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The Role Of Accounting Information Systems In Enhancing The Quality Of Financial Reports In Insurance Companies

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Abstract

Using the five critical qualitative characteristics outlined by the International Accounting Standards Board (IASB)—relevance, faithful representation, comparability, verifiability, and understandability—this study examines how Computerised Accounting Systems (CAS) impact the quality of financial reporting in insurance companies. The study delves into the ways in which CAS structural features—including relational databases, automated data processing, reporting capabilities, and enhancement technologies—influence the trustworthiness and use of financial data, drawing on general systems theory. Fifty accounting experts from different insurance firms were surveyed using a mixed-methods approach that included descriptive statistics and regression analysis. The results show that CAS is positively and statistically associated with most aspects of financial reporting quality, especially understandability and relevance. But CAS wasn't as good of a predictor of verifiability, so there's opportunity for development there. This research adds to what is already known about how accounting information systems help insurance companies improve the quality, consistency, and transparency of their reports. Better financial reporting in the digital era is possible with the help of the suggested system upgrades, training initiatives, and regulatory changes.

Keywords *Accounting Information Systems (AIS), Trustworthiness of Financial Reports, Insurance Companies, Computerised Accounting Systems (CAS), General Theory of Systems, Automated Reporting, Relevance, Accuracy, Comparability, and Understandability.*

INTRODUCTION

Accurate financial reports are essential for insurance firms because they enable informed business decisions and loan applications, credit approvals, and other forms of financial support. Enterprises should pay special attention to this since private enterprises are exempt from the strict financial reporting requirements that big or publicly traded corporations face. Banks and other lenders mostly rely on financial reports when assessing whether or not to provide funding to Enterprises (Afolabi, 2013; IASB, 2015).

Accounting information derived from electronic systems would be more useful, according to Sacer and Oluic (2013), leading to better financial reporting. Researchers from the United States, Europe, and Asia have examined accounting information systems and financial data quality (Al-Dalabih, 2018). While most companies currently use some kind of computerised accounting system, very little is known about how insurance companies have dealt with the adoption, installation, and internal controls of this system (Ige, 2015). Consequently, research on how the use of computerised accounting systems affects the reliability of financial reporting from companies is limited. By investigating the methods businesses use to enhance the credibility of their financial reports via the use of accounting software, our research hopes to close that knowledge gap.

OBJECTIVES AND RESEARCH QUESTIONS

Accounting information that is recorded, organised, processed, and analysed by an organisation through the use of computer technologies is referred to in this research as computerised accounting systems (CAS). As part of CAS, stakeholders' financial data is analysed and sent to them for decision-making. Enhanced technology, automated data processing, automated reporting, relational databases, and internal controls are the five pillars upon which Itang's (2020a) structural characteristics model rests.

The Financial Reporting Quality (FRQ) assesses the usefulness and accuracy of financial data in making decisions. Financial statements need to be relevant, accurate in showing the financial condition,

comparable, verifiable, and simple to understand in order to be in accordance with the standards set forth by the International Accounting Standards Board (IASB) (IASB, 2010, 2018). Despite its significance in financial reporting, timeliness was not considered in this study. This is because auditors need longer time than CAS can provide to complete an audit report after the end of the fiscal year (Mbobo & Ekpo, 2016). This study adds to the current literature by analysing the relationship between Enterprises and CAS using the structural characteristics model, as opposed to the more popular qualitative characteristics model. The results provide light on the ways in which streamlined accounting processes impact the accuracy of financial report.

The major goal of this research was to find out how much CAS affects the utility, correctness, comparability, verifiability, and understandability of Enterprises' financial reporting data.

The purpose of this study was to determine the impact of computerised accounting systems on the financial reporting information of insurance businesses with respect to aspects such as clarity, accuracy, comparability, verifiability, and understandability.

This study investigated five hypotheses in light of the research topic.

Ho1: The usefulness of financial reporting information in insurance companies is unaffected by computerised accounting systems.

Ho2: Using computerised accounting techniques does not impact the credibility of financial accounts.

Ho3: The insurance industry maintains that financial reporting data is unaffected by the use of computerised accounting systems.

Ho4: Insurance businesses maintain reliable financial reporting information, even with computerised accounting systems.

Ho5: Computerised accounting methods do not make insurance businesses' financial reporting any more transparent.

Computerised accounting systems (CAS) are defined in this research as a means to improve financial data recording, organisation, processing, and assessment; and to better translate and communicate financial data to those who need it for good decision-making. According to Itang's (2020a) structural characteristics model, CAS consists of five parts: internal controls, relational databases, automated reporting, automatic data processing, and augmenting technologies.

The FRQ's core concerns are on the reliability and practicality of financial data representations for decision-making. Relevant, accurate, comparability, verifiability, and understandability are the attributes that financial information must possess according to the International Accounting Standards Board's (IASB) conceptual framework (IASB, 2010, 2018). Mbobo and Ekpo (2016) point out that accounting companies often miss the deadline for submitting final accounts, which is a major limitation of the present research. By reassessing the relationship between CAS and firms via the prism of structural characteristics, this research contributes to the existing body of information, departing from the tried-and-true paradigm of qualitative attributes. How accounting software affects the credibility of financial reporting is explained by the results.

LITERATURE REVIEW

Several main points were covered in the literature review for this study: first, the research's theoretical underpinnings; second, a synopsis of the key concepts related to enterprises and computerised accounting systems; third, the relationship between these two factors; and finally, the effect of systems on the quality of financial reports.

