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The Study of Accounting Information Systems and Its Impact on Decision-Making in The Banking Sector. A Case Study of Sierra Leone Commercial Bank (SLCB)

Abu Kai Kamara

School of Post Graduate Studies, University of Sierra Leone, Sierra Leone ORCID: https://orcid.org/0009-0003-0403-5243

Department of Accounting and Finance, Fourah Bay College, Sierra Leone

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ABSTRACT: Accounting information serves as a critical foundation for business success, providing a common financial language that supports communication, coordination, and effective decision-making (Mai, 2016). This study examines the influence of Accounting Information Systems (AIS) on management decision-making within the Sierra Leone Commercial Bank (SLCB). A mixed-methods research design was adopted, utilizing questionnaires to assess the extent of AIS application and its effect on managerial decisions. The instrument employed a 4-point Likert scale, ranging from “Strongly Disagree” (1) to “Strongly Agree” (4), to measure perceptions, attitudes, and behaviors. Data were analyzed statistically using the Statistical Package for Social Sciences (SPSS).

The findings indicate that AIS plays a pivotal role in managerial functions, particularly in resource allocation and performance evaluation (Laudon & Laudon, 2016). While SLCB operates with both computerized and manual AIS components, results highlight the need for further optimization of computerized systems to enhance data collection and financial analysis. Moreover, the emphasis on internal system controls demonstrates a sound framework for AIS security, though areas of vulnerability require continuous attention. The study also reveals that decision-making at SLCB tends to be centralized, with limited employee involvement, underscoring opportunities for capacity building and broader participation in management processes.

Overall, the study concludes that SLCB possesses a robust AIS foundation that supports effective decision-making. However, targeted improvements in system efficiency, security, and inclusiveness could significantly strengthen operational effectiveness and enhance the bank’s competitive position within the Sierra Leonean financial sector.

KEYWORDS: Sierra Leone Commercial Bank (SLCB), Accounting Information Systems (AIS), Enterprise Resource Planning (ERP), Decision Support Systems (DSS), Statistical Package for Social Sciences (SPSS).

1. INTRODUCTION

Access to clear and specific information for making management decisions is essential for the success and survival of an organization. The primary goal of any business is to achieve profitability and ensure long-term sustainability (Passari & Rey, 2015). In this context, accounting information plays a critical role (Srivastava & Lognathan, 2016). The accounting system is responsible for capturing, storing, processing, and communicating information in accordance with professional standards, industry practices, government regulations, and the organization's specific needs. Management accounting is vital to the economic information system, whether in small and medium-sized enterprises or large corporations, and it plays a significant role in decision-making. However, in many organizations, it often receives only superficial attention (Natalipa-Michaela & Adreea-Michaela, 2015). To enhance the effectiveness and dependability of a business and to empower decision-makers with the clarity they need, it is essential that the financial information they receive is not only accurate but also trustworthy. This dual commitment to validity and reliability forms the backbone of informed decision-making, ensuring that choices are guided by solid data rather than uncertainty (Kourdi, 2015).

In recent years, businesses have experienced significant global growth, with the implementation of an accounting information system (AIS) being a crucial aspect of this transformation. Access to high-quality data and information is essential for facilitating organizational change. Therefore, companies must collect reliable data that produces trustworthy information (Abbasi et al. 2016). This information serves as a foundation for effective planning, control, and decision-making processes (Addai, 2013). Consequently, having an accounting information system is indispensable for all organizations (Jawabrech & Alrabei, 2012).

The adoption of International Accounting Standards set by the International Accounting Standards Committee (IASC) is increasing globally. For example, China is revising its accounting regulations to align more closely with these standards as part of a comprehensive overhaul of its accounting system. The global recognition and acceptance of accounting information are on the rise, and the concepts behind this information are widely considered to be thorough and reliable.

Accounting information is essential for the success of businesses around the world, as it translates various events into a common financial language. It uses formalized procedures for collecting and reporting data, creating a shared language that facilitates communication among members of an organization. This formalization simplifies information transmission, reducing the need for complex symbols and enhancing coordination among different functions involved in the decision-making process.

However, it is important to understand that accounting information is not a perfect representation of the underlying decision-making problem, as not all aspects can be accurately quantified in financial terms. Despite its limitations, accounting information is crucial in helping managers gain clarity and reduce uncertainty when making decisions (Sekaran & Bougie, 2016). Uncertainty often arises when decision-makers lack the information needed to make informed choices, which can negatively affect daily operations (Hunink et al., 2014).

Making informed decisions requires having appropriate, accurate, and up-to-date information presented in a clear and meaningful way. This study explores how effective accounting systems contribute to providing management with financial and other relevant information necessary to tackle decision-making challenges arising from banking operations.

1.2. Research Questions, Aim, and Objective

1.2.1. Research Questions

The research will elucidate the following points:

The research questions are as follows:

1. How does the adoption of Accounting Information Systems (AIS) in the Sierra Leone Commercial Bank (SLCB) promote efficiency and efficacy?
2. What are the fundamental elements affecting the decision-making process in the SLCB that should be considered in AIS?
3. What is the correlation between AIS and the decision-making process in the banking sector in SLCB, and what plan can be implemented for innovation?

4 How can AIS be leveraged to improve banks' decision-making process and performance in the SLCB?

1.2.2. Research Aim

The main aim of this study is to investigate the effect of accounting information systems on decision-making in the Sierra Leone Commercial Bank (SLCB).

1.2.3. Research Objectives

i. To determine the importance of adopting AIS in the banking sector in SLCB in promoting efficiency and efficacy.
ii. To determine the fundamental elements affecting the decision-making process in SLCB that should be considered in AIS.
iii. To determine the correlation between the AIS and the decision-making process in the banking sector in SLCB and explain a plan for innovation implementation.
iv. To determine how AIS can be leveraged to improve the decision-making process and performance of banks in the SLCB.

