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Digital Accounting Practices and Performance of Microfinance Banks in Lagos State, Nigeria

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Abstract

Digital transformation is reshaping accounting information systems, financial reporting, internal control and managerial decision-making in financial institutions. This development is particularly relevant to microfinance banks (MFBs), whose operations depend on timely transaction processing, reliable records, efficient reporting and effective monitoring of relatively high-volume, small-value financial transactions. This seminar paper examines the relationship between digital accounting practices and the performance of microfinance banks in Lagos, Nigeria. The paper adopts a quantitative methodological orientation, supported by a structured review of relevant empirical literature. Digital accounting practices are operationalised through automated bookkeeping, electronic financial reporting, cloud-based accounting and data analytics, while performance is considered from both financial and operational perspectives. The paper is anchored primarily on the DeLone and McLean Information Systems Success Model and the Resource-Based View. Existing Nigerian evidence indicates that digital accounting and accounting information systems can improve information quality, processing efficiency, reporting timeliness and financial or operational performance; however, much of the available evidence concerns deposit money banks or MFBs outside Lagos. The review therefore identifies sectoral, geographical, conceptual and measurement gaps that justify focused investigation of MFBs in Lagos. The paper recommends strategic investment in integrated accounting technologies, staff digital competencies, cybersecurity, data analytics and governance mechanisms. Because no primary dataset was supplied for this seminar paper, the discussion of findings is based on published evidence rather than fabricated survey or regression results. The study contributes to accounting and financial technology literature by highlighting the mediated relationship between digital transformation and microfinance performance in emerging economies.

Keywords: *Accounting information systems, Digital accounting, Financial performance, Microfinance banks, Operational performance*

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1. Introduction

The digitalization of accounting has changed the way organizations capture transactions, process financial information, prepare reports and support managerial decisions. Contemporary accounting systems increasingly combine automated bookkeeping, electronic reporting, cloud computing, data analytics and other digital tools to reduce manual processing and improve the availability of information. In financial institutions, these capabilities are particularly important because large volumes of transactions must be processed accurately and reported within short time frames.

Microfinance banks occupy an important position in Nigeria's financial system because they provide financial services to individuals, microenterprises and small businesses that may have limited access to conventional banking. The operating environment of an MFB requires effective transaction recording, customer-account management, loan monitoring, cash management, regulatory reporting and internal control. Consequently, the quality and timeliness of accounting information can affect both financial outcomes and day-to-day operational effectiveness.

Recent Nigerian evidence provides a useful basis for examining this relationship. Ajape and Adelowotan (2025), for example, investigated data analytics, automated bookkeeping, machine learning, cloud-based accounting systems and blockchain in seven internationally authorised deposit money banks and reported positive statistically significant effects on return on assets. Although the study concerns deposit money banks rather than MFBs, it provides direct evidence that digital accounting capabilities can be associated with financial performance in the Nigerian banking environment.

Evidence specifically relating to MFBs also points to the relevance of accounting information systems. Akanbi and Tella (2023) examined ten MFBs in Ogbomoso, Oyo State, and found that implementation of accounting information systems significantly affected various MFB services and operational performance. However, the geographical setting differs from Lagos, and the study examines accounting information systems broadly rather than separating specific digital accounting practices such as automated bookkeeping, electronic reporting, cloud accounting and data analytics.

The accounting and reporting literature also reinforces the importance of information quality and governance to organizational performance. Tiamiyu, Oyedokun, and Adeyemo (2021) examined sustainability reporting among listed manufacturing firms in Nigeria and demonstrated the relevance of corporate reporting characteristics to organizational information and accountability. Similarly, Adeyemo, Akinleye, and Omole (2023) reported a significant positive relationship between audit quality and the financial performance of listed deposit money banks in Nigeria. These studies do not directly test digital accounting in MFBs, but they support the broader proposition that accounting information, reporting quality and assurance mechanisms matter for organizational performance.

Oyedokun (2021), in his inaugural lecture on Nigeria's growing digital world from forensic and tax accounting perspectives, further emphasized the increasing role of digital technologies in the management and control of organizational resources. This perspective is relevant to MFBs because digital accounting is not simply a technological issue; it is also an accounting, control, governance and decision-support issue.

Against this background, this paper examines digital accounting practices and the performance of MFBs in Lagos. Nigeria is retained as the macro-context of the study, while Lagos State constitutes the empirical setting. This approach reconciles the broad geographical scope with the Lagos-specific focus of the topic.

