



Ease of usage of accounting information systems in banking sector: A comparative study Sana'a city in Yemen vis-a-vis Nanded city in India

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Abstract

Objectives: The paramount purpose of the current investigation aims to study ease of usage of the accounting information systems being applied in banking sector in both Sana'a city in Yemen and Nanded city in India, and assessment of performance of accounting information Systems in both countries, in addition to offering the proper refinements for quality of performance of AIS being applied in banking sector in both countries.

Methods/Statistical analysis: In general, the present study relied on the descriptive approach. Hence, the proper ways have been chosen for the purpose of collecting data from the concerned samples. Accordingly, a set of tools which in line with this kind of the researches has been applied in collecting data and processing of the data such as a questionnaire and sampling, and using very proper descriptive and inferential statistics which will be able to achieve the objectives and testing hypotheses of the present study. So, the study has applied on accountants, managers, and technicians in IT department that work in banking sector through applying probability sampling, specifically the stratified sampling technique. Moreover, applying non parametric tests for testing of hypotheses, specially One- Sample Wilcoxon Signed Rank test.

Findings: in the end, findings of the study evidenced that the general average of the chosen samples reached (3.79, 4.15) in both countries Yemen and India respectively. So, it refers to that AISs being applied in banking sector in both countries characterize ease of usage, these findings largely match with previous studies specially regarding to control aspects. On the other hand, the current survey shown that there are significance differences between samples pertained to the present study in both countries through the Mann Whitney test, which reached to .003. And by mean rank values (97.22, 122.199) of both countries respectively. And the differences are in the favor of India.

Improvements: The study has offered specific refinements to enhance the performance of AIS and to be steadier in the long run. And to make it in line with latest technology in this field permanently.

Keywords: system –ease of usage- accounting- accounting information systems (ais) - banking sector

Introduction

Accounting is known, in common parlance, as the language of business. The core objective of a language is to serve as a vehicle for communication. This objective is attainable by accounting very well. Accounting is generally related to business environment as it communicates the results of business operations to various users who are interested in business, such as owners, creditors, investors, government and other agencies^[1]. Accounting is a wide term and embraces recording, classifying and summarizing of business transactions in terms of money, preparation of financial reports, analysis and interpretation of these reports for generating information and guidance of management for decision making^[2].

The aforementioned point refers that technology aspects have become the basic component of modern Accounting Information. Accordingly, accountants and auditors must be knowledgeable about technology related to accounting information systems. In addition, students in schools should have adequate knowledge about technology and its impact on Accounting Information System, (Hajar, 2014, p. 27) referred to the importance of studying Accounting Information System for students of accounting in schools of commerce in the following points:

- **The culmination of what student studied in different subjects.**

As a matter of fact, understanding what does this subject include, in case of preparing it according to modern concepts, is regarded a culmination and completeness to what a student had studied in accounting and non accounting subjects over his study to fulfill bachelor degree of accounting. So, studying accounting information systems help in connection with many subjects like purchases, inventory, cost accounting, statistics, behavioral sciences, management and so on, with accounting information systems and knowing, the purpose of studying these subjects for accountants.

- **Knowing source of accounting data and identifying proper information.**

During the study of the student of many accounting subjects, like financial accounting, management accounting, cost accounting and so on a student in this cases deals with data and numbers already prepared, and student has to perform accounting processing needed of these data, like journalizing, posting to ledgers and finally prepare financial reports for showing them on

administrative levels and external parties. In this point, there is a question presents itself, where is accounting information come from? Or what the source of accounting information is? So the answer is accounting information systems provide accounting information to all users.

▪ **Preparing a student for working in field work after graduate.**

A student today is an auditor, a manager and a consultant in future. Thus these positions and other positions, necessitate adequate knowledge with accounting information systems from many aspects, such as focusing on a documentary cycle instead of concentrating on accounting entries, besides ability to deal with other systems which depend on using a contemporary information technology on the other hand.