1.3. Problem Statement

Accounting information is crucial for supporting strategic planning and decision-making processes in financial institutions (Ehrhardt, 2014). However, Sierra Leone Commercial Bank (SLCB) has faced challenges in ensuring the timely and proper availability of relevant accounting data for management use. Previous audit findings at SLCB indicated deficiencies in the accounting system and the handling of financial records, which led to issues such as poor planning, weak organizational controls, and inefficient administration (Audit Report, 2021). As the bank continues to expand its operations to serve more customers, the effective coordination of accounting activities becomes increasingly important.

SLCB is making efforts to address its challenges, but unresolved issues could hinder optimal performance. To gain a deeper understanding, further research is needed to explore how accounting information affects decision-making in banking operations. Investigating how financial data supports SLCB in achieving its strategic goals could offer valuable insights.

This study aims to evaluate how SLCB utilizes accounting information in management planning and decision-making processes. Both quantitative and qualitative case study approaches will be used, which will include document reviews and interviews with key stakeholders. The findings intend to identify gaps between the accounting information needed and the current practices in place. The recommendations will focus on strengthening the bank's accounting system and information management to support more informed strategic and tactical decisions (Fullerton et al., 2014) in the future. The goal of this study is to provide practical solutions that will support SLCB's long-term success and growth as it expands its operations. Additionally, the results aim to offer valuable insights that can be applied to accounting practices across the broader financial services sector.

1.4. Justification of the Study

Accounting information plays a critical role in supporting strategic decision-making (Caria et al. 2016) and performance monitoring for organizations. In the banking sector, having access to timely, reliable financial data is essential for effective planning and management control functions. Prior research has shown correlations between strong Accounting Information Systems (AIS) and improved decision-making capabilities within financial institutions (Rahman et al., 2021; Al-Shafeay & Al-Dujaili, 2020; Muhindo et al., 2019). However, inefficiencies in AIS implementation and usage have been reported at Sierra Leone Commercial Bank that may undermine optimal performance over time. Public reports have also indicated limitations in SLCB's financial disclosures that fail to adequately represent the true state of organizational assets and liabilities. Hence, a need to conduct this research.

1.5. Scope of the research

This study is limited to the Sierra Leone Commercial Bank (SLCB), the largest commercial bank in Sierra Leone, with branches across all districts. The focus on SLCB is justified, as its scale and nationwide presence allow the findings to provide insights that may be transferable to other banks operating within similar contexts. Data collection and interviews are confined to the bank's headquarters in Freetown. This location was selected due to its alignment with the researcher's proximity, language proficiency, and the availability of relevant data and respondents. Furthermore, given that the headquarters serves as the administrative and operational hub of the bank, it is assumed that data obtained from Freetown reliably reflects practices across its district branches. The study period, covering 2020 to 2024, was chosen to capture recent trends and provide contemporary insights into accounting information system practices and their implications for decision-making.

2. LITERATURE REVIEW

The literature pertaining to this research focuses on evaluating concepts, ideas, and relevant information. The literature review emphasizes the distinct differences between ordinary information and data-derived information. Furthermore, it discusses the diversity within accounting information systems, along with a comparison of the internal and external factors that influence information necessary for management planning and decision-making. This highlights the need for high-quality information.

2.1. Contingency theory

The theory developed by Donaldson in 2018 builds upon contingency theory. It suggests that organizational effectiveness arises from the interplay between organizational characteristics and contingency factors. The performance of an organization improves as a result of the interaction between its structure and context (Ehrenberg & Smith, 2016; Gimenez et al., 2012). A greater alignment between context and structure leads to better organizational performance, as noted by Drury (2017). Various studies support this perspective by examining the interaction among contingency factors, accounting information systems (AIS), and organizational performance (Chong, 2016; Naranjo-Gil, 2016; Boulianne, 2017). These studies imply that there is an interaction between AIS and the factors influencing it, emphasizing that these factors are interdependent. Therefore, companies need to allocate their resources effectively to enhance this interaction.

Contingency theory posits that there is no one-size-fits-all accounting information system suitable for every situation. The effectiveness and utility of an AIS depend on certain external factors, such as market conditions and environmental context, as well as internal factors like technology and strategy (Mithas et al. 2013; Peppard & Ward 2016). Importantly, accounting information systems must align with the organization's strategic goals. Langfield and Smith (2017) conducted an extensive analysis of the relationship between strategy and AIS, concluding that AIS is often a consequence of the overall strategy.

Factors influencing AIS include input from managers and external computer experts. According to Donaldson (2021), any variable that moderates the effect of organizational characteristics on performance is considered a contingency. He also noted that the effectiveness of one variable on another often relies on a third contingent variable. Ma et al. (2016) argued that external factors, such as consultants, play an active role in the implementation stages of Enterprise Resource Planning (ERP) systems by transferring significant amounts of information and translating organizational requirements into system configurations. Ifinedo (2018) confirmed that the quality of external expertise affects the quality of information produced by the information system. Specifically, in the context of AIS, advice from external experts can lead to high-quality information and contribute to the overall effectiveness of the accounting information system (Ismail, 2019; Reitzig & Sorenson, 2013).

2.2. Decision Support Systems (DSS)

The Decision Support Systems (DSS) Theory, developed by Edward Alter in 1980, serves as a framework for understanding and designing computer-based systems that aid in decision-making. This theory highlights the importance of integrating data, models, and analytical tools to provide decision-makers with the necessary information for making informed choices (Curtis, 2020).

DSS Theory recognizes that decision-making is a complex process involving multiple stages, from problem identification to solution implementation. It identifies essential capabilities that a DSS should possess, including data access, modeling, analysis, and reporting. Additionally, the theory emphasizes that the configuration of a DSS should be tailored to meet the specific needs of the user and the task at hand (Alan, 2021).