A FOUNDATIONAL THEORY

A theoretical framework based on established theories guides the research process. Here, we make use of general systems theory, which seeks to understand an entity's functioning by investigating its interconnections and interactions among its many components. According to von Bertalanffy (1950, 1968, 1972), one may comprehend the whole structure and function of an entity by understanding its pieces and how they interact with one another.

In their discussion of systems theory in management practice, Mele et al. (2010) highlighted systems theory's usefulness as a tool for business research due to its ability to both grasp phenomena as wholes and analyse them in their component parts. Computerised accounting systems are best organised according to general systems theory since they have interdependent functional components or subsystems.
The theory also delves into the inner workings of the system, detailing how its parts work together to achieve their objectives. Computerised accounting systems fulfil their financial reporting duty via the coordinated interaction of its many aspects, which is examined in this study using general systems theory.

COMPUTERISED ACCOUNTING SYSTEMS (CAS)

"A collection of interconnected activities, documents, and technologies" that "collect data, process it, and report information to a diverse group of internal and external decision-makers in organisations". This is what Hurt (2013) calls accounting systems. Use of computers and associated technology allows for the collection, organisation, analysis, and evaluation of financial transactions involving enterprises using computerised accounting systems.
Addition, they examine the financial data that stakeholders get from them (Marivic, 2009). The many uses of a computerised accounting system include collecting, sorting, recording, and evaluating financial transactions; providing stakeholders with financial information for decision-making; and more.
Data flow, employee efficiency, and the credibility of financial reporting are all enhanced by computerised accounting systems (Ismail and King, 2007). This is supported by the research of Ismail and King, who found that computerised accounting information systems improved both financial reporting and managers' ability to make decisions.

The distinguishing characteristics of computerised accounting systems include process integration, accessibility, reliability, and flexibility (Anggraeni, 2016). Computerised accounting systems provide several advantages, including automation, speed, accuracy, integration, dependability, and adaptability, as stated by many sources (Itang, 2021).

Internal controls are one of the five mainstays of every accounting information system, as laid forth by Hurt (2013). All three of these things are inputs and functions. However, internal controls, relational databases, automated processing, automated data-handling, and enhancement technologies are five essential features of accounting software that Itang (2020a) lists. Empirical study shows that these five characteristics significantly and positively impact the overall efficiency of computerised accounting systems, making them vital in their design, modelling, selection, and implementation (Itang, 2021). This research would take these five factors into account as it was being planned and carried out.

INSTITUTIONAL MEASURES

Operating, complying, and reporting objectives should be completed as a primary focus of internal control. To achieve this goal, it is essential to have the board of directors, management, and other staff members involved (COSO, 2013, pp. 3).
Features of the solution include data integrity assurance, process standardisation, reliable report generation, role and access restriction, and an expansion on the findings of Steckel (2011) about the internal controls used by businesses in QuickBooks. There are a number of administrative and accounting controls that computer accounting systems may set up and apply automatically throughout the accounting cycle, even while financial statements are being created.

DATA-PROCESSING AUTOMATION

The accounting cycle consists of many fundamental tasks, such as initial entry, transaction recognition and analysis, journalising, posting to ledger accounts, account balance, trial balance creation, adjustments, and financial reporting. There is usually an automated data-processing capacity in computerised accounting software that can do all of these things automatically and almost simultaneously (Hurt, 2013; Itang, 2020a).

RELATIONAL DATABASE

Relational database management subsystems are vital to computerised accounting systems because they allow for the storage, upkeep, and effective utilisation of large datasets while keeping data separate, intact, scalable, and accessible at the same time (Itang, 2020a). Because CAS's relational database feature keeps ledger accounts and their ties to other financial records and files separate, it makes data administration and retrieval more efficient.

AUTOMATED REPORTING

When it comes to accounting systems, the reporting process is handled by the automated reporting component. According to pre-established criteria, it allows the system to autonomously produce a range of reports and financial statements (Hurt, 2013; Itang, 2020a, 2021).

TECHNOLOGIES FOR IMPROVEMENT

(Itang 2020, p. 42) states that "secondary technological tools" are essential to the accounting system's functioning. In the simplest terms, boosting technologies are any set of applications or tools that facilitate the operation of the computerised accounting system. Things like the internet, cloud computing, printing, pictures, email, and similar technologies are all part of this (Itang, 2020, 2021).

QUALITY IN FINANCIAL REPORTING

Making financial information accessible to stakeholders, both within and outside the organisation, is the primary goal of any accounting system. But such data can be deceiving or useless if it isn't of high enough quality. If the information in financial statements and notes thereto is accurate and trustworthy, then the financial reporting is of high quality.

Mbobo and Ekpo (2016) state that among the most recent methods for evaluating the credibility of financial reports is the qualitative features model. According to the most prevalent paradigm within this model from the International Accounting Standards Board (IASB), six fundamental qualitative features of relevant financial information are timeliness, accuracy, relevance, comparability, verifiability, and understandability.

SIGNIFICANCE

Both the International Accounting Standards Board (2010) and the International Accounting Standards Board (2018) agree that financial data is significant if it might influence users' actions. A financial report must have all the necessary information for customers to make informed economic decisions, since this data's relevance is judged by the materiality test.

The International Accounting Standards Board (2010) and Greuning et al. (2011) state that relevant financial data should be able to either forecast future occurrences or provide proof for previous ones.

Financial statements prepared using fair value accounting and supplemented with information on possible risks and opportunities are highly predictive, according to Van Beest et al. (2009). More accurate estimates are provided by fair value accounting, which indicates the assets' current worth rather than their historical cost or actual spending. The importance of the relevance attribute in producing high-quality financial reports is seriously emphasised by Mbobo and Ekpo (2016).