▪ **Consolidating Auditors' Performance**

The importance of accounting information systems emerges in case of working as external auditors and chartered accountants. So, they must appraisal accuracy and reliability of information, generated by accounting information systems. For achieving that, assessment of internal control system is necessary, which is applied in business for knowing the way of accounting information systems. The internal control system affects on the judgment of auditors particularly. From this point, they must refer to strengths and weaknesses of internal control system and provide appropriate recommendations to develop accounting information.

▪ **Enhancing Consultative Services**

Studying AIS is very important. It enhances accountant's ability to deal with new fields in accounting such as accounting and non-accounting consultancies, which grow quickly, and involve doing several services, such as providing information of management to select, implement, and assess new accounting information systems.

▪ **Keeping up the Development in Information Technology**

Technology development plays a critical role in business milieus. Computer and communication are used across any organization, which reflect information systems. So familiarity with modern technology by accountants and auditors is regarded as challenges and opportunity at the same time. Therefore, under technology environment, accountants and auditors concerned with AIS should be well- informed about how to process data electronically from input stage until outputs stage. Moreover, they must have knowledge about potential risk and information security to prevent incidence of fraud under contemporary information systems.

▪ **Fulfillment of Professional Requirements**

Professional requirements include tests for obtaining chartered accountant certificate in all countries about subjects of accounting information systems, such as certified public accountant (CPA) issued by American Institute Certified Public Accountants. In this context, the American Institute Certified Public Accountants has created certified certificate called Certified Information Technology professional (CITP). It is gained to cadres who have acquired skills in using information technology.

1.1 Statement of the Problem

Statement of the problem represents in study of Ease of Usage of Accounting Information Systems in Banking Sector: A Comparative Study Sana'a City in Yemen vis-a-vis Nanded City in India. Therefore, the above problem can be described in two questions as below:

1. is there ease of usage of the current AISs being applied in banking sector in both Sana'a city, Yemen and Nanded city, India from users' point of view?
2. What are the required refinements should be there for enhancing ease of usage of the present AISs being applied in banking sector in both Sana'a city, Yemen and Nanded city, India from users' perspective?

1.2 Significance of the Study

In this section, significance of the current study had been formulated in the following points:

- Enhancing ease of usage of AISs in banking sectors in both countries.
- Enhancing efficiency in banking sectors to both countries for the purpose of offering timely, accurate and up-to-date information which lead to introduce information on time.
- Offering needed recommendations of banking sector to improve of AISs' performance in both countries.

1.3 Objectives of the Study

Objectives of the current study can be explained in the following points:

- To study ease of usage of AIS being applied in banking sector in both Sana'a city in Yemen and Nanded city in India.
- To offering essential improvements for enhancing ease of usage of AISs being applied in banking sector in both Sana'a city in Yemen and Nanded city in India.

1.4 Hypotheses of the Study

- The AISs being applied in banking sector in Sana'a city in Yemen does not characterize high level of ease of usage.
- The AIS being applied in banking sector in Nanded city in India does not characterize high level of ease of usage.

1.5 Research Methodology

In point of fact, collecting data is essential phase in scientific research. Therefore, so many techniques are developed for the purpose of collecting data, which through the objectives can be achieved and hypotheses can be tested. In this regard, survey method is selected for gathering data related to the current study. So, some techniques have been used in this connection such as sampling, questionnaire and using proper descriptive and inferential statistics needed in this regarding which can be described in the following points.

1.5.1 Population of the Study

The population of the current study included on banking sector in both countries Yemen and India, Sana'a city and Nanded in a row. In Indian banking sector specially, in Nanded city, it includes thirty nine banks. On the other hand, In Yemeni banking sectors, Sana'a city includes seventeen banks. Because of the limitations of the study, it is difficult survey all employees working in banking sector in both countries Yemen and India in Sana'a city and Nanded city in a row. So, the researcher has decided to

choose a sample of these large populations to carry out the the research accurately.