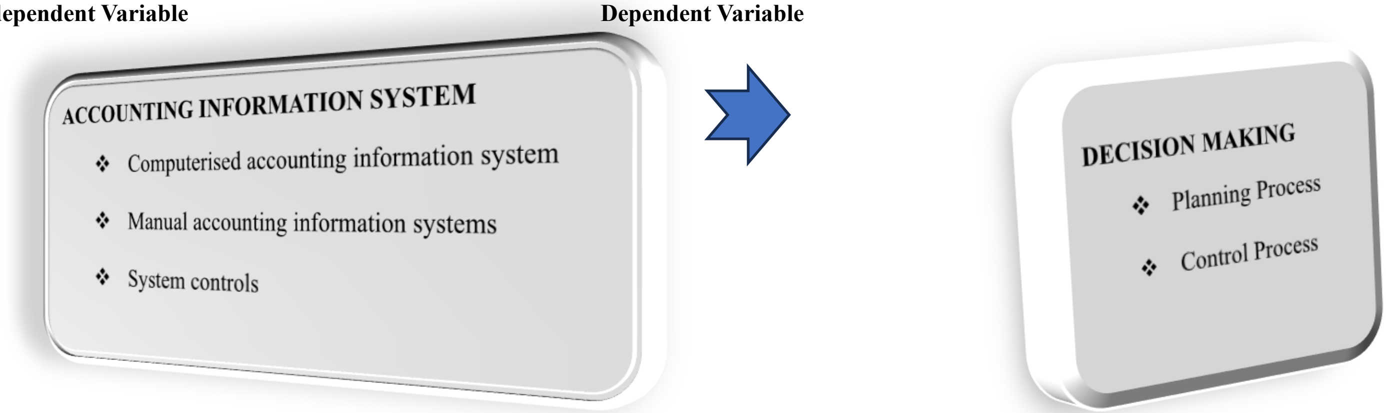
The theory also outlines the process of implementing a DSS, which includes planning, design, development, and evaluation. Furthermore, it explores the potential impact of DSS on both individual and organizational decision-making. By applying DSS Theory, organizations can enhance the quality and efficiency of their decision-making processes, leading to improved outcomes and better overall performance (Chong, 2016).

DSS Theory typically assumes a rational decision-making process, where decision-makers strive to maximize utility or achieve predefined objectives. Rational decision-making involves identifying alternatives, evaluating their consequences, and selecting the best course of action. The theory emphasizes the critical role of data and information in this process. DSS leverages data from various sources, processes it into meaningful information, and presents it to decision-makers to support their choices (Curtis, 2020).

3. CONCEPTUAL FRAMEWORK

Mugenda and Mugenda (2016) say a conceptual framework is a graphical or diagrammatic representation of the relationship between independent and dependent variables in a study. It helps the researcher see the proposed relationship between the variables easily and quickly.

Independent Variable **Dependent Variable**



Source: Researchers (2024)

Figure 1: Conceptual framework

The conceptual framework illustrates the relationship between the independent variable, which is the accounting information system, and the dependent variable, which is decision-making. The accounting information system is evaluated based on three components: computerized accounting information systems, manual accounting information systems, and system control. In contrast, decision-making is assessed in terms of the planning process and the control process.

4. RESEARCH METHODOLOGY

Research in the social and health sciences can be complex and multifaceted, necessitating a holistic approach that incorporates diverse perspectives. Relying solely on either qualitative or quantitative methods may not fully capture the intricacies of research problems (Kamara, 2024). This is where mixed methods research proves valuable, as it combines the unique strengths of both qualitative and quantitative approaches. Its popularity has grown due to its effectiveness in harmonizing these two methodologies. In this study, data were collected using structured questionnaires and follow-up interviews. The follow-up interviews provided qualitative insights through in-depth conversations with selected participants. Additionally, data were gathered from various online resources, articles, the SLCB website, online newspapers, and audited financial statements. Mixed methods research employs quantitative and qualitative data collection techniques, offering a more nuanced and comprehensive understanding of research inquiries. Teddlie and Yu's typology (2007) identifies five sampling strategies: Basic, Sequential, Concurrent, Multilevel, and Combined, which researchers can adapt to meet their specific objectives and data requirements. In this study, purposive sampling and a concurrent strategy were employed (Kamara, 2024).

The concurrent triangulation approach was used to analyze data and guide discussions and interpretations. This method collects both quantitative and qualitative data simultaneously, allowing for a comparison of the two datasets to identify similarities, differences, or both. Data integration occurs during the interpretation or discussion phase (Creswell, 2009; Greene, Caracelli, Graham, 1989; Steckler et al., 1992).

Purposive sampling was employed to select participants based on their experience with the central phenomenon. The study included 30 participants, all of whom completed questionnaires. Descriptive statistics, such as mean, median, and mode, were used to determine the average or typical responses to the variables. Inferential statistics were employed to draw conclusions from the data. The quantitative findings were presented in tables and graphs, which helped the researcher summarize, describe, and explain the data related to the research questions (Kamara, 2024).

The researchers acknowledge that the sample size in this study may be relatively small due to the use of purposive sampling. Purposive sampling, also known as judgmental or selective sampling, is a non-probability sampling method where participants are intentionally chosen based on their knowledge, relevance, or expertise related to the research topic. The researchers believe that this approach can lead to solid conclusions despite the smaller sample size.

The mixed methods research approach has become increasingly popular due to its flexibility, ability to address complexity, and holistic perspective. By integrating qualitative and quantitative methodologies, researchers can gain deeper insights and reach more robust conclusions in the social and human sciences. Therefore, a mixed-methods research approach was selected for this study.

Questionnaires developed by the researcher were used to assess the level of accounting information systems and their impact on management decision-making. A 4-point Likert scale was employed, ranging from "Strongly Disagree" (1) to "Strongly Agree" (4), as it effectively measures perceptions, attitudes, values, and behaviors related to accounting information systems and management decisions. The researcher chose to use a questionnaire because it is a quick, cost-effective method that can reach a large number of respondents in a short period. The gathered data was collected, coded into a computer, and statistically analyzed using the Statistical Package for Social Sciences (SPSS).