ACCURATE MIRROR IMAGE

Factual representation, the second fundamental qualitative feature of substantial financial information, guarantees that the financial data are comprehensive, non-biased, and lacking in considerable faults. Ernst & Young (2010) indicated applying "faithful representation" rather than "reliability" for increasing clarity and to avoid misunderstanding.

According to several organisations, including the International Accounting Standards Board (IASB), accurate financial reports should fairly portray all economic events, good and bad, by using estimations and assumptions that are in line with economic facts and current accounting practices.

Financial information must be comparable so that consumers may compare data across reporting periods and businesses; this is an essential part of high-quality financial reporting.

Consistent presentation of similar situations improves comparability, while presenting different circumstances differently can also facilitate meaningful analysis (van Beest et al., 2009). Consistency in accounting practices is critical to attaining comparability of financial data.

VALIDITY

The notion of verifiability was included into the conceptual framework of the International Accounting Standards Board (IASB) in 2010 with the aim of enhancing the quality of relevant financial information. Having knowledgeable outside parties review financial reports independently is one approach to guarantee their reliability. This part of financial data makes the economic facts and events depicted in reports more credible.

PUNCTUALITY

Communicating information to consumers and decision-makers before it loses its relevance is one interpretation of "timeliness" in the IASB's conceptual framework. The timeliness of the financial report determines the trustworthiness of the supplied data. The time it takes for the auditor to approve the reports after the accounting book-end is one frequent way to assess the timeliness of financial reporting (Mbobo and Ekpo 2016).

CLARITY

How easily readers can comprehend the financial accounts is called the degree of understandability. A clear and concise presentation of financial data is required by both the International Accounting Standards Board and Al-Dmour et al. (2017). Despite being the final component of the architecture, this data characteristic is critical for improving the clarity and understandability of financial data, which in turn makes it more relevant, useful, and accurate for decision-making. Using these metrics, we can make sure that financial data is easy to interpret (Mbobo & Ekpo, 2016).

USING COMPUTERS FOR INSURANCE ACCOUNTING AND REPORTING

Many nations and regulatory bodies in the business world have their own unique ideas for insurance companies. This is due to the fact that enterprises are dynamic and subject to change, and that various countries have varied economic circumstances and sorts of surroundings. Various countries or jurisdictions are able to classify businesses according to their respective economic jurisdictions and interest groups according to the International Financial Reporting Standards for insurance firms.

Regulatory pressure, firm age and size, firm nature, profitability, tax returns, and owner knowledge and expertise are some of the factors that have been found to influence financial reporting practices in Enterprises. Regardless of these driving forces, Enterprises nevertheless have obstacles when it comes to accounting and financial reporting. Onugu (2005) list a variety of obstacles, including ownership structure, staffing levels, and accounting system characteristics. Onugu (2005) found that most Enterprises don't have accurate financial records because their managers and owners don't understand financial management or are trying to hide their performance from rivals.

The study found that among enterprise-level accounting programs, Sage 50 (formerly Peachtree) was the most popular, with QuickBooks and Tally ERP following closely after. Enterprises have also adopted software like Quickbooks, Sage Pastel, MetroPCS, First Class, Invex, Excel, Navision, Microsoft Dynamics, and others.

Out of 4,500 Enterprises in Kumasi Metropolis, Ghana, 367 were randomly selected to receive surveys on cloud-based accounting software. According to the results, the majority of businesses (74%) rely on computers for day-to-day operations, with 62% using accounting software to keep track of money. Sage Accounting(41%), Excel(40%), Tally(17%), Pastel(15%), and QuickBooks (6% of the time) were the most used accounting programs.

have a hard time providing financial institutions with high-quality data that may be used to assess their creditworthiness, as highlighted by Boateng and Abdulrahman (2013). As financial institutions

increasingly use accounting data instead of early feasibility studies for company decisions, the significance of adhering to standardised accounting practices is increasing. Businesses were compelled by the federal government to begin preparing their financial reports in accordance with the International Financial Reporting Standards (IFRS), commonly known as IFRS for Enterprises, from January 1, 2014. Because accurate financial reporting is crucial, this stage has been completed. The trustworthiness of financial reporting data at the firm level was one of the main aims of this research on the relationship between computerised accounting systems.

HOW COMPUTERISED ACCOUNTING SYSTEMS AFFECT THE ACCURACY OF FINANCIAL REPORTS

The implications of computerised accounting systems on the reliability of financial reporting within the setting of companies have been the subject of surprisingly few research. Research centred on computerised accounting systems that are used by organisations. Accounting software is essential for businesses; it comes in several formats, each with its own set of features. Computerised accounting systems have the potential to enhance financial reporting, however this wasn't considered.

Computerised accounting information systems and the reliability of financial reporting have been the subject of much research; this study contributes to that body of work. Organisations' financial performance is greatly affected by e-accounting systems, according to the results, which are based on data quality, efficiency, profitability, and liquidity.

Mbila also looked at how AIS affected the trustworthiness of financial reports from insurance companies (2020). The implementation of computerised accounting systems increased the quality of financial reporting by 50% for every unit increase, according to the results. There was a statistically significant finding on this connection. Another study that looked at the banking industry in Ghana came to the same conclusion, but it also included in staff competence and AIS as co-predictor variables. According to Sekyere et al. (2017), computerised accounting systems and the competency of staff are the most significant elements determining the trustworthiness of financial reporting.

THE STUDY'S CONCEPTUAL MODEL

As shown in Figure 1, the research's conceptual framework was built from the findings of the literature review. Internal controls, relational databases, automated reporting, and enhanced technologies are the five main features of computerised accounting systems (CAS) that are outlined in it (Itang, 2020). Importance, accuracy, comparability, verifiability, and understandability are the five facets that make up high-quality financial reporting. These aspects of financial reporting quality are shown visually by the model, which suggests correlations between CAS features. In order to improve the accuracy of financial reporting, this study mainly aimed to examine these linkages and determine their relevance.