1.5.2 Sample of the Study

As mentioned earlier, the descriptive approach used to conduct the current study. Therefore, this phase is the result of following this approach. As for research work in Yemen 17 banks are there. The researcher omitted 5 banks from the population of the study because they have so limited banking activities. Thus, 12 banks are remaining, which the researcher deals with. So in Yemeni side, the researcher distributed 15 questionnaires per bank, and then all questionnaires distributed were 180, that number is divided into two types; valid and invalid. Number of valid questionnaires was 112 and 68 were invalid. On the other hand, in Indian aspect, there are 38 banks but there are 9 out of them rejected to share any information with the researcher, and there

are 29 out of them agreed to share information with the researcher. Then, all questionnaires are distributed by researcher were 180, which are divided into two types; valid and invalid questionnaire. Number of valid questionnaires was 112 which represent 62% from the selected sample and invalid questionnaires were 68 which represent 38%. The researcher has selected sample, whose job are related to AIS. So, the current study has targeted managers, accountants and technicians in IT department working in banking sector by applying probability sampling specifically stratified sampling technique, in both countries specially they work in the following departments: Loans and Facilities Management& Remittances Management & Documentary Credit Management & Clearing Management and IT Management in the Bank.

The following Table No. 1 shows aforementioned explanation in clear manner.

Table 1: Targeted Sample in Yemen and India

Particulars	Population		No. of included Banks		No. of excluded Banks		Questionnaires Distribution						Total		Valid		Invalid	
							Managers		Accountants		IT Workers							
	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Yemen	17	100	12	71	5	29	60	33	84	47	36	20	180	100	112	62	68	38
India	38	100	29	76	9	24	60	33	84	47	36	20	180	100	112	62	68	38
Total			41		14		101		223		36		360		224		136	

Source: field survey

1.5.3 Tools for Data Collection:

In practice, this stage begins after a research problem has been defined and research design chalked out. While deciding about the method of data to be used for the current study, it is very important, the researcher should keep in mind two types of data viz, primary and secondary data, moreover, studying the suitable techniques for obtaining them. So, in the present questionnaire as the tool has been selected to collect primary data for the present study, being the current study counts on descriptive approach. On the other side, as to secondary data, the researcher has compiled various sources like books, earlier studies that are relevant to current study, statistical, issued reports, publications, magazines, journals, newspaper and internet.

1.5.4 Analysis of Ease of Usage of the AIS in both Countries Yemen and India

This section of questionnaire concentrated on the analysis of AISS being applied in both countries Yemen and India in Sana'a city and Nanded respectively. Moreover, the questionnaire gave the respondents a chance to add any additional information. So, the questionnaire included 9 items, which were finalized after exhaustive review and discussion with classmate and academicians in this connection. These forms of questionnaire can be described in Appendix.

1.5.5 Internal Consistency of the Questionnaire

Internal consistency can be shown as in the following table

Table 2: Internal Consistency of Ease of Usage

Particulars			Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9
Spearman's rho	Total	Correlation Coefficient	.955**	.942**	.938**	.933**	.951**	.959**	.952**	.956**	.937**
		Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000
		N	112	112	112	112	112	112	112	112	112

Source: SPSS version 21

The above table No.2 explains that the internal consistency of questionnaire through identifying the Spearman's correlations coefficients between questionnaire and its items. It is clear that Spearman's correlations coefficients range between (.959, .937). This explains that there is strong correlation between ease of

usage and its items which means that internal consistency of this questionnaire is highly satisfied.

1.5.6 Validity and Reliability

The following Table No.3 depicts validity and reliability in a clear way as under.

Table 3: Coefficient of Cronbach's Alpha of testing Validity and Reliability

No	Name of axis	Cronbach's Alpha	Validity	No of Items
1	Ease of Usage	.977	.99	9
Source: SPSS Version 21				

The above Table No.3 refers to that Cronbach's Alpha of all items reached to .986 and validity reached to .99 this means that the reliability and validity of questionnaire are highly satisfied.

1.5.7 Statistical Tools used in Analysis Process

Statistical tools used in this study represent in the following statistical tools: mean, median, mode, standard deviation, frequencies, charts, graphs and tables as well as inferential statistics such as non parametric tests in analysis process.