Sample Size

The sample size of this study was 103 respondents from the selected bank (SLCB). Slovene's formula was used to compute the sample size.

Slovene's formula states that, for any given population (N), the sample size (n) is given by; The researcher got the sample size of the total population by the use of the Slovene formula.

$$n = \frac{N}{1 + N(e)^2}$$

Where N = Population

n = Sample size

e = Level of significance, which is 0.05. Therefore

$$n = \frac{140}{1+150(0.05)^2}$$

$$n = \frac{140}{1+140(0.0025)}$$

n = 103 respondents

The population and sample distributions of this research are presented in **Table 1** below.

Table 1: **Population and Sample size of the respondents**

Bank	Category of Respondents	Population	Sample
Sierra Leone Commercial Bank (SLCB)	Financial advisors	20	18
	Branch managers	25	20
	Sales managers	55	25
	Credit managers	50	40

The research employed a **mixed-methods approach**, combining quantitative and qualitative techniques to provide a comprehensive understanding of how Accounting Information Systems (AIS) impact decision-making at the Sierra Leone Commercial Bank (SLCB). The methodology was carefully designed to ensure reliability, validity, and credibility of the findings.

Questionnaire Design

A structured questionnaire was developed to measure perceptions, attitudes, and experiences related to AIS and decision-making. The questionnaire included three main sections: (i) demographics of respondents, (ii) effectiveness and usage of AIS (covering computerized and manual systems, and system controls), and (iii) decision-making processes (planning and control). Each section incorporated multiple items measured using a **4-point Likert scale** ranging from “Strongly Disagree” (1) to “Strongly Agree” (4).

The **rationale for a 4-point scale** was to avoid a neutral midpoint, which can sometimes lead to ambiguous or non-committal responses. This forced-choice approach encourages respondents to take a definitive stance, enhancing the interpretive clarity of the results.

Before administration, the questionnaire underwent **pilot testing** with a small subset of SLCB staff (n = 10) to assess clarity, appropriateness, and comprehensiveness of items. Feedback from the pilot informed minor revisions, ensuring questions were understandable and contextually relevant.

Interview Protocols

To supplement quantitative data, **semi-structured interviews** were conducted with key stakeholders, including branch managers, financial advisors, sales managers, and credit managers. An interview guide was developed with open-ended questions exploring participants’ experiences with AIS, its perceived impact on decision-making, and challenges encountered.

The interviews were **recorded (with consent)** and transcribed verbatim. Coding was performed using thematic analysis, allowing the identification of recurring patterns and insights that complemented quantitative findings. The semi-structured design provided flexibility to probe deeper into areas of particular interest, improving the richness and depth of the qualitative data.

Validity and Reliability Testing

Content validity was established by aligning questionnaire items with key constructs identified in the literature, including AIS effectiveness, decision-making efficiency, and system control. Experts in accounting and information systems reviewed the questionnaire and interview guide to ensure comprehensive coverage of relevant variables.

Construct validity was assessed through exploratory factor analysis (EFA) on pilot data to confirm that questionnaire items accurately measured the intended dimensions of AIS and decision-making.

Reliability of the questionnaire was confirmed using **Cronbach’s Alpha**, yielding a coefficient of 0.82 for AIS items and 0.79 for decision-making items, demonstrating high internal consistency.

Data Triangulation

The study employed **concurrent triangulation** to enhance credibility and reduce bias. Data were collected simultaneously via questionnaires, semi-structured interviews, and secondary sources (audited financial statements, online reports, and the SLCB website).

Triangulation involved:

- Comparing quantitative findings (Likert-scale responses) with qualitative insights from interviews to validate patterns and interpretations.
- Cross-checking perceptions of AIS effectiveness with archival records and bank reports to ensure consistency and accuracy.

This multi-source approach strengthened **internal validity**, as convergence across different data types confirmed the reliability of findings and minimized the influence of individual biases.

Sampling and Data Analysis

Purposive sampling was employed to select participants with direct experience in AIS usage, ensuring that data reflected informed perspectives. The sample included 103 respondents across key managerial and professional roles. Quantitative data were analyzed using **SPSS**, employing descriptive statistics (mean, median, mode), Pearson correlation, and multiple regression to explore relationships between AIS variables and decision-making performance. Qualitative interview data were coded and thematically analyzed to contextualize and enrich quantitative results.

Ethical Considerations

The study ensured confidentiality, voluntary participation, and informed consent. Respondents were assured that individual responses would be anonymized, and data would be used solely for research purposes.

Data Presentation, Analysis, and Interpretation

This section presents the findings of the study, which aimed to investigate the effectiveness of accounting information systems in decision-making within banking institutions, specifically focusing on the Sierra Leone Commercial Bank. Data was collected through questionnaires administered to relevant stakeholders, including management personnel, accounting professionals, and decision-makers within the bank. The section is organized to ensure a systematic and logical flow. It begins with the presentation of the data obtained from the questionnaire responses. This is followed by a comprehensive analysis of the data, where patterns, trends, and relationships are identified and examined. Finally, an interpretation of the findings is provided, offering insightful conclusions and implications based on the analyzed data.

4.1. Function of Accounting Information System

The results presented in **Table 2** detail the perceived functions of the accounting information system at the Sierra Leone Commercial Bank in Freetown. Analysis of the data shows that a significant majority of respondents (80%) agreed that the accounting information system aids management in allocating scarce resources effectively. Additionally, a substantial proportion of respondents (81.43%) believe that financial statements help management comprehend the performance and position of the enterprise. Furthermore, the majority (77.34%) agreed that management can use the accounting information system for forecasting purposes. A considerable percentage of respondents (71.43%) acknowledged that management's decisions largely rely on the accounting information system. These findings underscore the importance of the system in supporting managerial decision-making processes. Overall, the results indicate a strong recognition of the various functions of the accounting information system, particularly in resource allocation, understanding financial performance, forecasting, and facilitating management decision-making.

