THE EFFECT OF COMPUTERIZED ACCOUNTING ON ORGANISATIONAL PROFITABILITY IN FINANCIAL INSTITUTIONS.

A CASE TUDY OF COSMOS FOREX

BUREAU-NAIROBI, KENYA

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A RESEARCH PROPOSAL SUBMITTED TO SCHOOL OF BUSINESS AND MANAGEMENT IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF BACHELOR OF BUSINESS ADMINSTRATION OF KAMPALA INTERNATIONAL UNIVERSITY-KAMPALA

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DECLARATION

I ABDIFATAH BASHIR, do hereby declare that *"effect of computerized accounting on organizational profitability in financial institutions"* is entirely my own original work, except where acknowledged, and that it has not been submitted before to any other university or institution of higher learning for the award of degree.

Signed:-------------------   Date:--10-12-09--------

APPROVAL

This research report has been submitted for examination with my approval as the *candidate's supervisor.*

Signed.......... *(signature)* ....

Name:... MICHAEL RUTELAUSA ....   Date... 10/12/09 .

DEDICATION

A dedication to my beloved parents Mr. Bashir Moalim and Fatuma Sheikh, who have relentlessly provided unwavering support to see me through this 3 and half years struggle when I have been pursuing a course for the award of a bachelor of business administration degree of Kampala International university.

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Am also grateful to all those authorities whose studies and work provided literature and background on which this study was thrived.

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ABSTRACT

Organizations are established with a corporate objective of maximizing profit and customer satisfaction, any divergence from that objective could render the firm unable to meet its obligations.

This study was carried out to describe computerized accounting systems and assess their effects on profitability and performance of Cosmos forex Bureau.

The researcher used both qualitative and quantitative research designs so as to concentrate on the study variables. Both primary and secondary data were used in the study because they are reliable, economical and easily available the use of interviews and observation, secondary sources provided second hand data which included the number of customers served in a month, performance appraisal reports, and sales report.

Working from literature, organizational document review and interviews, a description of software accounting, its use in organizations and its effects on performance especially in achieving organizational objectives, the study will focus on: 1) situational analysis (SWOT of the manual accounting systems previously used, 2) the available computerized accounting packages options, 3) where, how and why are they being used, 4) what effects do they have on the organization in achieving its objectives 5) if failure of the adopted software accounting will it affect business in the near future.

By considering the above methodologies in the study, the findings portrayed that computerized accounting in Cosmos Forex Bureau has made it to be efficient and flexible to both the employers and employees and therefore increased customer satisfaction and profitability of the firm.

For more effective and efficient way of achieving the organizational objectives, the researcher recommended that, a firm should never use the manual accounting system since it has chink in somebody's armor than the computerized accounting system.

The firm should develop broader and more strategic capabilities to acquire the best accounting software that can make the organization compete favourably with other financial institutions.

The company should update with their accounting software either from the internet or by consulting the agents who hired the software to them, and it should be done within six months or less.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Accounting is the method in which financial information is gathered, processed, and summarized into financial statements and reports. An accounting system can be represented by the following graphic.

The business entity in the case study called Cosmos Forex bureau is located in Nairobi Kenya, particularly in the town centre in a street known as queen's way. The business was started by Mr. Mohamed Hajji Ahmed in the year 2000.

Forex bureau in Kenya is mostly found in big cities such as Nairobi, Mombasa, Kisumu, Eldoret, and Nakuru. However, there are other local exchange centres in the border areas which carry the business of exchange without licenses from the central bank of Kenya which is both the regulator of financial systems in the country at large and also the issuer of the licences to operate, such traders operate under black markets. These places includes Busia town, which is border to Uganda, Namanga which is border to Tanzania, Mandera which is border to Somalia.

Moreover few others offer the exchange services such as the commercial banks which are scattered all over the country. But their rates are not as favourable as the forex, due to high operating costs.

Accounting information systems:

An accounting information system (AIS) is the total suite of components that, together, comprise all the inputs, storage, transaction processing, collating, and reporting of financial transaction data. The objective of this system is to

collect and store data about accounting transaction in order to generate meaningful output for decision-making.

Every business has numerous processes. Some simple, others complex and cumbersome. But as the business grows, acquires new customers, enters new markets and keeps pace with constant changes in statutory regulations, the company will need to maintain highly accurate and up-to-date accounting, inventory and statutory records.

This is where a computerized accounting helps simplify, integrate, and streamline all the business processes, cost-effectively and easily.

Accounting information systems of any organization is composed of systems that are broken into sub-systems(otherwise known as transaction cycles), the main ones being.

- ❖ Purchasing
- ❖ Sales order processing
- ❖ Receivables/accounts receivable
- ❖ Payables/accounts payable
- ❖ Inventory control
- ❖ Payroll
- ❖ General ledger and financial systems
- ❖ Cost accounting
- ❖ Budgeting/cash
- ❖ Sales analysis
- ❖ Responsibility accounting

There are other systems that exist such as non-current asset control, inflation accounting and tax planning. All these sub-systems are interlinked and one piece of input data can affect many different subsystems. This means that when designing such accounting systems , provision was made for the sharing

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of data among the various subsystems for example, sales order data originate in the order processing subsystems, and subsequently affects the inventory and accounts receivable. Accounts receivable, accounts payable, inventory and payroll all provide input data at the general ledger subsystem.

The relationship between the general ledger and other subsystems is sharing one. The general ledger is represented in terms of the five major classifications of the chart of the accounts (that is assets, liabilities, owners equity (equity interest), expenses and revenue))

Most of the computerized accounting systems will provide a number of supports to the organization applying.

These include:
- ❖ On screen input and printout of sales invoices
- ❖ Automatic updating of customers accounts in the sales ledger
- ❖ Recording of suppliers' invoices
- ❖ Automatic updating of suppliers' accounts in the purchases ledger
- ❖ Recording of bank receipts
- ❖ Making payment to suppliers and for expenses
- ❖ Automatic updating of the general ledger
- ❖ Automatic adjustment of stock records
- ❖ Integration of a business database with the accounting program
- ❖ Automatic calculation of payroll and associated entries

The main purpose of computerized accounting system is to act as a formal vehicle for the operational processing of accounting data and for related decision support activities. It communicates financial and other data to interested parties both inside outside the organization. It meets a large proportion of management's internal decision making needs and provides for the compliance with external reporting requirements.

Despite all the benefits that are associated with computerized accounting, some business enterprises are still lagging behind to adopt a computerized accounting system into their business activities.

This research is intended to extend the frontiers of knowledge on the effect of computerized accounting systems in the profitability of business organizations in Kenya; particularly on financial institutions.

1.2 Statement of the problem

Business organizations in East Africa region , particularly Kenya, the use and practice of computerized accounting is on the increase. But however majority of business entities are still using the traditional method of manual accounting. it should be pointed out that these are indeed missing out on a very important area that would spur their businesses to greater heights in terms of meeting their business objectives which is profit maximization.