Limitations of the Study

- The researcher has limited the scope of his study through studying ease of usage of AISs being applied in both countries Yemen and India.
- The study is limited to study the AIS being applied in banking sector located in both countries Yemen and India specifically Sana'a city and Nanded city respectively.
- The targeted sample represented in managers, accountants and IT technicians whose jobs are so closed with the AIS.
- Turnaround time to accomplish the current study should be taken into consideration.

2. Review of Literature

1. Study (AL, M. A., & Obeidat, M. I., 2013) Do the Outputs of the Automated AIS Satisfy the Requirements of Decision Makers of the Omani Commercial Banking Industry?

As a matter of fact, this study aims to know whether the outputs of the automated accounting information systems of the Omani commercial banks are understandable, relevant, reliable, comparable, and consistent, in order to meet the requirements of decision makers in this group of banks. So, for collecting primary data related to the current study the researchers depended on questionnaire technique. For this purpose, a questionnaire was developed and self-administered for a selected suitable sample of decision makers from the Omani commercial banks, in order to collect the required data. As for analytical aspect, there are convenient statistical tools were used to analyze collected data about the present study, such as T-test and descriptive statistics. In addition to, test the hypothesis of the study. In conclusion, findings of this study showed that the outputs of the automated AIS of the Omani commercial banks are understandable, relevant, reliable, comparable and consistent. So these outputs are useful for the purposes of the decision making process.

2. Study (Sacer & Oluic, 2013): Information Technology and Accounting Information Systems' Quality in Coruatian Middle and Large Companies.

The present study aims to spell out the impact of information technology on accounting process and accounting information

systems' quality. Therefore, this study was interested to the analysis of accounting information systems' characteristics and knowing the proper model of AISs' quality measurement. For this purpose, this study has adopted empirical study on medium and large companies in Croatia.

In conclusion, the research showed the following findings:

- The quality of accounting information system is influenced by several factors.
- Accounting information system is inconceivable without the use of advanced technology.
- IT affects how AIS operates, contributes, processing, presenting, and delivering accounting information.
- IT plays vital role in providing the accuracy and timeliness of accounting information system.
- IT provides high satisfaction about the performance of accounting information system by users.

3. Study (Muhrtala, T., 2013). Computerized Accounting Information Systems and Perceived Security Threats in Developing Economies: The Nigerian Case

The current study aims to know different types of threats that ensue from integration of IT with accounting information systems, and looking for in place positive steps and procedures to increase the control and security of the computerized accounting information systems, and then surmounting these potential threats. For achieving these aims Nigerian companies have been chosen as reference, and an empirical study was carry out through a structured survey directed to the users of computerized accounting systems. Results showed that employees and outsiders represent key threats to information assets used in computerized accounting when not be controlled effectively. So, the proper recommendations of the current study which enables to overcome aforementioned threats represent in the management, should play vital role through putting in place authorization procedures, and authorized users should have access to only applications and data required to perform specific tasks only. Also, there should be regular logging and monitoring of logical access to systems and data, policies and procedures on segregation of duties, access and transaction logs.

3. Analysis and Interpretation of Data

This point can be explained in the following points:

3.4 Descriptive Statistics

Descriptive Statistics used in this study are represented in Mean, Std. Deviation, Variance, Range, Sum, and Rank. In this part the aforementioned Descriptive Statistics are shown on the level of each item.

Table 4: Mean, Std. Deviation, Variance, Range, and Rank of All Items of Ease of Usage

Q	Mean		Std. Deviation		Variance		Range		Rank	
	Yemen	India	Yemen	India	Yemen	India	Yemen	India	Yemen	India
Q1	3.84	4.18	.991	.573	.983	.328	4	3	4	2
Q2	3.96	4.13	.810	.571	.656	.327	3	3	2	7
Q3	4.05	4.08	.757	.556	.574	.309	3	3	1	9
Q4	3.89	4.13	.798	.602	.637	.363	4	3	3	8
Q5	3.63	4.19	.921	.529	.849	.280	4	3	9	1
Q6	3.69	4.15	.921	.618	.847	.382	4	3	7	5
Q7	3.70	4.16	.919	.546	.844	.298	4	2	6	4
Q8	3.65	4.17	.937	.535	.878	.286	4	3	8	3
Q9	3.71	4.13	.776	.637	.602	.405	3	3	5	6
Total	3.79	4.15								