Table 2: The Function of Accounting Information Systems

Variable	Disagree %	Neutral %	Agree %	Total %
Accounting information system helps management to allocate scarce resources to an effective enterprise.	8.6	11.4	80	100
Financial Statement helps management to understand the performance and position of the enterprise.	7.14	11.43	81.43	100
Management can make forecasting via Accounting Information System.	7.14	15.72	77.34	100
The decision of the management largely depends on Accounting Information System.	12.86	15.71	71.43	100

Source: Researchers (2024).

4.2. Importance of Accounting Information Systems

The table presents data on the perceived importance of accounting information systems (AIS) in various aspects of decision-making processes and overall performance at the Sierra Leone Commercial Bank. The analysis shows that a majority of respondents (64.29%) believe that informed financial decisions enhance the overall performance of the enterprise. Furthermore, a significant 70.0% of respondents agree that accounting information systems are essential for management's systematic and rational decision-making processes. A considerable 67.14% of respondents also indicate that strategic decisions are made by the board of directors using the accounting information system.

Table 3: Showing the Importance of Accounting Information Systems

Variables	Disagreed %	Neutral %	Agreed %	TOTAL %
Informed Financial decision enhance overall performance of the enterprise.	7.14	28.57	64.29	100
Accounting Information System is relevant to management systematic and rational decision-making.	4.29	25.71	70	100
Strategic decisions are made by the board of directors through an accounting information system.	12.71	20	67.14	100
Decisions about the perceptions of employees are made through an accounting information system.	25.71	22.86	51.43	100

The decision as to whether the enterprise is making profit or not is made through an accounting information system.	7.14	11.43	81.43	100
Decision about the overall performance of the Organization via the growth, effectiveness, and efficiency of information systems.	2.86	21.43	75.71	100

Source: Fieldwork 2024

Regarding employee-related decisions, the results reveal that 51.43% of respondents believe these decisions are made through the accounting information system; however, a notable 25.71% disagreed, suggesting variations in perceptions about the system's relevance for such decisions. Additionally, a substantial majority of respondents (81.43%) agree that decisions regarding the enterprise's profitability are derived from the accounting information system, emphasizing the system's critical role in assessing and monitoring financial performance. Moreover, a large percentage (75.71%) supports the assertion that the overall performance of the organization, including growth, effectiveness, and efficiency, is evaluated through the accounting information system.

In summary, the analysis indicates a strong recognition of the importance of accounting information systems across various decision-making processes and overall organizational performance, with the highest level of agreement observed in relation to profitability decisions and the lowest concerning employee-related decisions.

Based on the coded percentages of respondents' perceptions, a correlation and regression analysis was performed to explore the relationship between Accounting Information Systems (AIS) and decision-making performance.

5.2.5 Correlation Analysis

The Pearson correlation matrix (Table 4) illustrates the relationships among key AIS-related decision variables and overall decision-making performance. While the correlations are generally weak, some positive relationships are observed, particularly between employee perception decisions and overall performance (r = 0.073). Negative correlations are noted in other variables, likely reflecting variations in perception across different decision domains.

Table 4: Correlation Matrix of AIS Variables and Decision-Making Performance

Variable	**Informed**	**AIS_Management**	**Strategic_Board**	**Employee**	**Profitability**	**Overall_Performance**
Informed_Financial_Decision	1	-0.136	0.191	-0.170	-0.136	-0.152
AIS_Relevant_Management_Decisions	-0.136	1	-0.037	-0.018	0.191	-0.130
Strategic_Decisions_Board	0.191	-0.037	1	-0.000	-0.106	-0.152
Employee_Perception_Decisions	-0.170	-0.018	-0.000	1	0.214	0.073
Profitability_Decisions	-0.136	0.191	-0.106	0.214	1	-0.089
Overall_Performance_Decisions	-0.152	-0.130	-0.152	0.073	-0.089	1

5.2.6 Regression Analysis

A multiple linear regression was conducted to evaluate the predictive effect of AIS variables on overall decision-making performance. The dependent variable was **Overall _Performance _Decisions**, while independent variables included: Informed Financial Decisions, AIS relevance to management decisions, strategic decisions by the board, employee perception decisions, and profitability decisions.

The regression model summary is presented in Table 5.

Table 5: Regression Results of AIS Variables on Overall Decision-Making Performance

Predictor	Coefficient	Std. Error	t-value	P>|t|
Constant	3.825	0.548	6.975	0.000
Informed_Financial_Decision	-0.150	0.105	-1.420	0.159
AIS_Relevant_Management_Decisions	-0.128	0.099	-1.296	0.198
Strategic_Decisions_Board	-0.120	0.086	-1.388	0.168
Employee_Perception_Decisions	0.073	0.108	0.675	0.502
Profitability_Decisions	-0.099	0.091	-1.090	0.278

- **R-squared** = 0.076, indicating that approximately 7.6% of the variance in overall decision-making performance is explained by AIS variables.
- **F-statistic** = 1.550, with p = 0.182, suggesting that the overall model is not statistically significant at conventional levels.

5.2.7 Interpretation

The correlation and regression analyses suggest that perceptions of AIS use in specific decision domains do not exhibit strong predictive power for overall decision-making performance. The weak correlations indicate variability in employee perceptions regarding the relevance of AIS across operational, strategic, and financial decision contexts. Among the predictors, employee perception decisions were the only variable with a positive coefficient, albeit non-significant, suggesting a modest positive contribution to overall performance perceptions.

Despite the statistical limitations, the descriptive findings indicate that respondents recognize the importance of AIS in supporting profitability and overall organizational performance, consistent with the qualitative interpretations presented in earlier sections. This underscores that, while quantitative associations may be weak in the current sample, AIS remains a critical tool in enhancing decision-making effectiveness at Sierra Leone Commercial Bank.