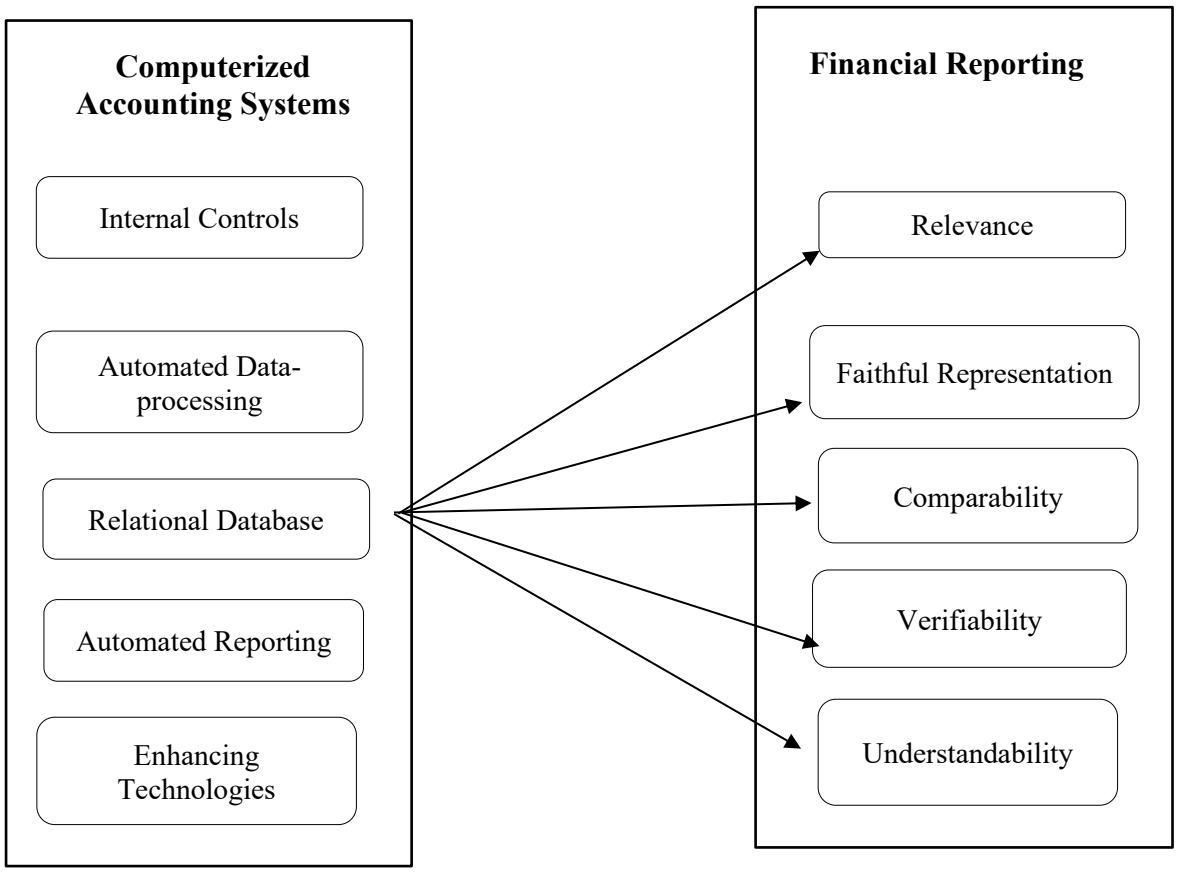

Figure 1. Conceptual Model of the Study

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Internal controls (IC)	50	1	5	3.96	.880
Access control	50	2	5	4.12	.824
Segregation of duties	50	2	5	4.04	.856
Accuracy checks	50	2	5	4.32	.819
Security controls	50	2	5	4.00	.808
Audit trail	50	2	5	4.02	.845
Automated data-processing (AD)	50	3	5	4.38	.667
Valid N (listwise)	50				

INTERPRETATION

Describing the distribution and consistency of answers sheds information on the internal controls (IC) and automated data processing (AD) of financial reporting. With 50 people surveyed, we can see that most people have a good impression of the variables since their average values are closer to the 5th percentile. Respondents clearly understand the significance of accuracy checks in maintaining the integrity of financial reporting, as they have the highest mean (4.32) and standard deviation (0.819) among the components of internal controls. Also, there is a lot of agreement (mean=4.12), with considerable variance in answers, regarding access control, division of roles, security measures, and audit trails.

With a mean score of 4.38 and a standard deviation of 0.667, respondents are in strong agreement that AD is critical for enhancing the efficiency and dependability of financial reporting. The decreased standard deviations across variables show consistency in answers, suggesting that participants agree with

the effectiveness of these controls. The significance of automation and internal control systems in improving the transparency, safety, and dependability of financial reporting is highlighted by these findings.

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Automated data-processing (AD)	50	2	5	4.10	.814
Seamless processing	50	3	5	4.24	.771
Data validation	50	1	5	4.00	.881
Transaction posting	50	2	5	4.14	.833
Accounts reconciliation	50	2	5	4.02	.892
Relational database (RD)	50	2	5	4.30	.763
Valid N (listwise)	50				

INTERPRETATION

When it comes to financial reporting, the descriptive statistics provide light on how people see relational databases (RD) and automated data processing (AD). All of the factors in this 50-person sample had mean values more than 4.0, suggesting that people had a good impression of their function in financial reporting. Respondents recognise the value of automated data-processing (AD). Consensus on its efficacy is high across its constituent parts, with smooth processing receiving the highest rating (mean = 4.24, SD = 0.771). Standard deviations reveal somewhat more variety in the favourable impressions shown by data validation (mean = 4.00), accounts reconciliation (mean = 4.02), and transaction posting (mean = 4.14) as well.