Resource: Field Survey

▪ In Respect of Yemen

In the light of the above table No.4 it can be seen that the mean value of all items (Q1,Q2,Q3,Q4,Q5,Q6,Q7,Q8 and Q9)in the current axis as following :

(3.84, 3.96, 4.05, 3.89, 3.63, 3.69, 3.70, 3.65 and 3.71), respectively. So it is clear that, the general average of the current axis is 3.79 which lies in the interval (4.2-3.4). This result does not support partially *the null hypothesis which reports that AIS being applied in banking sector in Sana'a city, Yemen does not characterize high level of ease of usage*

▪ In Respect of Indian

In the light of the above table No 4 it can be seen that the mean value of all items (Q1,Q2,Q3,Q4,Q5,Q6,Q7,Q8 and Q9)in the current axis as following :

(4.18, 4.13, 4.08, 4.13, 4.19, 4.15, 4.16, 4.17 and 4.13), respectively. So it is clear that, the general average of the current axis is 4.15 which lies in the interval (4.2-3.4). This result does not support partially *the null hypothesis No which reports that AIS applied in banking sector in Nanded city, India does not characterize high level of ease of usage.*

3.2 Testing of Hypotheses

The current study used parametric tests for testing of hypotheses, it being relied on ordinal scale to collect primary data from the sample has been chosen. Thus, One- Sample Wilcoxon Signed Rank test is regarded one of most suitable non-parametric tests to test the hypothesis related to the current study.

3.2.1 Testing of Hypotheses in Relation to Yemen:

The null hypothesis in this regarding reports that: AIS being applied in banking sector in San'a city in Yemen does not characterize high level of Service Quality.

Table 5

Hypothesis Test Summary		
Test	Sig	Decision
One- Sample Wilcoxon Signed Rank test	.000	Reject the null hypothesis.
Level of Significance at. 05		

Source: SPSS version 21

By following up the above table No 4 it can be discover that significance value less than. 05. Thus, the decision is rejecting the

null hypothesis which reports that AIS being applied in banking sector in Sana'a city in Yemen does not characterize high level of ease of usage against accepting alternative hypothesis which refers to that AIS being applied in banking sector in Sana'a city in Yemen characterizes high level of ease of usage.

3.2.2 Testing of Hypotheses in Relation to India

The null hypothesis in this connection explains that: ease of usage Quality of the AIS applied in banking sector in Nanded city in India does not characterize high level of users' satisfaction.

Table 6: Hypothesis Test Summary in relation to India

Test	Sig	Decision
One- Sample Wilcoxon Signed Rank Test	.000	Reject the null hypothesis.
Level of Significance at. 05		

Source: SPSS version 21

By investigating the above Table No.6, it can be revealed that significance value is less than. 05. Thus, the decision is rejecting of the null hypothesis which reports that service quality of the AIS being applied in banking sector in Nanded city in India does not characterize high level of users' satisfaction against accepting alternative hypothesis which refers to that users' satisfaction of the AIS being applied in banking sector in Nanded city in India characterizes high level of users' satisfaction.

3.3 Testing Differences between Samples

As a matter of fact, this part aims to offer insight regarding samples is used in the current study. Therefore, as mentioned earlier that the current study depended on ordinal data, so it applies nonparametric tests or distribution-free tests for achieving the aim of the current part. Furthermore, the proper nonparametric test of the present study is Mann Whitney Test. The following tables elaborate results of Mann Whitney by using SPSS version. 21

Table 7

Ranks			
Group	N	Mean Rank	Sum of Ranks
1	112	97.24	10405
2	112	122.19	13685
total	224		

Source: SPSS version 21

Table 8

Statistical Tests of Significance Differences between Samples		
Test	Sig	decision
Mann Whitney test	.003	Reject the null hypothesis.
Level of Significance at. 05		

Source: SPSS version 21

The hypotheses of Mann Whitney test can be formulated as follows:

H0: *There are no differences between means of samples or $M1=M2$ against*

H1: *There are differences between means of samples or $M1\neq M2$.*

To conclude, the significance differences between samples of the current study in both countries are there. In addition, these differences are in the favor of India, because mean rank of the sample in India stated above in Table No.8 is more than mean rank of the sample in Yemen. These differences may attribute to differences in demographic data such as difference in educational level and type of academic degree and experience years. All these factors played crucial role in responses of respondents to questionnaire.