4.3. Opinions of Respondents on Accounting Information System in Sierra Leone Commercial Bank, Freetown

The data presented in Table 4.3 offers a comprehensive overview of the Accounting Information System (AIS) at Sierra Leone Commercial Bank, which includes both computerized and manual systems, as well as system controls. With an overall mean score of 2.58, interpreted as "Satisfactory," the findings indicate that respondents generally have a positive perception of the AIS at the bank, although there are identifiable areas that require improvement.

Table 6: Opinions of Respondents on Accounting Information System in Sierra Leone Commercial Bank, Freetown

Items on the accounting information system	Mean	Std.	Interpretation
Computerized accounting information system			
I use the computers for the storage of accounting information for my business	2.88	.995	Satisfactory
I use employee accounting software for preparing the accounting statements of my business	2.55	1.017	Satisfactory
I employ different computerized software in accounting and reporting	2.51	1.081	Satisfactory
I use the computers to collect the accounting data for my business	2.47	1.069	Unsatisfactory
I use the computer to conduct a financial analysis of the business	2.30	1.093	Unsatisfactory
Average mean	**2.56**	**.78129**	**Satisfactory**
Manual accounting information system			
I have a store where I keep my records on accounting records of the business	2.60	.993	Satisfactory
I store my accounting information in manual forms for the case of safety	2.59	.974	Satisfactory
I use manual records to prepare and analyze the financial statements	2.55	.994	Satisfactory
I use the manual accounting records to store my accounting information	2.52	1.137	Satisfactory
Most of the decisions are made based on the manual accounting system	2.48	1.087	Unsatisfactory
The manual accounting systems provide timely and error-free accounting information	2.43	1.059	Unsatisfactory
Average mean	**2.52**	**.57756**	**Satisfactory**
System control			
I find it easy to use the system control	3.00	.973	Satisfactory
The system control is sufficient and can't be easily hacked	2.82	1.012	Satisfactory
The response time for the system control is fast and flexible	2.73	.964	Satisfactory
There are effective controls that prohibit illegitimate access to the system	2.62	1.119	Satisfactory
There is difficulty in manipulating the system control	2.33	.962	Unsatisfactory
The system control functionality is good and secure for usage	2.41	1.014	Unsatisfactory
Average mean	**2.67**	**.65097**	**Satisfactory**
Overall mean	**2.58**	**.54744**	**Satisfactory**

Sources: Primary Data 2024

The computerized components of the AIS received a mean score of 2.56, suggesting satisfactory performance. Employees particularly value the use of computers for storing accounting information, which garnered a mean score of 2.88. This indicates an acknowledgment of the efficiency and reliability of digital storage in the bank's operations. The use of accounting software and various computerized tools for reporting received mean scores of 2.55 and 2.51, respectively, showcasing an appreciation for the versatility of digital tools in financial reporting. However, lower ratings for using computers for collecting accounting data (2.47) and conducting financial analysis (2.30) reveal potential shortcomings in the implementation or utilization of these technologies within the bank. Such discrepancies could be attributed to inadequate training, software limitations, or resistance to fully adopting digital processes for these tasks in daily operations.

The manual components of the AIS received a mean score of 2.52, also viewed satisfactorily, demonstrating the ongoing relevance of traditional accounting methods. The highest-rated aspects include maintaining physical record stores (mean = 2.60) and manually storing information for safety (mean = 2.59). This indicates that despite technological advancements, there remains a perceived value in tangible record-keeping at Sierra Leone Commercial Bank, likely due to backup needs or regulatory requirements specific to the Sierra Leonean banking sector. However, the lower ratings for decision-making based on manual systems (2.48) and the timeliness and accuracy of manual information (2.43) suggest limitations in the practical application of manual systems for real-time business needs. System controls at Sierra Leone Commercial Bank received the highest overall rating, with a mean of 2.67, reflecting general confidence in the security and usability of the bank's AIS. Noteworthy are the ease of use of system controls (mean = 3.00) and the perception of sufficient security against hacking (mean = 2.82). These high scores suggest that employees find the systems accessible and feel protected against external threats. However, lower ratings for the difficulty in manipulating system controls (2.33) and overall functionality and security (2.41) reveal potential vulnerabilities and user concerns regarding internal misuse and the robustness of the systems. The standard deviations, which are mostly around 1, indicate a moderate level of agreement among respondents at Sierra Leone Commercial Bank. This consistency adds credibility to the findings but also implies that experiences with the bank's AIS may differ significantly among various departments or employee levels.

In conclusion, while the Accounting Information System (AIS) at Sierra Leone Commercial Bank is generally satisfactory, there is a complex relationship between computerized and manual systems. The data indicates that the bank is undergoing a transition phase, where digital systems are increasingly being adopted but are not yet fully optimized, particularly for advanced functions such as data collection and analysis. Meanwhile, manual systems still hold value, especially for record-keeping, but they have limitations in meeting modern banking demands in Sierra Leone. The positive feedback regarding system controls is encouraging; however, the identified weaknesses in resistance to manipulation and overall security functionality highlight critical areas that need improvement. Addressing these vulnerabilities is essential, as they could undermine the integrity of the entire AIS, especially for a commercial bank operating in Sierra Leone's financial sector

4.4. Decision-making in Sierra Leone Commercial Bank, Freetown

Decision-making was the dependent variable in this study, which was divided into two constructs: the planning process and the control process. Each construct consisted of three questions based on a four-point Likert scale, where respondents rated their level of agreement with each statement. The responses were analyzed using SPSS and summarized through means and standard deviations, as shown in the tables.

Table 5 presents data on the decision-making processes at Sierra Leone Commercial Bank (SLCB), focusing on two main components: the planning and control processes. The overall mean for decision-making is 2.65, which is interpreted as "satisfactory." This indicates that, on average, respondents view SLCB's decision-making processes positively.