This study therefore investigates the apparent gaps particularly on the relationship between computerized accounting and organizational performance in terms of profitability.

1.3 Purpose of the study

The above scenario raises the following questions, which shows the purpose of the study.

1. Why should business organization computerize accounts?
2. What is the effect of computerized accounts to an organization?
3. Why are some business still stuck to manual accounting despite the merits of computerized accounting?
4. What could be the short-comings of using computerized accounting?

1.4 Objective of the study

The main objective of the study is to discover the effect of computerized accounting to organization performance in terms of profit among financial institutions.

Other objectives include:

2. To find out the available computerized accounting packages and their usage in business accounting.

3. To investigate the advantages and disadvantages associated with using computerized accounting.

4. To find out why some organizations have not adopted computerized accounting.

5. to enlighten business decision makers on the problems of manual account and how well they can benefit from computerized accounting as a basis of profitability and performance improvements in business entities.

1.5 Scope of the study

On the conceptual scope the study will focus mainly on the effects of computerized accounting on organisational profitability and performance. Computerized accounting is the independent variable and organizational profitability is the dependent variable. Computerized accounting refers to the use of relevant and properly designed software packages that facilitate work input and output. Organizational performance in this study will be limited to achieving profitability

The geographical scope of the study will cover Cosmos Forex Bureau situated in Nairobi, Kenya. In order to get full details on computerized accounting, the study will focus mainly on how those departments that has utilized both manual and computerized accounting packages over time.

1.6   Significance of the study

The findings of the study will help business people realize the importance of computerized accounting in improving the profitability of an organization. The findings will be of very great use to business organizations that have not yet computerized their accounting system.

The study shall further shape the researchers' in depth understanding of the various accounting packages on the market, and the relevancy of adopting computerized accounting. Moreover the study will of great importance to other future academicians in the coming generation who will use it as a literature review. Computerized accounting is relevant to all business irrespective of its size and scale of operation. It could be used both big corporations and small business firms. It is continually amazing to find a business either not using computerized accounting packages or using spread sheet to do their accounting.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the available literature relating to the effect of computerized accounting and performance of the organization in terms of profitability. The researcher had access at Kampala International University library, and the internet. The chapter looks at computerized accounting packages and their usage in business accounting.

The heart of any accounting system is the data contained within its structure. One purpose of an accounting software package is to make the task of entering, storing, and auditing data, not just accounting data, easier. All major accounting systems, regardless of cost or functionality provide the user with accounting database. The user, however is not always given the tools to get all the needed information. standard reports provided by most computerized accounting systems are geared toward the financial report, not management information.

Traditional accounting systems utilize· a flat or relational database, which preclude creating reports based on ad-hoc queries. With today's quest for information, and critical time constraints, accounting professionals require the ability to easily drill down through the accounting data for answers.

2.1.1 Client-Server Systems as a Solution

A client-server computer system, as defined by industry standards, is a computer system that contains a host (server) computer and at least one workstation(client). The computer system has multiple duties, with the host computer acting as traffic agent for file management, access, printing, and

communication, while the workstation actually runs the program and does the number crunching locally.

Client-server as defined by Dr. Tsay in the November 1994 issue of the CPA journal is a system that "...contains at least two common characteristics: cooperative processing and flexible end-user applications." An accounting system is the perfect product to run in a client-server environment. It requires large database, which must be maintained in a central location, while many users are able to run multiple programs aimed at entering or retrieving information.

Most programs can run in a simple form of client-server relationship. However, products that are written to exploit this unique computing environment are capable of providing the end-user with complex information at the drop of a keystroke.

2.1.2 The Traditional Accounting Package

In traditional accounting packages and the new breed client-server systems, users will find many similarities, both basic and advanced. A fully pledged accounting systems contains five major areas of accounting: general ledger, accounts payable, accounts receivable, inventory, and payroll. It is the robustness and functionality of the programs that distinguish the low- end systems such as, One Write Plus and Peachtree for windows, from the high-end systems, Macola Accounting system, Navision Accounting System, and Platinum Accounting system. Robustness means that the computer system is powerfully built, suited to endurance, and marked by richness and fullness.. Functionality refers to that designed for or adapted to a particular function or use. The following are distinguishing characteristics of robustness and functionality

- ❖ Ease with which information is pulled from the accounting data base,
- ❖ Quantity of information that can be kept in the database,
- ❖ Intensity of use, example total number of daily transactions,
- ❖ Ability to modify and customize—.
- ❖ Source code to add new fields
- ❖ Output(I.e format invoices, statements, checks)
- ❖ Reports and
- ❖ Ad-hoc queries and reports.

2.1.3 Low-End Accounting Systems

These accounting systems provide a full accounting solution—general ledger, accounts receivable, accounts payable, inventory, and payroll. These packages are not made to handle large database or heavy daily usage. They are not built for a client-server environment, but can to some extent be utilized in one. For example, One Write Plus will only operate in a client-server or network environment when users are performing tasks for different companies.

The One Write plus DOS package and Peachtree for windows are popular low-end accounting systems. With thousands of installation throughout the United States, odds are that if you are a CPA in public practice, one of your clients uses at least one of these products. Both packages are static systems. Static relates to an inability to change or modify the database or underlying programs to perform functions that the programmers did not write or envision.

Being static, these accounting systems do not permit the normal end user to change screens or underlying computer code to fit their specific company business format. There are however, third party applications available for Peachtree. Hard compromises must be made to successfully utilize these programs. Common computing dogma stipulates that the company user dictate the business practice and the computer follows in step. While every attempt

has been made by the creators of these programs to follow generally accepted accounting principles(GAAP) and business standards, most clients' businesses however do not. These systems do nonetheless, have the ability to modify or create certain reports through their report writings and can provide a sound basis for many companies to run their businesses.

2.1.4 High-End Accounting Systems

High-end accounting systems provide partial ,to full utilization of the client-server model. These software packages are designed to be used in mid-sized businesses and are capable of handling large databases, with high daily volume.

In addition, some of these packages provide full fledged manufacturing modules, something the low-end systems can never provide. Installation of these software packages, low-and high-end, entails significant amounts of time, energy, and money. While high-end systems require more time and effort, the same procedures must be followed implementing a hundred percent accounting system. The cost associated with the installation and implementation of an accounting system can easily dwarf the money spent for the software. Average costs for implementing a high-end financial accounting system can be anywhere from $ 5,000 to $20,000. ("Guide to Computer Implementation" by Wayne Spivak in the February 1994 issue of the CPA journal.) The following paragraphs provide three examples of high-end systems.