There is a lot of consensus on the importance of relational databases (RD) in financial reporting, since they have a lower standard deviation (0.763) and a larger mean (4.30). A agreement on the significance of relational databases and automated procedures in guaranteeing dependability, efficiency, and correctness in financial reporting is suggested by the generally minimal diversity in replies.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Relational database (RD)	50	3	5	4.28	.730
Data maintenance	50	3	5	4.06	.867
Data independence	50	2	5	4.12	.872
Backup and recovery	50	2	5	4.06	.843
Concurrent access	50	1	5	4.40	.926
Automated reporting (AR)	50	2	5	4.08	.922
Valid N (listwise)	50				

INTERPRETATION

We may try to make more sense of RD and AR's function in financial reporting with the use of descriptive statistics. Financial data management relies heavily on relational databases (RD), which have a standard deviation of 0.730 and an average score of 4.28 from a sample size of 50. Among its components, concurrent access had the most variability (SD = 0.926) and the highest mean (4.40), suggesting that respondents had varying opinions on how efficient it is. Data independence (mean=4.12), data maintenance (mean=4.06), and backup and recovery (mean=4.06) all suggest strong support, however there is some variation in the responses.

With a mean score of 4.08 and a standard deviation of 0.922, automated reporting (AR) seems to have a positive impact on people's perceptions, but their responses may be more unpredictable. Financial reports must include relational databases and automated reporting if they are to be easily accessible, secure, and efficient. As the responses vary, particularly regarding automatic reporting and concurrent access, it is clear that further improvements are required to make financial data more reliable and easier to obtain.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Automated reporting (AR)	50	2	5	4.16	.934
Trial balance/GL report	50	2	5	4.22	.954
Financial statements	50	1	5	4.08	.966
Multiple reporting options	50	1	5	3.82	1.063
Comparative reporting	50	1	5	3.96	1.068
Enhancing technologies (ET)	50	3	5	4.28	.701
Valid N (listwise)	50				

INTERPRETATION

When it comes to financial reporting, descriptive data can tell you how the public views automated reporting (AR) and enhancement technology (ET). In general, automated reporting (AR) is well-received, according to the 50 survey takers whose varied perspectives were represented by a standard deviation of 0.934 and an average score of 4.16. In terms of consensus, the trial balance/general ledger (GL) report comes out on top with an average score of 4.22 and a standard deviation of 0.954.

Financial reporting, which is highly dependent on financial statements, also received strong scores (mean = 4.08, SD = 0.966). Different reporting choices (mean = 3.82, SD = 1.063) and comparative reporting (mean = 3.96, SD = 1.068) provide somewhat lower means and greater standard deviations, indicating a broader range of opinions about their utility and effectiveness.

The low standard deviation of 0.701 and high mean score of 4.28 for enhancing technologies (ET) suggest that there is considerable agreement and consistency in replies about their contribution to improving financial reporting procedures. Automation and technical advances are generally seen as having the ability to improve financial reporting in terms of accuracy, efficiency, and adaptability, as shown by the reasonably high scores across all components. Organisations should prioritise enhancing customisation and comparability features to better satisfy user expectations, as shown by the variety in replies for numerous and comparable reporting alternatives.

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Enhancing technologies (ET)	50	2	5	4.30	.814
Cloud computing	50	2	5	4.32	.819
POS interface	50	2	5	4.22	.887
Document uploads	50	2	5	4.18	.850
Email/SMS interface	50	2	5	4.32	.819
Valid N (listwise)	50				

INTERPRETATION

Perceptions of financial reporting enhancing technology (ET) are illuminated by the descriptive statistics. A large majority of respondents (50 out of 50) think that enhancing technologies (ET) are important, as shown by their high mean. This indicates that respondents strongly acknowledge their significance in simplifying financial procedures and making them more accessible.

There is considerable disagreement over the efficacy of the document uploads (mean = 4.18, SD = 0.850) and the POS interface (mean = 4.22, SD = 0.887), but overall, both earn good reviews. Improvements in efficiency, security, and accessibility brought about by upgrading technology are crucial to contemporary financial reporting, according to the findings. Although these technologies are generally well-received, there may be room for refinement or customisation to better suit user demands, as shown by the slight variances in answers.

Ho1: Computerised accounting systems have little effects on the usefulness of financial reporting data.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.571[a]	0.326	0.311	1.99061
a. Predictors: (Constant), Relevance (RR)				

In the model, the most important statistical parameters that were employed for the regression analysis are summarised. There is a relatively positive correlation (R = 0.571) between the dependent variable (the one being measured) and the predictor variable (RR), which stands for relevance. Relevance (RR) explains just over 32.6 percent of the dependent variable's variation (R Squared = 0.326), suggesting that the remaining 63.6% is due to other causes. The Adjusted R Square, which considers the number of predictors in the model and returns 0.311, is a better measure of explanatory power when dealing with fewer samples. The standard error of the estimate (1.99061) displays the usual variation between the anticipated and observed values, which is a measure of the model's predictive ability. Regardless of the strength of the link, including additional variables may improve the model's ability to explain observed data and reduce prediction error.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	91.799	1	91.799	23.167	.000[b]
	Residual	190.201	48	3.963		
	Total	282.000	49			
A. Dependent Variable: Computerized Accounting Systems						
b. Predictors: (Constant), Relevance (RR)						

The results of the analysis of variance (ANOVA) reveal the overall importance of the regression model. With a regression sum of squares value of 91.799, we can see that Computerised Accounting Systems (CAS) is 91.799 percent explained by the predictor variable, Relevance (RR). The remaining sum of squares (190.201) indicates an unaccounted-for volatility. The sum of the squares, which comes to 282,000, shows the whole variation in the model. With an F-statistic of 23.167, a measure of explained vs. unexplained variance, we can see that the model is statistically significant. The relevance (RR) factor has a substantial effect on computerised accounting systems, since the significance value (Sig.) of 0.000 is less than the typical threshold of 0.05.