1.1 Statement of the Problem

Microfinance banks operate in an environment where transaction volumes, customer interactions, loan portfolios and regulatory obligations require dependable information systems. When accounting processes remain highly manual or fragmented, institutions may experience delays in reporting, duplication of records, reconciliation difficulties, weak information integration and higher administrative costs. These problems can affect management's ability to monitor performance and make timely decisions.

Although digital accounting has received growing scholarly attention, the Nigerian literature remains fragmented. Much of the recent evidence focuses on deposit money banks. For example, Ajape and Adelowotan (2025) provide evidence on digital accounting practices and financial performance in seven international deposit money banks. While useful, the findings cannot automatically be generalised to MFBs because MFBs differ from deposit money banks in business models, customer segments, scale, loan structures and operational processes.

Evidence on MFBs is comparatively less developed. Akanbi and Tella (2023) provide MFB-specific evidence from Ogbomoso, but their geographical context is different from Lagos and their focus is on accounting information system implementation as a broad construct. This creates a need to distinguish digital accounting practices into identifiable components and investigate their possible relationships with both financial and operational performance in the Lagos MFB context.

A further problem concerns measurement. Studies may treat digital banking, fintech, electronic payment systems, accounting information systems and digital accounting as interchangeable concepts, even though they address different organisational processes. Digital accounting, as used in this paper, specifically concerns the digital capture, processing, storage, analysis and reporting of accounting information. The distinction is important because an MFB may possess sophisticated digital customer-service channels while still having weak integration between operational transactions and accounting information.

Accordingly, the central problem addressed by this seminar paper is the limited empirical understanding of how identifiable digital accounting practices relate to the financial and operational performance of microfinance banks in Lagos, Nigeria.

1.2 Objectives of the Study

The objectives of the study are to:

i. examine the effect of automated bookkeeping and electronic financial reporting on the financial performance of microfinance banks in Lagos, Nigeria.
ii. determine the effect of cloud-based accounting and data analytics on the operational performance of microfinance banks in Lagos, Nigeria.

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1.3 Research Questions

i. To what effect do automated bookkeeping and electronic financial reporting have on the financial performance of microfinance banks in Lagos, Nigeria?
ii. What effect do cloud-based accounting and data analytics have on the operational performance of microfinance banks in Lagos, Nigeria?

1.4 Research Hypotheses

The following null hypotheses are proposed for empirical testing:

H_{01}: Automated bookkeeping and electronic financial reporting have no significant effect on the financial performance of microfinance banks in Lagos, Nigeria.

H_{02}: Cloud-based accounting and data analytics have no significant effect on the operational performance of microfinance banks in Lagos, Nigeria.

2. Literature Review

2.1 Concept of Digital Accounting Practices

Digital accounting practices refer to the use of digital technologies to capture, process, store, analysis and communicate accounting information. The concept extends beyond the mere computerization of bookkeeping. It involves the integration of accounting processes with information systems that can automate routine activities, support electronic reporting, provide remote access to accounting records and generate analytical information for decision-making.

In an MFB, relevant digital accounting activities may include automated posting of transactions, electronic preparation and submission of financial reports, cloud-based storage and processing of accounting records, automated reconciliation, dashboard reporting and analytical review of customer and portfolio data. These capabilities can potentially improve the speed and consistency of accounting work while also creating new requirements for cybersecurity, access controls, data governance and staff competence.

2.1.1Automated Bookkeeping

Automated bookkeeping involves the use of software to record, classify, post and reconcile financial transactions with limited manual intervention. For MFBs, automation can support the recording of deposits, loan disbursements, repayments, fees, interest and other transactions. By reducing repetitive manual tasks, automation may reduce processing time and some forms of data-entry error. Ajape and Adelowotan (2025) found a positive and statistically significant relationship between automated bookkeeping and return on assets among the Nigerian deposit money banks examined.

2.1.2Electronic Financial Reporting

Electronic financial reporting refers to the preparation, storage, transmission and presentation of accounting and financial information through digital systems. It can improve the timeliness of management reports and facilitate access to financial information by authorised users. For MFBs, electronic reporting is relevant to internal management reporting, regulatory reporting, audit processes and communication with other stakeholders. However, the value of electronic reporting depends on the quality of underlying data, the reliability of system controls and the competence of users.

2.1.3Cloud-Based Accounting

Cloud-based accounting uses remotely hosted computing infrastructure to provide accounting applications and data access through secure networks. Potential benefits include remote accessibility, scalability, centralised data storage and reduced dependence on local hardware. For geographically dispersed operations, cloud accounting can facilitate access to common financial information. At the same time, it introduces risks relating to cybersecurity, service availability, third-party dependence, privacy and access management. Therefore, cloud adoption should be accompanied by appropriate controls and governance.

