



DIGITAL ACCOUNTING PRACTICES ADOPTION ON ORGANISATIONAL FINANCIAL DECISION MAKING IN OSUN STATE.

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ABSTRACT

This study examined the impact of digital accounting practices adoption on organizational financial decision making in Osun State with objectives aimed to investigate the extent of digital accounting adoption, its effect on financial decision making, and its influence on the accuracy and quality of financial decisions. The study adopted descriptive survey design, targeting 124 respondents comprising business owners, financial officers, and decision makers across private and public organizations. Data were collected using questionnaire validated through experts review and pilot testing, with Cronbach Alpha coefficient of 0.964 indicating high reliability. Out of 124, 116 responses were received, coded and analyzed using descriptive statistics and chi square. Findings revealed high adoption of digital accounting practices with an overall of 82% (mean = 4.18) of respondents indicating positive usage. Regarding financial decision making, 70.5% (mean = 4.08) of respondents reported that digital accounting tools significantly enhance decision processes whereas 91.8% (mean = 4.33) agreed its improved accuracy and reduced errors in financial decisions. Chi square further shows significant relationships between digital accounting practices and financial decision making ($\chi^2 = 108.624, p = 0.000$), quality of decisions ($\chi^2 = 125.465, p = 0.000$), and accuracy of decisions ($\chi^2 = 160.560, p = 0.000$) leading to rejection of H_{01} , H_{02} , and H_{03} . Based on these results, the study concluded that digital accounting practices adoption significantly improves the reliability, quality, and accuracy of financial decisions in Osun State organizations. It is recommended that organizations should invest in continuous staff training and strong cybersecurity measures.

Keywords: Digital Accounting Adoption, Financial Decision Making, Accuracy, Quality, Osun State.

1.0

INTRODUCTION

The advancement of digital technologies all over the globe has extensively transformed accounting practices by reshaping how financial information is generated, processed, and utilized within every organisations. Digital accounting practices which involve the use of technologies such as internet, cloud computing, artificial intelligence, and accounting software have replaced



old manual systems of accounting practices with an automated, real time, and data driven processes. According to Breuer & Knetsch (2023) who view this transformation as part of the broader phenomenon of digitalization, which has been identified as a major driver of innovation and efficiency in financial management systems. As organisations increasingly operate in complex and competitive environments, the need for accurate, timely, and reliable financial information has become more critical than ever.

Many recent empirical studies have emphasized that digital accounting systems enhance organisational efficiency by improving financial reporting, reducing errors, and enabling better data integration. For instance, Wu et al. (2023) conducted a study examining the impact of digital transformation on financial reporting and analysis in the accounting industry. The study found that the adoption of new technologies, effective data integration, continuous skill development, and the promotion of a digital organisational culture significantly improved financial reporting and analysis. Specifically, the results indicated that these factors enhanced the accuracy, efficiency, and timeliness of financial reports, in so doing strengthening decision making capabilities within organisations. The study further emphasized that organisations that integrate financial data effectively and invest in digital skills are better positioned to achieve reliable and high quality financial reporting, which directly supports informed financial decision making. Similarly, Cao (2026) provides further empirical insight into the strategic relevance of digital accounting in organisational. The study found that digital accounting has transformed traditional accounting functions from periodic and retrospective record keeping into a proactive and strategic tool for organisational management by means of providing real time financial insights and predictive analytical capabilities. Also, the study emphasises that digital accounting enhances transparency, improves the reliability of performance evaluation, and reduces agency related costs while also significantly improve budget management and cost control by enabling data driven decision making and early risk identification.

Furthermore, the adoption of digital accounting practices has been associated with improved financial performance and strategic decision making. Sadri (2025) reports that organisations that adopt digital accounting technologies experience enhanced profitability, operational efficiency, and transparency often due to improved access to real time financial data.



In a similar vein, study by Al-Hattami (2025) found that digital accounting systems contribute to better financial outcomes by improving cash flow management, return on investment, and overall organisational performance. On the whole, these collective findings implies that digital accounting practices play a critical role in enhancing both the quality and accuracy of financial decisions.