1. The Macola Accounting Systems provides partial utilization of the client-server model.
2. Navision

3. And platinum Accounting Systems provide full utilization, with the ability to retrieve data with ad-hoc queries. In the discussion that follows, the three systems are examined as to;

- ❖ ability to modify the existing database
- ❖ stock reports and report writers
- ❖ power contained within the product versus ease of use
- ❖ ability to retrieve data not contained in "canned" reports, for instance ad-hoc queries. ·

Macola Accounting system: The macola Accounting System is an award winning accounting system, based on micro focus COBOL. In its client-server model, Macola uses the Btrieve database engine, which runs in either a stand-a-lone mode or on Novell Netware. An optional Structured Query Language (SQL) engine is available which permits access to Macola's database through its new report writer.

Macola requires end users to either contract with an approved Macola developer or purchase its source code to make changes. Since Macola is written in COBOL, adding fields to any database or changing screens is time consuming effort and requires highly skilled programmers. Generally this is also true with changing reports. Macola uses a more traditional model of client-server technology, with most of the computer processing done at the file server. While accounting system and its programs are sound, robust, and functional, the end user will not able to enjoy the more advanced features found in other client-server systems without purchasing third-party add-ons. Although it is rumoured that version 7.0 xs will have more client-server capability without these additional purchases, ad-hoc queries and custom report generation are limited. Also, Macola version 6.0x, in its off-the-shelf form does not support the drill-down features of the more advanced client-server programs.

Macola supports two report writers. The DOS based standard report writer permits queries based on either pre-defined data dictionaries or on particular

files. The report generator is slow and awkward, but gets the job done. The new report generator, part of Macula's new version 7.0x, requires the end users to purchase an SQL server. The new powerful report writer enables ad-hoc queries on specified files and data dictionaries, plus the ability to link together files. Used exclusively in a Windows environment, this report writer enables end users to crunch numbers utilizing windows based spreadsheets through the use of Open Data Base Connectivity (ODBC) drivers. Both report writers require additional training or a better than average understanding of drafting computer queries to operate. While this may deter some, the added benefit are worth the effort.

Navision Accounting System: Utilizing this company specific, client server model, Navision has been able to put together a true 32-bit product permitting larger amounts of data to flow while increasing the speed of the program, which then enables and empowers the end user to get at the data hidden within the accounting system. Navision offers a form Designer, Report and Data port Designer, Table Designer, and Application builder. Within Navision's development applications, the user is given the ability to modify any data entry screen on the fly. Not only can the end users modify a screen, but this modification can then be assigned to specific users. Report writing is also done in a similar manner. One hopeful attribute of Navision is that upon completion of the development cycle, the new programs can be implemented in real time. This means everyone does not have to log out of the accounting system—a big time saver!

Built into this product is the ability utilize ODBC products and C based programming objects. The results of these attributes are a wider range of tools available by end users to access their data. An additional feature is Navision's connectivity with Microsoft's internet information server, which will permit internet and companywide document management systems—intranet—access to Navision's database.

Platinum Accounting System: platinum has several different versions of its accounting program. It has entered into close association with Microsoft Corporation to provide a solution tied to Microsoft's SQL server on its Windows New Technology (NT) platform this association with NT, permits several new features.

With platinum written for SQL server, the ability to modify the database is inherent.in SQL. The ability to cross-pollinate object linking and embedding (OLE) compliant products, such as Excel and Word, enables the end user to read and write information from platinum's databases.

There are variety of tools that come with either Platinum, SQL server, or third party publishers that allows the users of platinum to modify databases, reports, or screens. Since Platinum is a client-server product, it has the capability to drill-down through the data to find answers to who, what, and when questions.

2.1.5 Mind Your Business (MYOB)

MYOB will also allow direct emailing and faxing of accounting documents such as invoices and receipts to people directly from the program.

2.1.6 EZcom

This is anew generation VAT (Value added tax) enabled accounting package. eZcom, a power packed software product for the entire trading community, small business, department stores, shopping malls, with many advantages over other accounting packages of its kind. It saves time and money by virtue of its simplicity, customized reports and other advanced features.

2.1.7 Main Features

Financial Accounting- through this product accounts books and financial statement of manufacturing , trading, non-trading, construction firm with minimum skills and effort can be prepared.

Trading – pre-defined Auto generate entry for trading transaction and Auto updating of stock.

Stock Maintenance- updating stock , damaged stock and different type of stock register and reports (Detailed, Consolidate, Level wise Registers)

Management Information System (MIS)- through this, one can take various analyzing reports of trading, stock, Debtors, and Creditors, Cheques issued and received .

2.1.8 Other Accounting Packages

These include: QuickBooks, Payable, Sage MAS 90/ Sage MAS 200 Software. This accounting packages has features that can enhance things like; accounts payable, accounts receivable, bank reconciliation, assets accounting, General ledgers among others.

Cougar Mountain Software- CMS Professional accounting software. This is a single point dedicated application server for all products, capable of producing secure audit trails, Specific security settings, Audit trail search options, and bank reconciliation sorting by multiple variables. It is backed up by numerous modules that cut across various business needs.

CYMA Accounting Software: CYMA Accounting Software is a modular system capable of supporting a wide variety of organizations. It delivers traditional accounting modules, multi-state payroll, job/project costing, inventory and non-profit accounting. It's also highly customizable which makes it ideal for

every organization. Its modules include; accounts payable, accounts receivable, CYMA bank reconciliation, CYMA general ledger among others.

2.1.9 Manual Accounting

Paper trail: When you do manual accounting one has to build up from collateral to support ledger to general ledger with identifiable tags who wrote the entry (e.g. handwriting)

- ❖ Cheaper to implement.
- ❖ More transparent. Journal entries are put out verbatim instead of being "black boxed" by the software.

Disadvantages:

- ❖ Slower.
- ❖ Error prone. Subject to human error along the way.

2.2 The advantages and disadvantages associated with using computerized accounting

The main advantages of computerized accounting system are as follows:

- ❖ **Speed-** data entry into the computer with its formatted screens and built-in databases of customers and supplier details and stock records can be carried out far more quickly than any manual processing.
- ❖ **Automatic document production-** fast and accurate invoices, credit notes, purchase orders, printing statements and payroll documents are all done automatically.
- ❖ **Accuracy-** there is less room for errors as only one accounting entry is needed for each transaction rather than two or three for manual accounting system.

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- ❖ **Up-to- date information-** the accounting records are automatically updated and so account balances such as customer accounts will always be up-to-date.

- ❖ **Availability of information-** the data is instantly available and can be made available to different users in different location at the same time.

- ❖ **Management information-** reports can be produced which will help management monitor and control the business, for instance, the aged debtors analysis will show which customer accounts are overdue, trial balance, trading and profit and loss account, and balance sheet.

- ❖ **GST/VAT return-** the automatic creation of figures for the regular GST/VAT returns.

- ❖ **Legibility-** the onscreen and printed out data should always be legible and so will avoid errors caused by poor figures.

- ❖ **Efficiency-** better use is made of resources and time, cash flow should improve through better debt collection and inventory control.