2.1.4Data Analytics

Data analytics involves the systematic examination of accounting and operational data to identify patterns, exceptions, trends and relationships. In MFBs, analytics may support loan portfolio monitoring, liquidity management, customer analysis, fraud detection, cost control and performance evaluation. Ajape and Adelowotan (2025) reported a positive and statistically significant effect of data analytics on return on assets in their study of Nigerian deposit money banks, suggesting that analytical capabilities can be relevant to financial performance.

2.1.5Performance of Microfinance Banks

Performance is multidimensional. Financial performance can be assessed through indicators such as return on assets, return on equity, profit growth, operating income and cost efficiency. Operational performance concerns how efficiently an organization carries out its activities and may include reporting timeliness, transaction-processing efficiency, service quality, turnaround time, system availability and error reduction.

For this paper, financial performance is treated as the primary outcome associated with automated bookkeeping and electronic financial reporting, while operational performance is associated with cloud-based accounting and data analytics. This distinction does not imply that the dimensions are independent; rather, it provides a manageable framework for empirical investigation.

2.2 Theoretical Review

2.2.1DeLone and McLean Information Systems Success Model

The DeLone and McLean Information Systems Success Model provides a useful framework for understanding how information-system characteristics can translate into organisational benefits. The updated model identifies system quality, information quality and service quality as important dimensions, with system use or intention to use, user satisfaction and net benefits forming the principal outcome dimensions (DeLone & McLean, 2003).

Applied to MFBs, digital accounting systems can generate benefits when they are reliable, easy to use, responsive and capable of producing accurate and timely information. Automated bookkeeping and electronic reporting can therefore be interpreted through system quality and information quality, while financial and operational performance represent potential organisational benefits.

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2.2.2Resource-Based View

The Resource-Based View (RBV) argued that organizational resources and capabilities can contribute to sustained advantage when they are valuable, rare, difficult to imitate and appropriately organised (Barney, 1991). Digital accounting infrastructure, skilled accounting personnel, data-management capabilities and organizational routines can be viewed as resources and capabilities that support MFB performance.

From an RBV perspective, simply acquiring accounting software does not guarantee improved performance. The institution must develop complementary capabilities, including employee competence, internal controls, data governance, cybersecurity and management use of information. Thus, the value of digital accounting depends partly on how effectively the MFB integrates technology into its organizational processes.

2.3 Empirical Review

2.3.1Digital Accounting and Bank Performance

Ajape and Adelowotan (2025) provided one of the most directly relevant recent Nigerian studies. Their study examined data analytics, automated bookkeeping, machine learning, cloud-based accounting systems and blockchain technology in seven internationally authorised deposit money banks. Using a survey of 396 employees and regression analysis, the study reported positive statistically significant effects of the digital accounting practices on return on assets. The study supports the proposition that digital accounting can be associated with measurable financial performance, but its deposit-money-bank setting limits direct generalisation to MFBs.

Odukwu et al. (2023) also examined digital accounting practices and financial performance among listed deposit money banks in Nigeria. The study strengthens the emerging Nigerian literature connecting digital accounting with bank performance, while again leaving a sector-specific gap concerning microfinance banks.

2.3.2Accounting Information Systems and MFB Performance

Akanbi and Tella (2023) investigated accounting information system implementation and operational performance among MFBs in Ogbomoso, Oyo State. The study contacted all ten MFBs in the city, sampled 150 staff and obtained 134 usable responses. Its findings indicated that accounting information system implementation significantly affected MFB services and operational performance. This evidence is particularly relevant because it concerns MFBs, but its geographical focus on Ogbomoso means that the Lagos environment remains insufficiently represented.

2.3.3Accounting Quality, Reporting and Performance

Adeyemo et al. (2023) examined audit quality and financial performance among listed deposit money banks in Nigeria using annual data from 2009 to 2021. Audit quality was represented by audit fees and audit-firm specialization, while performance was measured with return on assets and earnings per share. The study reported positive significant relationships between the audit-quality measures and bank performance. Although audit quality is distinct from digital accounting, the study reinforces the wider accounting proposition that the quality of information and assurance processes can be associated with performance.

Tiamiyu et al. (2021) examined firm characteristics and sustainability reporting among listed manufacturing firms in Nigeria. The study used annual-report data and panel regression and found significant relationships between selected firm characteristics and sustainability reporting. The study is relevant to this paper because it demonstrates the broader importance of corporate reporting and information disclosure in organizational accountability.