4. Findings and Recommendations:

The current section represents the culmination of the previous steps. Therefore, after analyzing and interpreting the data of the current study, this part represents can be classified into the important findings and recommendations which can be ordered and reported as under:

4.1 Findings of the Study

4.1.1 Finding in Respect of Yemen

4.1.1.1 Demographic Data

1. The sample of the current study represents a large part of the population that reached to 71% which is regarded as a positive indicator to represent the population of the study duly.
2. The results of the field survey have discovered that the majority of sample's individuals are managers who reached to 42%.
3. It is clear that most of sample's individuals hold graduate qualification, reached to 83% of the total sample. And most of qualifications were in accounting, reached to 39% of the total sample.
4. It is found that most of sample's individuals have years of experience ranging between 6-10 years, its percentage reached to 41% of total sample

4.1.1.2 Analysis of Questionnaire

- Results of frequencies of this study evidenced that AIS being applied in banking sector in Sana'a city, Yemen, characterizes high level of ease of usage.
- Results of other descriptive statistics, specially Mean, Std. Deviation and Variance approved that AIS being applied in banking sector in Sana'a city, Yemen, characterizes high level of ease of usage, through total value of means which reached up to 3.95.

4.1.2 Finding in Respect of India:

4.1.2.1 Demographic Data:

1. The results showed that, the sample of the current study included a large part of the population which reached to 76% of the population, which is regarded a positive indicator to represent the population of the study duly, in which its majority are managers in banking sector.
2. The results of the field survey revealed that majority of sample's individuals are Accountants, which reached to 69%.
3. The result revealed that the most of sample's individuals hold postgraduate qualification reaching to 49% of the total sample. And most of qualifications were in others qualifications selection, reached to 37% of the total sample.
4. The result evidenced that the most of sample's individuals have years of experience in banking sector range above 10 years, reached to 66%.

4.1.2.2 Analysis of Questionnaire

- Results of frequencies of the current dimension have proved that AIS being applied in banking sector in Nanded city, India characterizes high level of ease of usage.
- Results of descriptive statistics specially Mean, Std. Deviation and Variance have proved that AIS being applied in banking sector in Nanded city, India characterizes high level of ease of usage.

4.2 Recommendations of the Study

In point of fact, findings of the current study have revealed that its results were completely positive. So this part seeks to fortify and support the positive sides of the current study to both countries.

1. Selectivity in recruitment process. As staff is a key constituent of AIS, so a proper selection of qualified staff increases system quality. Thus, qualified users possess ability to adapt with environmental changes, especially in advanced technology and they have more ability to understand such changes. It is necessary to look for staff of professional competence and practical experience.
2. Enhancing AIS's ability to export financial reports to different software such as Microsoft excel and Microsoft Word to facilitate dealing with it by users. And supporting the financial reports with sufficient accounting disclosures and charts, which help on analysis and interpretation of financial reports.
3. Conducting training courses for employees periodically, to increase familiarity of working in banking sector with changes in work environment, specially advanced technology, to fill up the gap between modern technology and staffs' knowledge in banking sector. So these courses should concentrate on the qualification of employees in the following areas:
 1. Networks administration.
 2. Database system administration.
 3. Programming specially in business languages.
 4. Cyber security.
4. Qualifying students in Yemeni universities, specially those who are majored in accounting, through study different types

of electronic accounting information systems such as SAP and TALLY in their study of bachelor and master degree.

5. Development of curriculum in faculty of commerce, through adding subjects in computer sciences, specially networks, database, programming and cyber security to accounting subjects over study of bachelor in accounting, due to the close relationship between accounting and technology, which in turn makes students more qualified to work in banking sector.

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