- ❖ **Staff motivation-** the system will require staff to be trained to use new skills, which can make them feel more motivated. Further to this with many 'off-the-shelf' packages like MYOB the training can be outsourced and thus making a particular staff member less critical of business operations.

- ❖ **Cost savings-** computerized accounting programs reduce staff time doing accounts and reduce audit expenses as records are neat, up-to-date, and accurate.

- ❖ **Reduce frustration-** management can be on top of their accounts and thus reduce stress levels associated with what is not known.

- ❖ **The ability to deal in multiple currencies easily-** many computerized accounting packages now allow a business to trade in multiple currencies with ease. Problems associated with exchange rates are minimized.

Security Issues

Security is a major issue in the corporate structure, especially when it comes to sensitive financial data. Who has access, to what areas, and how can the company enforce their security requirements? Each of the accounting systems handles security differently.

In the low-end products, security is handled on either a module-by-module basis, or on the level of permitted data entry. An example would be a user being allowed to enter orders, but not print invoices. Security in these products is simple, but it does work.

In the high-end systems, the ability to keep individuals out of the system is more complex. From limiting the ability to enter specific menu choices (Macola) to the full extent of both the software and windows NT security features (Platinum), security can be set at a high level. Navision, with its ability to have multiple data entry forms, can further customize the security issues by eliminating sensitive fields from data entry screens where the information is not needed by the end users.

Several of the high-end accounting systems mentioned, as well as others not included here, are now positioned to permit access by internet users. Companies have the ability to open their purchasing and order processing departments to their clients and vendors as never before. Electronic Data Interchange (EDI),as we know it today, will cease to exist. All this has been made possible by the advent of client-server architecture.

In summary, if one has not yet computerized their accounting system, they should seriously consider doing so. Instant reports, ease of use by other accounting tools and multiplatform accessibility are what accrue to an organization that takes on computerized accounting.

CHAPTER THREE

METHODOLOGY

3.1 Area of study

The study will be carried out in Nairobi, Kenya. The study is going to focus on Financial Institutions. These institutions are believed to be using Computerized accounting packages that merit a study of this nature

3.2 Study population

The study population will be composed of staff in the selected financial institution, these will include staff in the accounting department and, and those in decision making positions.

The clients and potential clients of the Forex Bureau will also be targeted for the study.

3.3 Research Design

3.3.1 Sample selection and procedure

1) Selection of Sample area of study;

Nairobi as an area of study has been purposively selected because, it is convenient to the researcher as it is his area of residence.

Secondly, the researcher has prior knowledge aout he existence of the study problem. Cosmos Forex Bureau has been purposively selected, because the institution is known to be using computerized accounting system.

Selection of respondents;

The study will employ both random sampling and purposive sampling. Under random sampling clients and potential clients of the Forex Bureau will be targeted. While under Purposive sampling, the manager of the Forex Bureau, the Accountant, and the chairperson Board of directors of the institution will be targeted.

3) **Sample size:**

The study will be limited to a sample size of thirty (30) respondents in total, this is due to financial, time, and personnel constraints. Out of the thirty respondents, twenty five(25) of them will be clients of Cosmos Forex Bureau, three (3) will be Staff of the Forex Bureau, and Two (2) will be Managers who are at the decision making level including a member on the Board of Directors.

3.4   Methods of Data collection

The methodologies that are described below will be pursued comprehensively to achieve the study objectives. Results obtained from the different approaches shall be triangulated to provide a more rigorous, realistic, analytical, and accurate analysis.

The following methods of data collection will be specifically used:-

- ❖ Document review.
- ❖ Key Informant Interviews
- ❖ Formal Interview
- ❖ Observation

Below is a detailed account of how each of the listed above methods will be applied.

3.4.1 Qualitative Methods

3.4.1.1 Document review

Document review will start at proposal development phase and will continue up to the time of submission of the final report. The anticipated documents will include among others progress reports [narrative and financial], key programme documents and procedures. These will be documents of the selected organization of the study as well as related literature; including previously done studies and internet searches.

Key documents include but not limited to:-

❖ Progress/Review Reports [narrative and financial]
❖ Performance Indicator Reports
❖ Quarterly, biannual, and annual financial audited accounts, management reports
❖ Incidental relevant articles, literature available from other organizations, academicians, and institution of learning

3.4.1.2 Key informant interviews

In this method ,the researcher will use personal interviews through the use of interview guide as an instrument. The target respondents will be directors, clients, supervisors, accountant in order to deduce effect of computerized accounting impact as is in the eyes of the beneficiaries. [refer to study objectives]

This method is good , it will enable a high response rate and at the same time will give room for further probing. Further more, response by proxy will be minimised and will be appropriate to key informants who will be very busy in their daily office cores.

3.4.1.3   Observation

This study will necessitate the use of an observation checklist. This will be useful in supplementing the personal interviews. It will also provide extra answers and act as a check against invalid data that may be given. It will assist in discovering non- verbal communication, as well as inconsistency in communication. The research will be very much interested in physical seeing the accounting packages in use by a look at the computer screens of the company. He will also be interested in checking its practical utilization at least for four (4) hours per day for three (3) days.

It will be of much interest also to look at the old manually generated records, such as ledgers in bid to ascertain their user friendliness.

3.4.2 Quantitative Methods

3.4.2.1   Formal interview

This method will be very useful in soliciting information from both the clients and the potential clients. Here the researcher will employ the participatory look back and lok forward interactive technique during the interviews. It will be employed to those respondents who are assumed to be very busy and hence have limited time. The researcher will endeavour to make formal interviews as

brief as possible; since they are intended to generate information related to the clients level of satisfaction of the Cosmos Forex Bureau's level of service delivery in a historical perspective. For instance the situation now and how it was two years or one year ago.

3.5   Envisaged problems to be countered and mitigation measures

❖   The researcher foresees the problem of disruptions of the flow of interviews since respondents especially the Forex Bureau workers will be approached from their place of work. Here they will have divided loyalty between researcher and the customers whom they are serving

The researcher will ensure that his flow of interview is in tandem with the wishes of respondents. The researcher will try to be as flexible as possible in order to fit in the respondents work schedule.

❖   Some clients may be unwilling to respond to the researcher; for they may be time bound or in a hurry.

Nevertheless, the researcher will try as much as possible to seek permission of request from the respondent (clients) who will be requested to avail at least ten (10) to thirty (30) minutes. Much emphasis shall be put on to those clients who have built a long time relationship with the Forex Bureau, to whom even a prior appointment shall be sought.

❖   The researcher may not be allowed to access the organization financial records, which may be very sensitive as he may be mistaken to a tax agent from the tax bodies like Kenya Revenue Authority (KRA).

The candidate will, from the on set explain the purpose of the study with the supporting documents /letters of introduction from Kampala International University, school of Business and Management; which clarifies that the study is purely for academic purpose and not related on whatsoever to Tax assessment under any tax management body such as KRA.

