null hypothesis.

Furthermore, the result in table 9 also revealed that system Control has a positive and significant effect on financial reporting quality of listed deposit money banks in Nigeria as shown by t-value of 3.298 and p-value of 0.005 at 5% level of significance. The result indicates that the more a system used in gathering information for the preparation of financial statement from hackers and data lost, the higher the quality of information generated which in turn enhance the relevance of the data for effective decision making by various users of the information provided. This led to the rejection of the null hypothesis which states that system security has no significant effect on financial reporting quality of listed deposit money banks in Nigeria and consequently acceptance of the alternative hypothesis.

It could be seen from the result in table 9 that internal audit quality has a t-value of 10.795 with p-value of 0.000 at 5% level of significance indicating a positive and significant effect on financial reporting quality of listed deposit money banks in Nigeria. The result implies that the higher the quality of internal audit service in NDMBs, the higher the quality of financial reports prepared and published for decision making by various users of financial statement. This led to the rejection of null hypothesis which states that internal audit quality has no significant effect on financial

reporting quality of listed deposit money banks in Nigeria.

5.0 Conclusion and Recommendations

Based on the results of the partial least square structural equation modeling, the study concluded that accounting information systems lead to an improved financial reporting quality of listed deposit money banks in Nigeria.

Based on the conclusion drawn from the empirical results of this study, the following recommendations were made:

The result also depicts that service quality enhances financial reporting quality of DMBs in Nigeria, this study recommends that the management of banks should ensure that competent staff are employed at the I.T. department and give constant training on the use of AIS installed in order to provide support to the required units whenever problems arise;

Based on the result of the study which showed that adequate system security would improve the quality of financial reporting of DMBs in Nigeria, it is recommended that the Board of Directors through the management of banks should insure the ownership and restrict access to the installed AIS in order to prevent free access by externals as well as loss of data;

As the study found that internal audit quality improves financial reporting quality of DMBs, this study recommends that the audit committee of banks should ensure that competent staff are employed at the internal audit unit of banks as well as ensure that the recommendations in the audit reports submitted on periodical basis should be critically reviewed and enforce implementation by the management; and

Based on the result of the study which revealed that

internal audit quality moderates the effect of accounting information system on financial reporting quality of DMBs in Nigeria, this study therefore recommends that whenever AIS is being installed or modified, the internal audit unit should be given viewing right to go through the inputted data with supporting documents by various units in order to ensure that the financial report prepared and presented is unbiased, relevant and reliable.

REFERENCES

- Alibraheem, M.H.M., Siam, I.M., Al-Daoud, K., Alkhazaali, A.M.K., Freihat, B.M.M., Ahmad, A.Y.M.B., Bataineh, K.A., & Al-Zoubih, M. (2024). The moderating role of internal
- Alzeban, A., & Gwilliam, D. (2014). Factors affecting the internal audit effectiveness: A survey of the Saudi public sector. *Journal of International Accounting, Auditing and Taxation*, 23(2), 74-86.
- Arena, M., & Azzone, G. (2009). Identifying organizational drivers of internal audit effectiveness. *International Journal of Auditing*, 13(1), 43-60.
- Barth, M. E., Landsman, W. R., & Lang, M. H. (2008). International accounting standards and accounting quality. *Journal of Accounting Research*, 46(3), 467-498.
- Bushman, R. M., & Landsman, W. R. (2010). The pros and cons of regulating corporate reporting: A critical review of the arguments. *Accounting and Business Research*, 40(3), 259-273.
- Dechow, P., Ge, W., & Schrand, C. (2010). Understanding earnings quality: A review of the proxies, their determinants and their consequences. *Journal of Accounting and Economics*, 50(2-3), 344-401.
- Fitzsimmons, J. A., & Fitzsimmons, M. J. (2014). *Service management: Operations, strategy, information technology* (8th ed.). McGraw-Hill Education.
- Grande, E. U., Estébanez, R. P., & Colomina, C. M. (2011). The impact of Accounting Information Systems (AIS) on performance measures: Empirical evidence in Spanish SMEs. *International Journal of Digital Accounting Research*, 11(1), 25-43.
- Hall, J. A. (2016). *Accounting information systems* (9th ed.). Cengage Learning.
- Lutfi, A., Alsyof, A., Almaiah, M. A., Alrawad, M., Al-Khasawneh, A., & Al-Dmour, R. (2022). The influence of accounting information system usage on organizational performance: The mediating role of internal control systems. *Sustainability*, 14(3), 1-15. <https://doi.org/10.3390/su14031586>
- Mbobu, M. E., & Ekpo, N. B. (2016). Accounting information system and financial reporting quality in Nigerian banks. *International Journal of Accounting Research*, 2(7), 1-10.
- Mihret, D. G., & Yismaw, A. W. (2007). Internal audit effectiveness: An Ethiopian public sector case study. *Managerial Auditing Journal*, 22(5), 470-484.
- Mutuku, C. K., & Mathuva, D. (2020). Determinants of financial reporting quality in selected African countries. *African Journal of Accounting, Auditing and Finance*, 6(1), 45-63.
- Ntongo, S. (2017). Internal audit quality, managerial competence and financial reporting quality of commercial banks in Uganda. *International Journal of Economics, Commerce and Management*, 5(10), 128-142.
- Nwaobia, A. N., Siyanbola, T. T., & Orekoya, M. M. (2022). Internal audit function and the fundamental qualitative characteristics of financial report of listed manufacturing companies in Nigeria. *IJRP*, 103(1), 29-43.
- Ojo, M. (2014). Financial reporting, corporate governance and financial distress: The case of Africa. *Journal of Accounting and Finance*, 14(2), 45-59.
- Oladejo, M., Yinus, S.O., Shittu, S. & Rutaro, A. (2021). Internal audit practice and financial reporting quality: Perspective from Nigerian quoted foods and beverages firms. *KIU Interdisciplinary Journal of Humanities and Social Sciences*, 2(1), 410-428
- Onaolapo, A. A., & Odetayo, T. A. (2012). Effect of accounting information system on organisational effectiveness: A case study of selected construction companies in Ibadan, Nigeria. *American Journal of Business and Management*, 1(4), 183-189.
- Onuorah, A. C., & Appah, E. (2012). Accountability and public sector financial management in Nigeria. *Arabian Journal of Business and Management Review*, 1(6), 1-17.
- Oudah, A.A., & Bandar, M.M. (2025). The moderating role of user satisfaction on the relationship between accounting system quality and accounting information systems in large Iraqi industrial companies. *Journal of Quality Access to Success*, 26, 428-444.
- Owolabi, A. A., & Iyoha, F. O. (2012). Adopting International Financial Reporting Standards (IFRS) in Africa: Challenges and implications. *Managerial Auditing Journal*, 27(3), 209-225.
- Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64(1), 12-40.
- Romney, M. B., & Steinbart, P. J. (2018). *Accounting information systems* (14th ed.). Pearson.
- Sarens, G., & De Beelde, I. (2006). The relationship between internal audit and senior management: A qualitative analysis of expectations and perceptions. *International Journal of Auditing*, 10(3), 219-241.
- Wilkinson, J. W., Cerullo, M. J., Raval, V., & Wong-On-Wing, B. (2000). *Accounting information systems: Essential concepts and applications* (4th ed.). John Wiley & Sons.
- Zeithaml, V. A., Parasuraman, A., & Berry, L. L. (1990). *Delivering quality service: Balancing customer perceptions and expectations*. Free Press.