The planning process component received the highest average mean of 2.71, reflecting a satisfactory level of performance. The highest-rated item in this category was "Management makes decisions as quickly as possible," with a mean of 2.87. This suggests that SLCB is perceived to have a relatively quick decision-making process, which is crucial in dynamic business environments. The second-highest-rated item was "Top management considers suggestions or opinions from lower management when making decisions," with a mean of 2.69. This indicates a degree of inclusivity in the decision-making process, which can lead to more informed decisions and better employee engagement. The lowest-rated item in this category was "The type of decision-making followed by your organization is centralized," which had a mean of 2.57. While still considered satisfactory, this suggests that the organization tends to adopt a centralized decision-making structure, potentially limiting the speed and flexibility of decision-making at lower levels.

Table 7. Decision making

Items	Mean	Std.	Interpretation
Planning Process			
Management makes decisions as quickly as possible.	2.87	.959	Satisfactory
The top management considers any suggestions or opinions from the lower management to making decisions.	2.69	.968	Satisfactory
The type of decision-making followed by your organization is centralized decision-making	2.57	1.089	Satisfactory
Average mean	**2.71**	**.59201**	**Satisfactory**
Control process			
Managers have ability to understand the firm's business processes and the Underlying infrastructure of the organization	2.70	1.054	Satisfactory

Management as the power to prepare, analyze and interpret financial reports and statements.	2.56	1.111	Satisfactory
The steps the organization takes to enhance decision making skills in the employees are counseling, workshops and training programs	2.48	1.055	Satisfactory
Average mean	**2.58**	**.59410**	
overall mean	**2.65**	**.49201**	

Sources: Primary Data 2024

The control process component had a slightly lower average mean of 2.58, but it was still within the satisfactory range. The highest-rated item was "Managers have the ability to understand the firm's business processes and the underlying infrastructure of the organization," with a mean of 2.70. This indicates confidence in managerial competence to grasp complex organizational structures and processes, which is essential for effective decision-making. The second item, "Management has the power to prepare, analyze, and interpret financial reports and statements," had a mean of 2.56, suggesting that there is a satisfactory level of financial literacy among management, enabling data-driven decision-making. The lowest-rated item in this component was "The steps SLCB takes to enhance decision-making skills among employees include counseling, workshops, and training programs," which had a mean of 2.48. Although still satisfactory, this implies that there may be room for improvement in the organization's efforts to develop decision-making skills among its employees.

5. SUMMARY, CONCLUSION, AND RECOMMENDATIONS

This section summarizes the key findings from the study on the effectiveness of accounting information systems (AIS) in decision-making at Sierra Leone Commercial Bank (SLCB). It draws conclusions based on the analysis of the data presented in Section Four and compares these findings with recent research in the field. Finally, it offers recommendations for enhancing the use of AIS in decision-making at SLCB and similar banking institutions.

5.1. Summary of Findings

The research on the effectiveness of Accounting Information Systems (AIS) in decision-making at the Sierra Leone Commercial Bank (SLCB) revealed several key findings. A significant majority of respondents (80%) agreed that AIS plays a crucial role in helping management allocate scarce resources effectively, which aligns with the findings of Alamin et al. (2020) regarding the importance of AIS in resource allocation within financial institutions. Moreover, 81.43% of respondents acknowledged that AIS, particularly through financial statements, assists management in understanding the bank's performance and position. This supports Trabulsi's (2018) emphasis on AIS's role in providing a clear picture of an organization's financial health.

The study also found that 71.43% of respondents expressed a strong reliance on AIS for management decisions. This correlates with Al-Dmour et al.'s (2020) research, which shows a strong link between AIS usage and decision-making quality in Jordanian banks. Both computerized (mean = 2.56) and manual (mean = 2.52) AIS components were implemented at satisfactory levels, although gaps were noted in the use of computerized systems for data collection and financial analysis. This mixed approach reflects findings by Oladipupo and Ajabe (2019) in Nigerian banks, where a transition from manual to fully computerized systems is still ongoing.

System controls received the highest overall rating (mean = 2.67), indicating general confidence in the security and usability of SLCB's AIS. However, potential vulnerabilities were identified regarding manipulation resistance and overall security functionality, echoing concerns raised by Alhassan et al. (2021) about cybersecurity in West African banking systems. Finally, the overall decision-making process at SLCB was rated as satisfactory (mean = 2.65), with the planning process (mean = 2.71) slightly outperforming the control process (mean = 2.58). This indicates a relatively effective decision-making environment, though there is room for improvement, particularly in employee skill development. These findings collectively provide a comprehensive overview of AIS effectiveness in decision-making at SLCB, highlighting both strengths and areas for potential enhancement.

5.2. Linkage of Contingency Theory and DSS Theory to Research Findings

The findings of this study are closely aligned with both Contingency Theory and Decision Support Systems (DSS) Theory as outlined in the literature review. Contingency Theory posits that organizational effectiveness is contingent upon the alignment between internal structures, such as AIS, and contextual factors, including environmental conditions, organizational strategy, and managerial expertise (Donaldson, 2018; Drury, 2017). In the context of SLCB, the data demonstrate that the effectiveness of AIS in supporting decision-making is not uniform across all domains. While respondents strongly agreed that AIS contributes to profitability decisions (81.43%) and overall organizational performance (75.71%), lower agreement was observed for employee-related decisions (51.43%). This variability reflects the core premise of Contingency Theory that the utility of an AIS is dependent on specific organizational contingencies and the alignment of system features with the requirements of different decision types.

The results further indicate that both computerized and manual AIS components are used at satisfactory levels (means of 2.56 and 2.52, respectively), with system controls rated highest (mean = 2.67). These findings suggest that SLCB has tailored its AIS infrastructure to meet strategic and operational needs, consistent with the Contingency Theory emphasis on adapting information systems to internal and external organizational contexts (Mithas et al., 2013; Ismail, 2019). The recognition of system control effectiveness and security underscores the importance of aligning AIS capabilities with organizational risk management and strategic objectives, supporting the theory's assertion that structural alignment enhances performance.