3.6 Data collection and Management

Data will be collected for five days from the entire Organization. The researcher will work with the Forex Bureau's Accountant to ensure professionalism in data collection and management. Data will be collected by the student himself. The study and data collection shall be executed by the candidate stationing himself at Bureau for not less than Five days.

After field data collection on every evening, the researcher shall go through all used instruments for a day's recap and subsequent planning for the next day. Latter the data will be arranged for subsequent study process.

3.7 Data entry and analysis

Data editing will be done on the spot during the study checking , the accuracy and completeness of consistency of answers given. The data shall be coded with the aim of organizing it into representative, exhaustively, and mutually exclusive categories. Data processing henceforth will consist tabulation and graphical presentation as it shall be exported to SPSS for analysis to inform the reporting. '

Meanwhile qualitative data shall be analyzed along identified thematic areas. Triangulation will be made of the different sources of data to enrich the interpretation of the findings. The data generated from the review of

documents, and interviews at both Forex Bureau staff and clients be analyzed using the content and thematic analysis method.

3.8 Limitation of the Study

In the course of executing the research, the researcher experiences limitations in resources both in terms of finance and time. Possible solution to overcome these limitations, the researcher did proper planning by soliciting funds from the relatives and also started his research early enough.

CHAPTER FOUR

ANALYSIS AND PRESENTATION OF FINDINGS

4.1   Introduction

In the chapter, the researcher attempts to fully present, analyze and interpret the findings in line with the study objectives which included; finding out the available computerized accounting packages and their usage in business accounting, investigating the advantages and disadvantages associated with using computerized accounting, finding out why some organizations have not adopted computerized accounting, and enlightening business decision makers on the benefit of computerized accounting and at the same time answer the research questions.   Presentation and analysis has followed the order viz; social demorgraphic data, the available computerized accounting packages in Roltex Forex bureau, the advantages and disadvantages of using computerized accounting in organizations, limitations to the usage of computerized accounting and finally the problems of manual accounting.

4.2   Social Demorgraphic Data

4.2.1 Gender and use of financial Institution

Here consideration was made of the sex and level of education of the study respondents. The respondents studied constituted 16 male and 14 females.

The graph below shows the gender composition of the respondents:

Simple Bar graph showing gender of Respondents

Number of respondents

16.5
16
15.5
15
14.5
14
13.5
13

☐Sex

Male   female

Social demographic variables
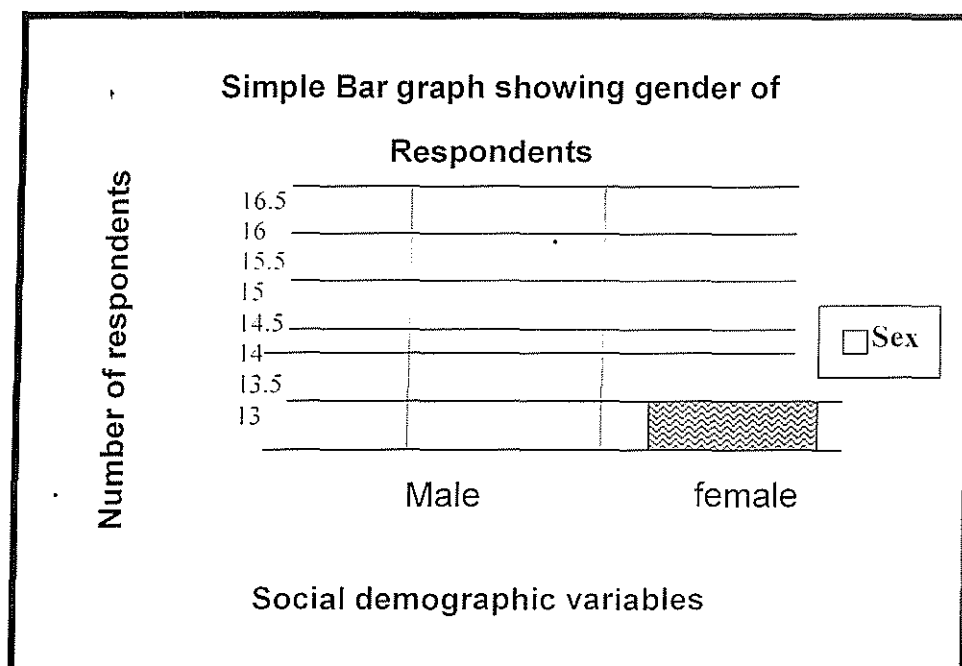
Seventy (70%) of the respondents studied are male noted to have come to Cosmos Forex Bureau in search of financial services for several times; while 30% are female had been at the company for a few times and none had come for the first time. This implies there is a higher incidence of customer royalty in financial institutions. It could also be attributed to the good customer care emanating from the use of computerized accounting.

4.2.2 Education and use of financial institutions

Of these the majority (20) representing 66.6% were found to have attained tertiary level of education; while only 2 had never attained any formal education.

These findings imply that there is more use of formal financial institutions among the educated community.

pie chart showing educational levels of the respondants

None 2
☐Secondar8
☐Tertiary 20
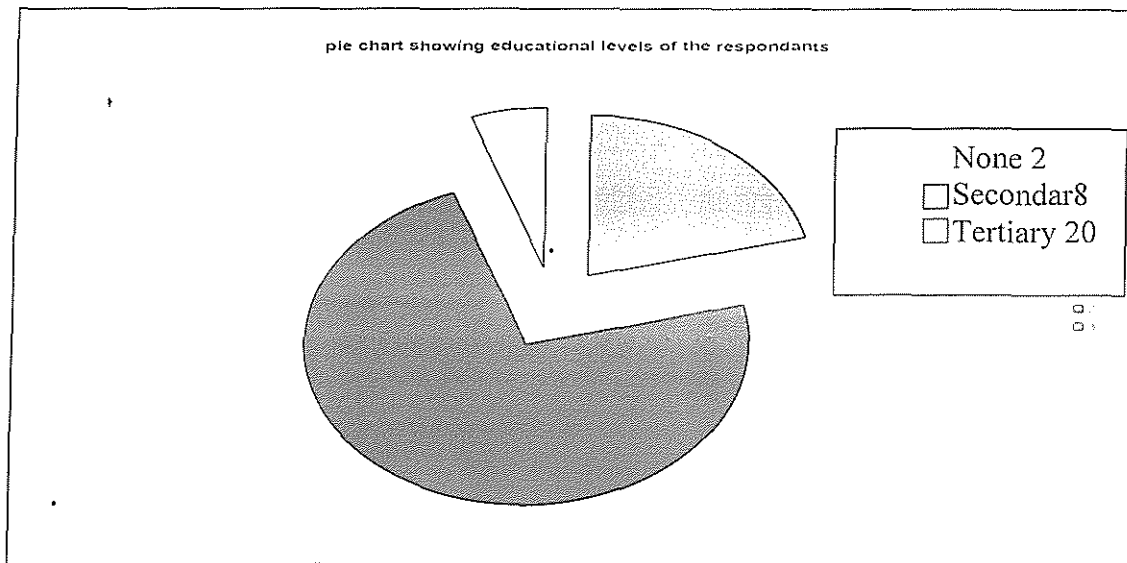
The above findings imply that there is a high relationship between seeking financial services from Forex bureaus. with the level of education. This is further related to levels of income and or accessibility to the foreign currency which is related to ones level of education since 93.3% of the service consumers were found to be those people who had at least attained secondary and above education standards.