Despite these benefits, the level of adoption and its implications for financial decision making vary across regions and organisations. In developing countries such as Nigeria, challenges such as inadequate infrastructure, limited technical expertise, and resistance to technological change may hinder effective adoption of digital accounting practices even though evidence from Nigerian studies such as Olaoye et al. (2025) found that digital accounting contributes significantly to financial sustainability and organisational effectiveness when properly implemented. Given this background, this study seeks to examine the adoption of digital accounting practices and their impact on organisational financial decision making.

The adoption of digital accounting practices has become an essential component for organisational efficiency globally, yet many business organisations in Nigeria are still relying heavily on old, traditional or manual method. Even though some empirical studies proposes that digital accounting system enhances the quality of accounting information and supports strategic decision making, yet the extent to which this transformation has been embraced locally remains unclear. For instance, study by Miaoquan et al. (2023) found that digital accounting systems improve the accuracy and timeliness of financial reporting, which in turn facilitates better management decisions. Also, in Nigeria, a study conducted by Sulaiman & Usman (2025) titled as “a narrative review of accounting information systems adoption in Nigerian SMEs” highlights persistent challenges such as high implementation costs, limited technical expertise, and inadequate infrastructure, which hinder effective uptake of digital accounting practices. These issues raise concerns about whether organisations in Osun State are fully leveraging digital accounting practices to enhance financial decision making.

Furthermore, despite different research recognition of digital accounting practices on financial accounting decision making, yet little empirical research exists on how such practices affect financial decision quality and accuracy within the local business environment such as in Osun State. This gap in region specific evidence makes it difficult for managers, policymakers,



and stakeholders to understand the true impact of digital adoption on organisational financial decisions. Therefore, this study seeks to address this gap by investigating the extent of digital accounting adoption in Osun State and evaluating its influence on the quality and accuracy of organisational financial decision making, aiming to provide insights that can inform managerial strategies and policy interventions in enhancing financial decision effectiveness through digital accounting.

The main purpose of this study is to investigate the impact of digital accounting practice adoption on financial decision making in Osun State while specifically aiming to:

- i. examine the extent to which digital accounting practices are adopted by business organizations in Osun State.
- ii. assess the effect of digital accounting practices on the quality of financial decision making in Osun State.
- iii. evaluate the influence of digital accounting practices on the accuracy of financial decisions in business organizations in Osun State.

The following research questions were formulated to guide the study:

- i. to what extent are digital accounting practices adopted by business organizations in Osun State?
- ii. how do digital accounting practices affect financial decision making in Osun State?
- iii. in what ways do digital accounting practices influence the accuracy of financial decisions in business organizations in Osun State?

The following null hypotheses were formulated and tested at the 0.05 level of significance:

- H₀₁: There is no significant relationship between digital accounting practice and financial decision making in Osun State.
- H₀₂: Digital accounting practice does not significantly enhance the quality of financial decision making in Osun State.
- H₀₃: Digital accounting practice does not significantly influence the accuracy of financial decisions in business organizations in Osun State.



2.0

LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Concept of Digital Accounting Practices

Digital accounting practices refer to the use of computerised systems and modern information technologies to perform accounting functions that were usually done manually. In Nigerian business environment and organisation, these practices involved integrating software tools, cloud based platforms, automated bookkeeping, and data analytics to capture, process, and report financial transactions more efficiently and accurately than the old usual paper based accounting methods. Digital accounting helps organisations streamline financial processes, improve data integrity, reduce errors, and support enhanced decision making by providing real time financial information.

Many research has highlights that digital tools are gradually transforming accounting practices across sectors in developed and developing countries such as Nigeria. For example, a study conducted by Sulaiman & Usman (2025) found that even though awareness of digital accounting practices is growing yet the its full adoption rate remains inconsistent due to challenges like inadequate infrastructure, limited technical skills, and high implementation costs. Additionally, digital accounting adoption in larger institutions such as deposit money banks demonstrates the positive impact of technologies on organisational performance. For instance, a quantitative study of seven international deposit money banks in Nigeria by Ajape & Adelowotan (2025) found that components of digital accounting such as data analytics, automated bookkeeping, cloud based accounting systems, machine learning, and blockchain technology had a statistically significant positive effects on financial performance, signifying that digital practices are linked with improved financial outcomes and may indirectly influence managerial decision quality.