Coefficients[a]						
Model				Standardized Coefficients	t	Sig.
				Beta		
1	(Constant)	14.839	1.311		11.321	0.000
	Relevance (RR)	1.556	0.323	0.571	4.813	0.000
a. Dependent Variable: Computerized Accounting Systems						

According to the table of coefficients, Computerised Accounting Systems (CAS) are correlated with the predictor variable Relevance (RR). Computerised accounting systems have a constant predicted value of 14.839 when Relevance (RR) is zero. Computerised accounting systems are expected to expand by 1.556 units for every one unit increase in Relevance (RR), based on the unstandardised coefficient of 1.556 for Relevance. Computerised accounting systems are considerably impacted by Relevance (RR), as shown by a t-value of 4.813 and a significance level of Sig. = 0.000, both of which fall below the 0.05 threshold. It is possible to use Relevance (RR) to make meaningful predictions about computerised accounting systems.

Ho2: The reliability of financial statements is unaffected by the use of computerised accounting procedures.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.362[a]	.131	.113	2.25901
a. Predictors: (Constant), Faithful representation (RF)				

The model summary includes important statistical data on the relationship between the dependent variable and the predictor variable, Faithful Representation (RF). The dependent variable is somewhat positively correlated with Faithful Representation (RF), as shown by the R-value of 0.362. The R Squared score of 0.131 indicates that other factors contribute a greater amount to the variability in the dependent variable than Faithful Representation (RF), which only accounts for 13.1% of the variance. A considerably lower Adjusted R Square value of 0.113 is obtained once the predictors are taken into consideration, suggesting that the model's explanatory power is limited. The standard error of estimate (2.25901), which is the mean difference between the observed and anticipated values, demonstrates the relatively large level of unexplained variance. Although there is an impact of Faithful Representation (RF) on the dependent variable, more parameters should be explored to improve the model's predictive capabilities due to the low R Square value and weak correlation.

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	37.050	1	37.050	7.260	.010[b]
	Residual	244.950	48	5.103		
	Total	282.000	49			
a. Dependent Variable: Computerized Accounting Systems						
b. Predictors: (Constant), Faithful representation (RF)						

The ANOVA table looks at the correlation between RU and CAS to see whether the regression model has any statistical significance.

The residual sum of squares (244.950) represents the unexplained variance, whereas the regression sum of squares (37.050) measures the dependent variable variation that can be explained by Faithful Representation (RF). The sum of all the squares indicates that the model has a total variability of 282,000. One helpful measure is the F-statistic (7.260), which compares explained to unexplained variation. There is a statistically significant influence of Faithful Representation (RF) on Computerised Accounting Systems ($p < 0.05$), as shown by the significance value of 0.010. Since Faithful Representation (RF) may only explain a small fraction of the total variance and the regression's sum of squares is very small, further components may be required to increase the model's explanatory power, even if the model is statistically significant.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.863	1.568		10.752	.000
	Faithful representation (RF)	1.029	.382	.362	2.694	.010
a. Dependent Variable: Computerized Accounting Systems						

Reviewing the coefficients table will provide light on the ways in which Faithful Representation (RF) influences accounting software. At 0% Faithful Representation (RF), the estimated value for computerised accounting systems is 16.863. If Faithful Representation (RF) has an unstandardised coefficient (B) of 1.029, then for every one unit increase in RF, we may anticipate a computerised accounting systems increase of 1.029 units. The standardised beta coefficient (0.362) indicates a moderate to modestly positive correlation between the two variables. A statistically significant effect of Faithful Representation (RF) on computerised accounting systems is evident from a t-value of 2.694 and a significance level of 0.010, both of which are lower than the 0.05 threshold. Despite Faithful Representation's (RF) prominence as a predictor, the relatively low Beta value suggests that other variables likely influence computerised accounting systems. To enhance the model's data-explanation capabilities, other factors had to be explored.

Ho3: Insurance companies have found no evidence that the use of computerised accounting systems significantly impacts the comparability of financial reporting information.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.420[a]	.176	.159	2.20006
a. Predictors: (Constant), Comparability (RC)				

Data about the correlation between the dependent variable and Comparability (RC) that is statistically significant may be found in the model summary. A moderate to weak correlation between the dependent variable and Comparability (RC) is indicated by a R value of 0.420. While other variables mostly explain the variance, Comparability (RC) explains 17.6% of it with a high R Squared value of 0.176, indicating that other factors are more important. After accounting for the number of predictors, the model's Adjusted R Squared score of 0.159 indicates that it fails to adequately explain the data. A high level of unexplained volatility is indicated by the standard error of the estimate, which is 2.20006 and represents the mean difference between the actual and anticipated values. It makes little difference whether Comparability (RC) influences the dependent variable or not; other parameters are required to improve the model's predictive ability. This is confirmed by the fact that the R-squared value has decreased.