4.2.3 Available Computerized Accounting Packages

The researcher's interaction with both the company staff, and the clients revealed that Cosmos was using computerized accounting system. It was learnt that tally was in use with a 6 computer network. That had 4 power back ups all which was described as being in good condition.

4.2.4 Advantages and Disadvantages of Using Computerized

The research endeavored to illicit information related to advantages and disadvantages of using computerized accounting. The findings and interactions from the customers' own perspective revealed that none of the respondents thought that computerized accounting had disadvantages. They were able to identify a variety of advantages that have been graphically expressed here below;

Advantages as stated by the Respondents	%age
Time Saving	96
Encourages Flexibility	56
Provides More Accurate Data And Information	20
Past Data is Retractable	25
Fast Efficient and Safe	68
Secure and Simplifies Coordination Of Activities	28
Prevents Forgeries	56
Easy to Use	20
Easy to Access Ones Details	37
Stores the Records Faster and Does the Balancing	69
You Can Be Informed of Your Money At A Glance	50
It Ensures Good Accountability	69

1. Time saving

It was learnt from the clients testimonies that computerization of the system had assisted a lot in saving time. It was reported that before two years ago, clients would spend not less than 30 minutes in the queue waiting to be served. The advantage was echoed by the accountant who pointed out that the use of tally software had assisted a lot in saving the payments processing time.

28

2.   Encourages flexibility

Fifty six (56%) of the clients were of the view that the use of computers encouraged flexibility. It was pointed that it was now possible for the customer to ask for more services without much ado. For instance one can process money transfer as well as obtain foreign exchange by the click of a computer icon.

3.   Provides more accurate data and information

Clients pointed out that since the introduction of the computers; the foreign exchange conversions have been accurate. This ahs minimized the use of estimates and losing some amounts of money that seemed negotiable but would end up being too much money if lost continuously through out the year. There is more confidence in the system.

4.   Past data is retractable

The clients that pointed this advantage, observed that in the past they would come in need of retrieving past information relating to remittances of their relatives working from abroad for purposes of accountability and reporting, they would be turned down and told to wait and check after a whole week.

"To get your 2 years data please inform us a week in advance used to be the notices for customers "Exclaimed one of the clients, who intimated to the researcher.

5.   Secure and simplifies coordination of activities

Top management observed that since the introduction of computerize accounting, their management role had been made easy. They can now coordinate their management roles as well as feeling secure with the public funds. It has been come easy to follow and track transactions on a daily basis. Reports are self generated and any fault, and or errors and omissions are easy to identify.

6. Prevents forgeries

The basis of this was based on the fact that once figures are feed in the soft ware, manipulating them becomes very difficulty. It was however noted that the only exception is where the responsible officer feeding the system with wrong information.

7. Easy to use

Once on is computer literate, it was observed that the software is easy to use. It is user friendly. The accounting observed that once you enter one figure in the correct entry. Other entries will be generated automatically.

8. Increase in Sales

The accountant further informed the researcher that the company sales had grown from the monthly less than 200 to 500 because of the efficiency in service delivery emanating from the use of computerized accounting.

Improved customer care and satisfaction

There was a general consensus among the company staff ant the clients interviewed that there had been improved customer care; as revealed by the majority of the clients 60% revealed that services had improved at Cosmos forex bureau over the past one year following the introduction of computers. The company was serving 25 people per hour. This implies that each customer takes an average of 2.4 minutes. This is wonderful customer care and means that Cosmos Forex bureau is indeed in business.

Other advantages which were stated but are more or less similar to the above though given in different wordings included; Easy to access ones details, stores the records faster and does the balancing, You can be informed of your money at a glance and it ensures good accountability and being efficient and safe.

The study findings were in tandem with what the researcher earlier found with other studies as presented in chapter2 (2.3)

Disadvantages of using computerized accounting

The study revealed that computerized accounting has a disadvantage of being very costly and expensive to not only install but also to administer and maintain. It requires constant maintenance and hence necessitates employing a specialized person in systems administration.

It was observed with reservations that the company is wound to loss important data should there occur a misfortune of computer theft. The whole institution can be disorganized by interrupting the server computer or stealing any of its .

Important part; which may not be the case with manual accounts where it could be difficult to carry way bulky files.

4.3   limitations to the usage of computerized accounting

Ignorance

The researcher was surprised to learn that one of the most important factors to the use of computerized accounting acknowledge was ignorance about the existence of the service. Thirty three (33%) of the respondents had never heard about computerized accounting though acknowledged that computers simplified the forex bureaus work.

knew about computerized accounting
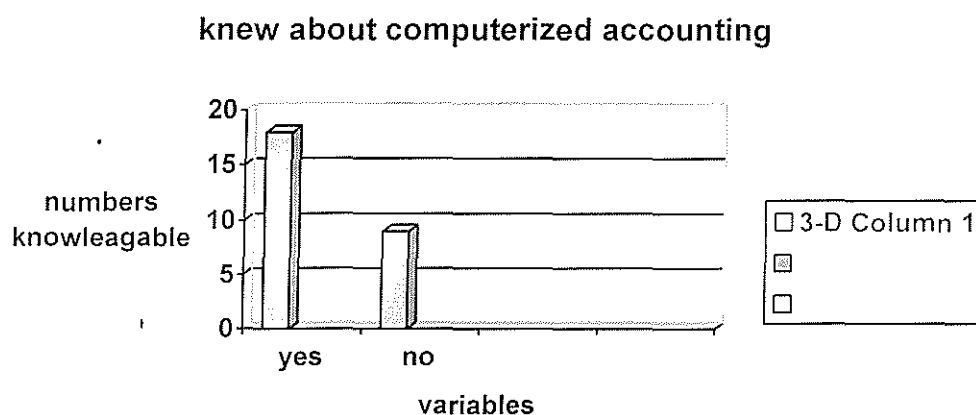
What was interesting to learn was that knowledge ability about existence of computerized accounting, 7 attained tertiary education .It was difficult however to identify in which field of the study these respondents had been educated.

This was an important discovery that one of the factors limiting usage of computerized accounting is the people's ignorance about such a services.