In addition, Kadir et al. (2025) research study found that digitalised accounting practices are leveraged to improve financial accountability in public sector organisations, with digital tools applied in treasury, financial management, and payroll processes contributing positively to efficiency and transparency. Taken together, all these studies illustrate that digital accounting encompasses more than just automated transaction recording but it involves a broader



transformation of accounting processes that enhances data accuracy, supports financial reporting quality, and enables more informed decision making across various organisational.

2.1.2 Financial Decision Making

Financial decision making refers to the process by which managers and stakeholders evaluate financial information to make choices that affect an organisation's economic future. This financial decision making encompasses decisions about allocation of resources, investment opportunities, budgeting, risk management, and financing strategies with the goal of enhancing organisational value and sustainability. In the view of Valenta (2024), effective financial decision making involves analysing financial data, assessing risk and return, and selecting alternatives decisions that align with strategic objectives. These decisions are central to both short term operational efficiency and long term strategic direction of organisations.

In every organisation, quality financial decision making depends on the availability of accurate, timely, and relevant financial information. Decision makers use accounting reports and financial analyses to determine where and how to allocate resources, assess performance, and plan future activities. For instance, studies indicate that financial accounting information helps organisations forecast trends, evaluate investment options, and monitor performance, thereby supporting better managerial choices (Valenta, 2024). Similarly, research by Valenta (2024) highlights the role of financial decision making beyond routine transactions to include strategic decisions such as capital budgeting, risk assessment, and investment prioritisation. As organisations face dynamic economic environments, the ability to leverage financial data for timely and informed decisions has become increasingly critical (Anderson et al., 2023).

Also, incorporating behavioural and technological factors further enriches financial decision making. Research by Novitasari (2023) shows that behavioural biases and cognitive factors can influence how financial decisions are made thereby emphasizing the need for comprehensive analytical frameworks in financial operations.

Theoretical Framework

This study is anchored on two complementary theories.

1. **Technology Acceptance Model:** The Technology Acceptance Model developed by Davis in 1989 explains technology adoption based on two core constructs namely, perceived usefulness



and perceived ease of use. In the concept of digital accounting practices, TAM posits that organisational staff are more likely to adopt digital accounting systems if they believe these tools enhance job performance and simplify accounting tasks. Empirical studies show that perceived usefulness and ease of use significantly influence the behavioural intention to adopt digital accounting, which in turn affects the quality and timeliness of financial reporting and decision making (Jackson & Allen, 2023). By focusing on user attitudes and intentions, TAM helps explain individual level factors that drive adoption and highlight the role of human perceptions in successful implementation of digital accounting technologies.

2. **Institutional Theory:** On the other hand, institutional theory emphasises external pressures coercive, normative, and mimetic that influence organisational adoption of technologies (Schiavi et al., 2024). Organisations may adopt digital accounting systems not only to improve operational efficiency but also to comply with regulatory requirements, professional standards, or competitive benchmarks. In Nigeria, regulatory directives from bodies such as the Financial Reporting Council of Nigeria and professional expectations from the Institute of Chartered Accountants of Nigeria can create institutional pressures that encourage organisations to implement digital accounting solutions.

By integrating TAM and Institutional Theory, this study intended to capture both individual behavioural and organisational/external pressures that can influence digital accounting adoption.

2.2 Empirical Review

Both in Nigeria and other countries, many empirical studies have provided extensive evidence on the role of digital accounting practices in enhancing financial decision making across different organizational. For example, study by Yahaya et al. (2012) revealed that proper accounting record keeping significantly improves the operational performance and growth of small and medium enterprises in Nigeria. Their findings showed a positive relationship between accounting practices and business outcomes by means of highlighting the foundational role of accounting systems in organizational efficiency. Building on this, Yahaya et al. (2023) extended the discussion to information technology governance, revealing that digital systems and



stakeholder pressure significantly enhance transparency and accountability in corporate reporting among Nigerian financial service firms.