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.666	1	49.666	10.261	.002[b]
	Residual	232.334	48	4.840		

	Total	282.000	49			
a. Dependent Variable: Computerized Accounting Systems						
b. Predictors: (Constant), Comparability (RC)						

The ANOVA table looks at the correlation between RU and CAS to see whether the regression model has any statistical significance.
In contrast to the regression sum of squares (49.666), which shows the variation that can be explained by Comparability (RC), The unexplained variation in the dependent variable is shown by the residual sum of squares, which is 232.334%. A standard deviation of 282,000 squares is associated with the model. An analysis of the explained-to-unexplained-variance ratio using the F-statistic (10.261) reveals that the model is statistically significant. The Sig. value of 0.002 is significantly lower than the 0.05 significance level. Hence, RC has a major impact on CA systems. When it comes to explaining total variation, comparability (RC) only accounts for a small fraction. To make the model more predictive, other components should be incorporated. The rationale for this is because the regression sum of squares is much less than the total sum of squares.

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	16.462	1.450		11.351	.000
	Comparability (RC)	1.129	.352	.420	3.203	.002
a. Dependent Variable: Computerized Accounting Systems						

Using the coefficients table, one may have a better understanding of the relationship between RC and CA. With Comparability (RC) set to zero, computerised accounting systems should have a value of 16.462. Computerised accounting systems are expected to expand at a pace of 1.129 units for every one unit improvement in Comparability (RC), according to an unstandardised coefficient (B) of 1.129 for RC. The two variables are somewhat correlated, with a standardised beta coefficient (Beta) of 0.420.
Significance level (Sig. = 0.002) and t-value (3.203) demonstrate that Comparability (RC) significantly affects Computerised Accounting Systems, since the p-value is significantly lower than the 0.05 threshold. This reveals that Comparability (RC) is a significant predictor, even if the modest Beta value suggests that other factors also effect Computerised Accounting Systems; more variables should be studied to enhance the model's explanatory power.

Ho4: Even when employing computerised accounting systems, insurance corporations make sure that financial reporting information is verifiable.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.507[a]	.257	.242	2.08878
a. Predictors: (Constant), Verifiability (RV)				

How the dependent variable relates to Verifiability (RV) may be better understood with the help of the statistical data offered by the model summary. The dependent variable and Verifiability (RV) are slightly positively related, according to an R-value of 0.507. The independent variable alone cannot explain the volatility of the dependent variable (R Squared = 0.257), indicating that about 25.7% of the variation is accounted for by Verifiability (RV). Even though it is much lower, an Adjusted R Square of 0.242 demonstrates a respectable degree of explanatory power when the number of predictors is considered. Standard error of the estimate = 2.08878, which is the average gap between the predicted and actual values, indicates that a substantial amount of the variation is still unexplained, even though the model adequately accounts for part of it. Although verifiability (RV) significantly affects the dependent variable, the model's predictive potential might be enhanced with the inclusion of other factors.

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	72.577	1	72.577	16.635	.000[b]
	Residual	209.423	48	4.363		
	Total	282.000	49			
a. Dependent Variable: Computerized Accounting Systems						
b. Predictors: (Constant), Verifiability (RV)						

To find out whether the regression model is statistically significant, the ANOVA table examines the association between RU and CAS. The regression sum of squares (72.577) shows the amount of variation in the dependent variable that can be explained by Verifiability (RV), whereas the residual sum of squares (209.423) shows the amount of variation that cannot be explained. A total of 282,000 squares represent the model's variance.

In evaluating the ratio of explained variance to unexplained variance, the F-statistic (16.635) falls well below the range of Sig. = 0.000, which is much lower than the 0.05 threshold. Verifiability (RV) has a substantial impact on CA Systems, according to the model's statistical significance. Other factors influence computerised accounting systems, even if the predictor variable contributes significantly to the explanation of variance. We should consider adding other factors to the model to make it even more predictive.

Coefficients[a]						
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	15.616	1.353		11.544	.000
	Verifiability (RV)	1.320	.324	.507	4.079	.000
a. Dependent Variable: Computerized Accounting Systems						

The correlation between Computerised Accounting Systems and Verifiability (RV) may be better understood by consulting the coefficient table. With zero value for Verifiability (RV), computerised accounting systems are expected to be worth 15.616. Computerised accounting systems are expected to expand at a rate of 1.320 units for every one unit improvement in Verifiability (RV), according to an unstandardised coefficient (B) of 1.320 for RV.

Beta, the standard coefficient, is 0.507, indicating a relatively positive relationship between the two metrics. We may infer that Verifiability (RV) affects computerised accounting systems since the t-statistic value is 4.079 and the p-value is much less than 0.05. This gives support to the assumption that Verifiability (RV) is a powerful predictor that explains a large amount of the variation. Computerised accounting systems are likely impacted by more than just verifiability (RV); updating the model to incorporate other variables could increase its predictive power.

Ho5: Financial reporting for insurance companies is not made much more transparent by using computerised accounting systems.

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.366[a]	.134	.116	2.25537
a. Predictors: (Constant), Understandability (RU)				

The model's summary includes a crucial statistical breakdown of the dependent variable's connection with Understandability (RU). With an R-value of 0.366, we can see that Understandability (RU) and the dependent variable are somewhat positively correlated. There must be additional variables contributing to the remaining variation in the dependent variable, because understandability (RU) only accounts for 13.4% of it (R-squared = 0.134). The model's unimpressive explanatory power is shown by the much lower Adjusted R Square of 0.116, even when the number of predictors is taken into account. This data set has a lot of unexplained variation, as seen by the 2.25537 standard error of the estimate, which is the average of the projected and observed values. Although Understandability (RU) does have some effect on the dependent variable, the low R Squared value suggests that more components are required to improve the model's predictive power.