2. Size of the business

Those who new about it, were however fast to note that though associated with advantages, they would take time to adopt it due to the nature of their business. When probed one of the clients of cosmos Forex Bureau had this to say, "I import general merchandize from Kenya, and some items from China and Dubai how I can computerize my business, these computers are only fit for such businesses like banks!" Computers are more over expensive and would imply that I have to recruit a computer person in my business if I am to use them" such a statement is typical of; ignorance of the importance of computers and associated accounting software packages.

3. Costs Involved

It was discovered that some people believed that computers are meant for rich and big business. Some people (40%)· had never bothered to found out the costs involved in computerizing their business and what costs it would involve.

When asked why they thought some organizations had not adopted computerized accounting, the company accountant and the director both noted that it was very expensive. They went on to say that computerized accounting requires skilled personnel and proper maintenance by skilled systems administrators who are not easy to come by Kenya being a young ICT Country. This was important discovery that one of the factors limiting usage of computerized accounting is the people's ignorance about such a service.

4. Characteristics businesses

Five clients' interviewed intimated to me that they were involved in general merchandize business. One of these dealt in motor vehicle brokerage. While another was dealing in the purchase of crop produce. They all wondered how it would be possible to computerize their business.

5. Problems of Manual Accounting

Interaction with the company accountant revealed that manual accounting had been very cumbersome and affected the company's service delivery.
"It was difficulty to retrieve information, live alone business operational space had been overcrowded by filling cabinets and the numerous files" observed the company accountant.

The manager elaborated that it had been a stressful experience to look for a file, which was with in ones office but could take hours to retrieve it in case of displacement. Today it is a matter of clicking ones name by the first letter and all info about him/her flows. The manager continued to elaborate. The manager's comments were further enriched by what the clients commented about the previous level of services which 80% described as having been poor.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This study was carried out to discover the effect of computerized accounting to organizational performance and profitability among financial institutions. The finding relating to the study objectives an research questions have been presented and interpreted in the foregoing chapter and in this section, a summary of the main findings are given and a conclusion drawn. Some recommendations for popularizing use of computerized accounting have been given and finally limitations of the study are given and some suggestions for further research are also made.

5.2 Summary of Major Findings

A number of findings have been discovered by the study as identified below:
The research found out that use of computerized accounting is indeed useful and important for the success and improved service delivery in the financial institutions. The study revealed that the key merits of computerized accounting include; improved efficiency, increased customer satisfaction, and effective management coupled with informed decision making.

The study was guided by one of the study questions viz; why are some business still stuck to manual accounting despite the merits of computerized accounting? This question was answered when it was discovered that the nature of business, ignorance of some business owners, and the general community including educated elites, and fear of costs associated with use of

computers are among the factors that make some business fail to adopt the use of computers.

5.3   Recommendations and Conclusions

The researcher in recognition of the role played by computerized accounting in the boasting of business enterprise and the failure of some of the business units to adopt makes the following recommendations;

Experts in computer and information and communication technology should team up with accounting professionals and sensitize the business community about the role of computerized of accounting.
The above should go along with popularizing the available   accounting software packages.

The course content at both diploma and degree level must be made more practical and should include a practical orientation into the uses of computerized accounting packages.
Taxing bodies including Kenya Revenue Authority should explore the opportunity of giving incentives to business units that opt to computerize there business accounting system for it will have a long-   term benefit of effective taxation and tax recover.

5.4   Limitations of the study
The major limitation of the study was the uncooperative behavior of the company's top managers.   The manager was unwilling to divulge detailed information; and could not commit to me to the study for he wanted to serve his client as opposed to attending to the needs of the study.

Other respondents especially the accountants also claimed to have little time for the study for they had to attend to the clients who were already in the queue.

5.5   Suggestions for Further Research

In view of the findings and limitations of the study and in even a stronger view that the use of computerized accounting is useful, the following suggestions are made for future researchers.

Since there is a variegated nature of business enterprises in Kenya, there is need to explore into business peoples attitudes towards computerized accounting.

Since there is a feeling that computerized accounting is expensive, there is need to undertake a cost benefit analysis of using computerized accounting, because business enterprises still thrive in absence of computerized accounting, one needs to explore into the present business financial copying mechanisms.

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APPENDICES

APPENDIX A: RESEARCH INSTRUMENTS

Interview Guide to the Director(s)

The effect of computerized accounting to organizational performance in financial institutions: Cosmos Forex Bureau.

Semi-structured interview scheduled for the Managing Director.

Introductory Remarks

Good morning/afternoon Sir/Madam, my name is.................................... I am a student of Kampala International University in Kampala, Uganda now undertaking a study in the effect of computerized accounting to organizational profitability in financial institution. I am conducting this study to find out the extent to which computerized accounting can affect organizational profitability among financial institutions.

The finding of this study will help the business stakeholders to further improve the delivery of financial services in the years to come.

You have been selected to participate in this study because we feel you have sufficient knowledge and experience about the use of computerized accounting as well as manual accounting in the management of financial institutions like Cosmos Forex Bureau, and can therefore share with us information that can inform accounting initiatives. I therefore, kindly request you to share your honest views.

Participation in this study is totally voluntary. Therefore if you choose to not to participate, be assured that there will be no effect on your business. However, I wish to assure you that if you accept to participate, the information you give

me shall be kept strictly confidential and will only be used for the purpose of this study only.

Do you agree to participate? 1. Yes 2. No (terminate the interview and thank the respondent)

Date of interview...

Time interview will start..

Interviewer's name..

SECTION A: instruction to the interviewer: Identification Particulars Of the Respondent, please Circle as appropriate. Where you are required to write the response do it appropriately.		
1	Designation	
2	Responsibilities	1- .... 2- .... 3- ....

SECTION B: Respondent's Socio-Demographic Characteristics		
	Question .	Response
3	Sex of Respondent (tick as appropriate, do not ask)	1. Male 2. Female
4	How long have you served as an accountant? (both here and somewhere else)	In complete years ....
5	What is your highest level of education?	1. Diploma 2. 1st degree 3. Masters 4. PHD 5. Others (Specify)....................
6	What is your Religion?	1. Muslim, 2. Anglican, 3. Catholic, 4. SDA, 5. Orthodox, 6. Pentecostals, 7. Tradional,8. None
7	What is your marital Status?	1. Married/Cohabiting 2. Single

		3. Divorced, 4. Widowed
SECTION C: EFFECTS OF COMPUTERIZED ACCOUNTING		
8	How big is your volume of sales per month?	1. 100-500 2. 501-901 3. 902 +
9	When did you start using Computerized Accounting?	1. One Year ago, 2. Two Years ago, 3. Three Years ago, 4. more than Three Years ago
10	Why did you adopt the use of Computerized accounting System?	1 …………………………… 2 …………………………… 3 ……………………………
11	What has been the trend of your business growth since the introduction of computerized accounting?	1. Growing 2. Constant 3. Declined
12	Do you sometimes regret having left manual accounting?	1. Yes 2. No
13	If YES why?	1- ………………………… 2- ………………………… 3- …………………………
14	Why do you think some other organizations have not yet computerized their accounting system?	1- ………………………… 2- ………………………… 3- …………………………

Time interview ended …………………………………………………

Thank you very much

APPENDIX B: INTERVIEW GUIDE TO CLIENTS

The effect of computerized accounting to organizational profitability in financial institutions: Cosmos Forex Bureau

This instrument is written specifically for clients who have been seeking financial services with Cosmos forex Bureau. These questions ask about experience of clients with the forex Bureau in which they have been coming for services, either in the long past, or in a few days or months ago.