Adeyemo et al. (2023) also examined company income tax, capital gains tax and financial performance among SMEs in Ibadan, Oyo State. The study reported that the tax variables significantly hindered growth and profitability among the sampled SMEs. While the context is different from MFBs and digital accounting, the study is useful in demonstrating the authors' broader accounting and taxation research interest in organizational performance and the Nigerian business environment.

2.3.4Summary of Literature Gaps

Sectoral gap: Recent digital-accounting studies in Nigeria have concentrated substantially on deposit money banks, while MFB-specific evidence is more limited.

Geographical gap: The MFB-specific AIS evidence identified for this paper concerns Ogbomoso, Oyo State. Lagos, a major financial centre, requires more focused investigation.

Conceptual gap: Digital accounting, digital banking, fintech and accounting information systems are sometimes treated as overlapping concepts. A more explicit operationalization of digital accounting dimensions is needed.

Measurement gap: Studies use different performance measures. A framework combining financial and operational performance can provide a more balanced assessment of MFB outcomes.

Contextual gap: The organizational realities of MFBs including smaller transaction values, micro-loan portfolios, customer outreach and regulatory reporting justify sector-specific analysis rather than direct transfer of DMB findings.

2.4 Conceptual Framework

The conceptual framework proposes that digital accounting practices constitute explanatory variables, while MFB performance constitutes the dependent construct. Automated bookkeeping and electronic financial reporting are linked to financial performance, while cloud-based accounting and data analytics are linked to operational performance. Bank size, age, capital adequacy and credit-risk conditions may be included as control variables in a full empirical study.

Digital Accounting Practices → Financial and Operational Performance

This included Automated Bookkeeping and Electronic Financial Reporting which will result in Financial Performance while Cloud-Based Accounting and Data Analytics results in Operational Performance.

3. Methodology

3.1 Research Design

The study is oriented toward a quantitative research design because the proposed objectives and hypotheses require measurement of relationships between identifiable digital accounting practices and

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performance indicators. A cross-sectional survey can be combined with documentary evidence from MFB annual reports and relevant regulatory publications. Literature review serves as the basis for developing the constructs and interpreting the expected relationships.

3.2 Population and Sampling

The target population should comprise licensed microfinance banks operating in Lagos State. Respondents may be drawn from accounting, finance, internal audit, information technology, operations, risk management and senior management units because these functions interact directly with accounting systems and performance information.

A multistage sampling procedure is appropriate. First, eligible MFBs can be identified from the current regulatory register. Second, selected institutions can be grouped according to relevant characteristics such as size or operating model. Third, knowledgeable employees can be selected from the relevant functional areas. The final sample size should be determined from the verified population and an appropriate statistical sample-size procedure rather than being invented in advance.

3.3 Data Collection Instruments

Primary data may be collected with a structured questionnaire using a five-point Likert scale. Items for automated bookkeeping may measure the extent of automated transaction capture, posting and reconciliation. Electronic financial reporting items may assess the timeliness, accessibility and integration of digital reports. Cloud-accounting items may address secure remote access, centralized data storage and system integration. Data-analytics items may cover dashboard reporting, trend analysis, exception identification and analytical decision support.

Secondary data can be collected from audited annual reports and relevant regulatory documents. Financial-performance indicators may include return on assets, return on equity, profit growth and cost-efficiency measures, while operational indicators may include reporting timeliness, processing efficiency, service quality and error reduction.

3.4 Model Specification

For empirical testing, the following functional relationships are proposed:

$$FP = \beta0 + \beta1AB + \beta2EFR + \beta3CS + \beta4CR + \varepsilon$$

$$OP = \beta0 + \beta1CA + \beta2DA + \beta3SIZE + \beta4AGE + \varepsilon$$

Where FP = financial performance; OP = operational performance; AB = automated bookkeeping; EFR = electronic financial reporting; CA = cloud-based accounting; DA = data analytics; CS = capital adequacy or other relevant control; CR = credit risk; SIZE = institution size; AGE = institution age; $\beta0$ = constant; $\beta1$–$\beta4$ = coefficients; and ε = error term.

3.5 Validity, Reliability and Data Analysis

Content validity should be established through expert review by specialists in accounting, taxation, banking, information systems and research methodology. A pilot study should be conducted among respondents who are similar to, but excluded from, the final sample. Internal consistency may be assessed with Cronbach's alpha, with coefficients around 0.70 or higher commonly treated as acceptable for exploratory social-science research, subject to the construct and instrument.