ANOVA[a]						
Model		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	37.840	1	37.840	7.439	.009[b]
	Residual	244.160	48	5.087		
	Total	282.000	49			
a. Dependent Variable: Computerized Accounting Systems						
b. Predictors: (Constant), Understandability (RU)						

To find out whether the regression model is statistically significant, the ANOVA table examines the association between RU and CAS.

The amount of variation in the dependent variable that can be described by Understandability (RU) is shown by the regression analysis sum of squares (37.840), whereas the amount of variance that cannot be explained is shown by the residual sum of squares (244.160). A total of 282,000 squares represent the model's variance.

The F-statistic (7.439), which measures the ratio of explained variation to unexplained variance, has a significance value (Sig. = 0.009) that is less than the 0.05 threshold. Taken together, the model's statistical significance suggests that Understandability (RU) has a substantial impact on CASS. Understandability

(RU) does not contribute significantly to the total variance since the regression sum of squares is small compared to the whole sum of squares. Additional factors must be considered for the model's prediction capabilities to be enhanced.

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.742	1.236		14.352	.000
	Understandability (RU)	.823	.302	.366	2.727	.009
a. Dependent Variable: Computerized Accounting Systems						

As may be shown in the table of coefficients, Understandability (RU) affects computerised accounting systems. The expected unstandardised value of computerised accounting systems with zero Understandability (RU) is 17.742. For every one unit improvement in Understandability (RU), computerised accounting systems would boost by 0.823 units, according to the unstandardised coefficient (B) of 0.823.

Understandability (RU), according to the t-value (2.727), significance level (Sig. = 0.009), and p-value (which is less than the 0.05 threshold). While other factors do influence CASs, Understandability (RU) stands out as a significant predictor with a relatively low Beta value. Improving the model's explanatory power requires more relevant predictors to be studied.

FINAL THOUGHTS

A favourable and statistically significant correlation between CAS and RR (the significance of financial data) was found by the investigation. A strong positive association is shown by the high beta value (β = 0.793), and the correlation is found to be statistically significant at the 0.05 level of significance. The idea may have some validity if, as these results imply, AIS significantly raises the value of financial data.

Consistent with the results of Attayah and Sweiti (2014), we may deduce that enterprise resource planning (ERP) systems, which include AIS, substantially enhance the worth of financial reporting data. Financial data also gains 50% more significance for every 50% increase in CAS, as shown by Mbilla et al. (2020), who discovered a positive and statistically significant correlation.

One possible explanation for the contradictory findings is that different research used different approaches to determine the reliability of financial reporting. The accrual method was utilised to measure significance in Aryani and Krismiaji (2013) using absolute discretionary values generated from secondary data, whereas this research employed the qualitative features model. Earnings management is more likely to occur with discretionary accruals, which might compromise the trustworthiness and use of financial statements (Brazel and Dang, 2005). That is especially true in settings involving enterprise resource planning (ERP).

According to Soudani (2013), the reliability of financial reporting is significantly affected by the use of computerised accounting systems.

Thirdly, we postulate that there is a robust and positive relationship between CAS and FP (i.e., accurate and consistent financial reporting).

In this case, CAS is a solid choice. Any business, accountant, or banker worth their salt will be aware of the significant implications of this finding. Companies should focus on improving their computerised accounting systems so they can deliver more consistent financial reports.

Fourth, there is some indication that the model might produce some fair predictions when the RV of financial reporting information is estimated using CAS with a 45.3% degree of confidence. A VE value of 0.453 lends additional credence to this assertion. Based on the results of this study, companies,

especially those in the accounting and financial industries, should prioritise improving the accuracy of their computerised accounting systems so that they can provide more useful financial reporting data for decision-making. The need of verifiability of financial information may have been overlooked by accounting software providers while creating enterprise-specific computerised accounting systems. Maybe this explains why CAS struggles to determine the verifiability of financial data.

Since no one has previously examined how CAS affects the comprehensibility of financial report data, this study fills a major need in the existing literature. By demonstrating the direct correlation between CAS and the comprehensibility of financial data, this study sets a crucial benchmark.

CONCLUSION AND RECOMMENDATIONS

A strong and statistically significant relationship existed between the worth of accounting records and the frequency of computerised accounting reporting systems. The predictive power of CAS for the usefulness of financial data for SMEs was 63%. The model failed to explain 37% of the overall variation, suggesting that user competency, firm size, and management support are factors outside the control of the study that might effect the accuracy of financial statements. It is possible to greatly improve CAS's predictive power for practical financial reporting by properly handling these external factors.

Furthermore, CAS had no discernible effect on the verifiability of the financial data, according to the study. Considering the recent addition of the concept of verifiability to the framework (IASB, 2010, 2018), which is essential for meaningful financial information, this makes perfect sense. As a result, it seems that not all CAS systems used by SMEs prioritise verifiability. If external challenges such as system training, regulatory compliance, and management oversight could be effectively addressed, CAS may achieve even greater success in making financial information more verifiable.

The current approaches used by businesses to predict the precision of financial data are inadequate, according to the research.

If companies were really committed, they would use computerised accounting systems, which would result in much improved financial reporting.

A thorough understanding of IFRS and computerised accounting systems equips graduates with the practical and competent knowledge they need to succeed in the field of accounting. Once this is addressed, students will be more equipped for similar jobs in the real world. Regular and effectively run accounting systems are essential for reliable financial reporting and accurate forecasting of future outcomes.

To further validate and expand upon the current study's findings, future research may employ a different sample frame or focus on bigger enterprises as the study's population.

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