DSS Theory complements this perspective by emphasizing the role of integrated data, models, and analytical tools in facilitating rational decision-making (Alter, 1980; Curtis, 2020). At SLCB, AIS functions—including resource allocation (80% agreement), financial performance analysis (81.43%), and forecasting (77.34%)—serve as practical manifestations of DSS principles. The system provides managers with timely, relevant, and structured information that enhances the planning and control processes (overall decision-making mean = 2.65), enabling more informed and data-driven choices. This finding aligns with DSS Theory, which asserts that effective decision support systems improve decision quality by offering analytical insights, scenario evaluation, and strategic information integration.

The quantitative analysis of the relationship between AIS variables and decision-making performance provides further support for these theoretical linkages. Although correlation and regression results indicate weak predictive power ($R^2 = 0.076$; $F = 1.550$, $p = 0.182$), the descriptive findings underscore the practical relevance of AIS in decision-making, particularly in areas of profitability and overall performance. These outcomes reflect the essence of Contingency Theory, whereby the impact of AIS is context-dependent, and DSS Theory, which emphasizes that the effectiveness of decision support tools is tied to how well they integrate with managerial needs and organizational processes.

In summary, the study demonstrates that the observed effectiveness of AIS in enhancing decision-making at SLCB is conceptually grounded in both Contingency Theory and DSS Theory. Contingency Theory explains the variability in AIS utility across different decision domains based on organizational and environmental alignment, while DSS Theory accounts for the observed improvements in planning and control processes through structured, analytical support.

6. CONCLUSIONS

The study on the effectiveness of Accounting Information Systems (AIS) in decision-making at Sierra Leone Commercial Bank (SLCB) yields several important conclusions.

Firstly, the Accounting Information System (AIS) plays a crucial role in supporting management decisions, particularly in resource allocation and performance evaluation. This finding emphasizes the importance of not only maintaining but also continuously enhancing AIS capabilities within the bank to ensure effective decision-making processes. The relevance of AIS in these areas is supported by recent research from Muhindo et al. (2021), which found that the quality of AIS directly influences the financial performance of banks in developing economies.

Secondly, while SLCB employs both computerized and manual AIS components, there is a clear need for further optimization of the computerized systems, particularly in data collection and financial analysis. This indicates that SLCB is currently in a transition phase toward fully digitizing its accounting processes. This observation aligns with findings from Oladipupo and Ajabe (2019), who noted similar transitional stages in Nigerian banks, highlighting the ongoing shift toward digital transformation in the African banking sector.

Thirdly, the strong emphasis on system controls within SLCB demonstrates a solid foundation for AIS security. However, the identified vulnerabilities point to the necessity for continuous improvement in this area. This conclusion resonates with the work of Alhassan et al. (2021), who underscored the importance of ongoing cybersecurity enhancements in West African banking systems to address evolving threats and maintain the integrity of financial data.

Lastly, while the decision-making process at SLCB is generally effective with a slight emphasis on centralized decision-making, there is significant potential to enhance employee involvement and skill development within these processes. This aligns with research by Al-Dmour et al. (2020), which found that employee competence and involvement significantly influence the effectiveness of AIS in decision-making within banking institutions. Striking a balance between centralized control and decentralized decision-making processes presents an opportunity for SLCB to improve its overall organizational agility and responsiveness.

Together, these conclusions illustrate that SLCB has established a solid foundation of AIS for decision-making. However, they also highlight specific areas where targeted improvements could significantly enhance the bank's operational efficiency and competitive position within the Sierra Leone banking sector.

7. RECOMMENDATIONS

Based on the conclusions, the following recommendations are proposed for the implementation of SLCB

i. Enhance Computerized AIS Utilization: SLCB should invest in training programs to improve staff proficiency in using computerized AIS for data collection and financial analysis. This aligns with recommendations by Oladipupo and Ajabe (2019) for banks transitioning to fully digital systems.
ii. Strengthen System Controls: While system controls are perceived positively, SLCB should address identified vulnerabilities, particularly in manipulation resistance. Regular security audits and updates should be implemented, as suggested by Alhassan et al. (2021) to improve cybersecurity in West African banks.
iii. Develop Employee Decision-making Skills: SLCB should enhance its programs for developing decision-making skills among employees, potentially through more comprehensive training and mentoring programs. This recommendation is supported by research from Al-Dmour et al. (2020), who found that employee competence significantly impacts the effectiveness of AIS in decision-making.
iv. Balance Centralized and Decentralized Decision-making while maintaining centralized control, SLCB should consider incorporating more decentralized decision-making processes to improve flexibility and responsiveness. This approach was recommended by Trabulsi (2018) to improve overall organizational performance in banking institutions.
v. Continuous AIS Evaluation and Improvement: SLCB should establish a regular review process for its AIS to ensure it continues to meet the evolving needs of the bank and incorporates the latest technological advancements. This aligns with recommendations by Alamin et al. (2020) for maintaining effective AIS in dynamic financial environments.

By implementing these recommendations, SLCB can enhance the effectiveness of its AIS in supporting decision-making processes, ultimately leading to improved organizational performance and competitiveness in the Sierra Leone banking sector.

8. RECOMMENDATION TO FUTURE RESEARCHERS

This case study examines a specific instance, which means that its findings cannot be broadly generalized beyond that individual case. The ability to generalize is also limited in instrumental case studies, where a single case is analyzed to represent a larger category. As a result, the recommendations from this research are specific to the Sierra Leone Commercial Bank (SLCB), the organization being studied. Future research should include comparative studies involving at least four banks in the sub-region to ensure that the findings are generalizable and applicable to other developing economies.

Additionally, future research should focus on a comparative study of Accounting Information Systems and their impact on customer satisfaction in the banking sector in Sierra Leone. This research could help uncover the effects of accounting system downtime and its influence on customers.

Conflict of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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Corresponding Author: Abu Kai Kamara