Good morning/afternoon Sir/Madam, My name is ....
I am a student of Kampala International University now undertaking a study on the effect of computerized accounting to organizational profitability in financial institutions: Cosmos forex Bureau. The findings of this study will help this forex bureau to further improve their services to you as customers, and serve you better.

You have been selected to participate in this study, because we feel you deserve to be consulted about how well this organization should serve you. I therefore, kindly request you to share your honest views.

Participation in this study is totally voluntary. Therefore if you choose not to participate, be assured that there will be no effect on your relationship with this forex bureau. However I wish to assure you that if you accept to participate, the information you give shall be kept strictly confidential and will only be used for purpose of this study.

SECTION A: identification of particulars of the Respondent Instruction to the interviewer: please Circle as appropriate. Where you are required to write the response do it appropriately.	
Sex	1. Male 2. Female

What is your level of education	1. None
	2. Secondary
	3. tertiary
	4. others, (specify)
	....
Period of seeking services with Cosmos Forex Bureau	1- First time 2- very few times 3- several times 4- so many years

SECTION B: Use of Computerized Accounting and Customer satisfaction

1	How do you rate customer service here at least in the last on year?	1) very good 2) good 3) fair 4) poor 5) not applicable
2	Have you sought services from other forex bureau before?	1) Yes 2) No
3	If yes what did you liked there?	1- .... 2- .... 3- ....
4	Have you heard about computerized accounting	1) Yes 2) No
5	If YES, what do you consider to be the most important two advantages of ·using computers in financial services when serving you as a customer?	1- .... 2- ....

`hank you very much.

APPENDIX C: ESTIMETED BUDGET

Below is the estimated budget break down for carrying out the research, which will be concluded in Nairobi, Kenya.

THE PROPOSED BUDGET FOR SUCCESSFULLY CARRYNG OUT THE RESEARCH

NO.	ITEMS	UNITS	RATES	TOTAL
1	Transport	1	100,000	100,000
2	Accommodation	3 days	10,000	30,000
3	Meals	3 days	12,000	36,000
4	Stationeries		5000	5000
5	Research assistance	1	20,000	20,000
6	Miscellaneous		50,000	50,000
7	Typing, printing and spiral binding	2	10,000	20,000
8	Total			**261,000**

NB: All the money value is in Uganda Shillings (UGX). The anticipated budget of the research will be generated from personal savings and from relative.

APPENDIX D: CURRICULUM VITAE

ABDIFATAH BASHIR AHMED

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P.O BOX 70862-001 NAIROBI, KENYA

+(254) 0721 821 315 or +(256) 0783 545 718
afatah2010@gmail.com or fatuhni@hotmail.com

Nationality: Kenyan
DoB: 1986
PoB: Baidoa, Somalia

Attributes

Loyalty

Commitment

Honesty and integrity

Enthusiasm

Reliability

Personal presentation

Common sense

Positive self-esteem

Sense of humor

Balanced attitude to work and home life

Ability to deal with pressure

Adaptability

OBJECTIVES

To develop my career in the area of Finance and Accounts

EDUCATION

30th November, 2009

Bachelor of Business Administration/Accounting major

24 Feb, 2007
Matriculation Certificate in access Program in Kampala international
university

15 December, 2003
Mean grade B plain, (Olkejuado High School in Rift-valley province)

10 December, 1999 (D.E.B Primary School, mandera, Kenya)

Project Manager

December 3rd 2003 – 24th January, 2005

o   Prepared reports to donors such as WFP which we were partner with
   on Food for work program in Bay region- Somalia

o   Supervision of food distribution

o   Supervised and managed project of digging three boreholes in
   labatanjerow district which was funded by UNDP

o   Accounting for all field work transaction and reporting directly to the
   specific Donors

o   Working closely with community leaders during the food for work
   program which we were in partner with WFP

o   Capacity building of programs & partners

o   Planned and prepared project proposals according to international
   Donor standards

o   Presented the Ngo in meetings with senior staff such as WFP and
   UNDP respectively.

**Mp elect in school of Business And Management and Deputy
speaker**

10 April, 2008 – 25th April, 2009

- o Presented interest of students of school of Business $ Mgt constituency
- o Chaired and conducted Parliamentary sessions
- o Member of Budget committee of KIUSU.
- o Head of Constitution amendment of KIUSU constitution.
- o Made a lot effort in the sensititiation of general students in many occasions
- o Arranged and conducted inter-parliamentary exchange programs with other institutions and the Parliament of Uganda
- o Represented KIUSU and KIU in general on many events.
- o Acted as full speaker of KIUSU for two complete months due to vacancy.
- o Maintained an efficient, proper and transparent parliamentary sessions and code of conduct throughout my term in office.

- o All packages of computer Applications

- o Typing speed of 40 words per minute

- o Information Management and automation systems.

- o Data management & Analysis using SPSS

- o Knowledge of computerized accounting packages such as Sage, tally, Peachtree and quick books

- o Driving skills

During my studies at Kampala International University I was involved in many community activities.
I have been the vice-chairperson of Somali University Students in Uganda, which I was elected to serve the Somali students in integrating to the local

society and mobilizing the local business environment to help the Somali students to get internship placement. In addition, coordinating student forums, harmonizing Somali students and universities administrations. Also coordinating some activities with the Ambassador of the republic of Somalia and the Somali students in Uganda.

"DEMOCRACY, GOOD LEADERSHIP & ENTREPRENEURSHIP SKILLS" held at Makerere University, which was organized by Uganda National Guild Presidents' Council (UNGPC) in Kampala, Uganda 1st-3rd August 2008. "Acknowledge Dissemination Conference" held at UMA conference hall which was facilitated by UGANDA AIDS COMMISSION and the Guest of honor was H.E Gen. Yoweri K. Museveni, on the 21st-22nd August 2008 in Kampala Uganda.

REFEREES

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o **H.E Hon Sayed Ahmed Dahir**
  256-775 917 983 or, +254-724 867 646
Ambassador of Republic of Somalia to Uganda.

o **Mr. Alinoor Ali Aden**
  +252 622 703 95
  Executive Director of Gol-yome Rehabilitation & Development Organization (GREDO NGO) in Baidoa, Somalia.