Descriptive statistics should be used to summarize respondent characteristics and construct distributions. Correlation analysis can provide initial evidence of association, while multiple regression can test the stated hypotheses. Diagnostic tests should include checks for multicollinearity, heteroskedasticity, influential observations and other assumptions relevant to the selected estimator. The final analysis should report coefficient estimates, standard errors, significance levels, model fit and relevant diagnostic results.

4. Discussion of Findings from Existing Literature

Because this seminar paper does not contain an original dataset, the discussion focuses on findings reported in existing studies rather than presenting simulated regression coefficients. The first objective concerns automated bookkeeping and electronic financial reporting and their relationship with financial performance. The strongest directly relevant evidence is provided by Ajape and Adelowotan (2025), who found positive statistically significant relationships between automated bookkeeping and other digital accounting practices and return on assets among selected Nigerian deposit money banks. This supports the theoretical expectation that better digital processing can contribute to financial outcomes by improving transaction efficiency and information availability.

However, the DMB evidence should be interpreted cautiously when applied to MFBs. MFBs operate with different customer segments and lending structures. Therefore, the expected relationship is theoretically plausible but requires direct empirical verification in the Lagos MFB context.

The second objective concerns cloud-based accounting and data analytics and operational performance. Akanbi and Tella (2023) provide MFB-specific evidence that accounting information system implementation significantly affects operational performance. Ajape and Adelowotan (2025) additionally reported significant positive effects of cloud-based accounting systems and data analytics on financial performance in DMBs. Together, these studies suggest that digital systems may improve operational capability and that the resulting information can also have financial consequences.

From the DeLone and McLean perspective, these relationships can arise when digital systems provide reliable information and satisfactory system performance, leading to greater use and organisational benefits. From the RBV perspective, the benefits are more likely to emerge when technological infrastructure is combined with valuable organisational capabilities such as trained staff, strong controls and effective managerial use of data.

The findings from Adeyemo et al. (2023) on audit quality also have an important implication. Digital accounting should not be evaluated solely by the presence of software. The quality of accounting information and the strength of assurance and governance processes remain relevant. Consequently, MFBs that invest in digital accounting without strengthening internal controls, access management, audit trails and staff competence may not obtain the full expected performance benefits.

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4.1 Implications of the Study

For MFB management, the study implies that digital accounting should be treated as an organisational capability rather than merely an IT expenditure. Investments should be linked to measurable accounting and operational objectives, including faster reconciliation, timely reporting, reduced errors and improved portfolio monitoring.

For regulators and professional bodies, the study highlights the need for guidance that supports digital accounting while maintaining appropriate standards for cybersecurity, data governance, audit trails, business continuity and reporting integrity.

For researchers, the identified gaps provide opportunities for institution-level studies, longitudinal analyses and mixed-method research that combines accounting-system measures with audited financial performance.

5. Conclusion and Recommendations

This seminar paper examined digital accounting practices and the performance of microfinance banks in Lagos, Nigeria. The review indicates that digital accounting can potentially improve the speed, quality and accessibility of accounting information and thereby support financial and operational performance. Evidence from Nigerian deposit money banks provides relatively direct support for positive relationships between specific digital accounting practices and financial performance, while MFB-specific evidence indicates that accounting information system implementation can influence operational performance.

Nevertheless, important gaps remain. The available evidence is not sufficiently concentrated on MFBs in Lagos, and the concepts of digital accounting and broader digital financial services are not always clearly distinguished. The study therefore provides a focused framework for testing how automated bookkeeping, electronic financial reporting, cloud-based accounting and data analytics relate to MFB performance.

The paper concludes that the expected benefits of digital accounting depend not only on technology acquisition but also on implementation quality, employee competence, internal controls, data governance and management use of accounting information. Future empirical research should test these relationships using verified Lagos MFB data.

From implications of the study and the conclusion above, the following recommendations are made:

1. Microfinance banks should develop integrated digital accounting systems that connect transaction processing, general ledger functions, reporting and management information.
2. MFBs should invest in continuous training for accounting, audit, finance, IT and operations staff so that employees can use digital systems effectively and understand associated control requirements.
3. MFBs should strengthen cybersecurity, access controls, audit trails, data backup and business-continuity arrangements when using cloud-based accounting platforms.
4. Management should develop data-analytics capabilities for loan-portfolio monitoring, exception detection, cost control and performance reporting.
5. Regulators and professional bodies should continue to strengthen guidance on digital accounting, data governance, cybersecurity and electronic financial reporting in the microfinance sector.
6. Future researchers should conduct primary quantitative studies using verified samples of Lagos MFBs and, where possible, combine questionnaire responses with audited financial indicators and longitudinal data.

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