Also, Abu Afifeh and Celebi (2025) examined the impact of digital accounting tools on financial decisions in small and medium enterprises in Northern Cyprus. The study adopted a qualitative methodology using semi structured interviews and thematic analysis grounded in the extended Technology Acceptance Model. Their study revealed that digital accounting tools improved perceived ease of use and usefulness, particularly in budgeting, expense control, and profitability analysis. SMEs reported enhanced financial organization and time efficiency, with younger business owners showing higher adoption rates. The study concluded that digital accounting significantly improves decision making efficiency and business performance. Similarly, Ogba and Lasisi (2025) investigated the effect of digital technology on financial reporting and decision making in Nigerian tertiary institutions using a survey of 1,200 respondents. The study results indicate significant improvements in data validation, auditing processes, and regulatory compliance, with over 70% of respondents affirming enhanced efficiency. However, challenges such as high costs and lack of skilled personnel were identified. The study concluded that digital technologies significantly improve financial decision making despite adoption barriers.

In another study, Kristiyanthi et al. (2024) explored the impact of cloud based accounting information systems on decision making quality using a quantitative approach and structural equation modeling. The findings showed that performance expectancy and artificial intelligence significantly influence system usage, which in turn improves decision making quality. The study concluded that cloud based accounting systems enhance organizational decision effectiveness.

3.0

METHODOLOGY

This study adopted a descriptive survey design in examining the impact of digital accounting practices adoption on organisational financial decision making in Osun State, Nigeria. This design was chosen and considered appropriate because as it enables systematic collection of quantitative data on respondents' perceptions, usage patterns, and experiences with digital accounting systems as well as their influence on financial decision making. Targeting population comprised business owners, financial officers, decision makers, and technology experts across private and public organisations, two stage sampling technique was employed, combining

stratified random sampling used to select 6 Local Government Areas of Osun State namely Osogbo, Olorunda, Iwo, Ilesha East, Ilesha West, and Ede North and purposive sampling used in identifying and selecting respondents with relevant expertise. Across these local government, a total of 124 respondents were selected, out of which 116 active users of digital accounting tools formed the basis of analysis. Data were collected using a questionnaire designed on a 5 point Likert scale. The instrument was validated through reviewed by 3 senior lecturers from department of management and accounting, Summit University Offa, Kwara State while the reliability was confirmed using Cronbach Alpha, yielding an overall coefficient of 0.964. Data collection was conducted online questionnaire design with Google Forms and the data collected was analysed with the use of frequency, percentage, mean, standard deviation, and Chi-square tested at a 0.05 level of significance.

4.1 Results

Analysis of Research Questions

Research Question one: to what extent are digital accounting practices adopted by business organizations in Osun State?

Table 1: Respondents' Perceptions on Digital Accounting Adoption in Organizations

S/N	Statement	Frq.	SA	A	N	D	Mean	STD
1.	My organization has fully adopted digital accounting practices for recording, processing, and storing financial transactions.	116	47 (40.5%)	36 (31.0%)	31 (26.7%)	2 (1.7%)	4.10	0.859
2.	Digital accounting tools are consistently used for preparing accounting records and financial reports in my organization.	116	26 (22.4%)	78 (67.2%)	11 (9.5%)	1 (0.9%)	4.11	0.586
3.	Management encourages continuous use of digital accounting systems for daily financial and accounting operations.	116	49 (42.2%)	56 (48.3%)	8 (6.9%)	3 (2.6%)	4.30	0.713
4.	The level of digital accounting adoption in my organization supports effective financial management activities.	116	51 (44.0%)	30 (25.9%)	33 (28.4%)	2 (1.7%)	4.12	0.886



5.	Digital accounting practices have replaced most manual accounting procedures in my organization.	116	47 (40.5%)	56 (48.3%)	12 (10.3%)	1 (0.9%)	4.28	0.683
Total / Average		580	220 (37.9%)	256 (44.1%)	95 (16.4%)	9 (1.6%)	4.18	0.745

The results in table 1 show high level of adoption of digital accounting practices among business organizations in Osun State with an overall of 82.0% (i.e. 37.9% strongly agreed and 44.1% agreed) of responses. Looking at the first Statement, 40.5% of respondents strongly agreed and 31.0% agreed, signifying that majority (71.5%) of respondents confirmed full adoption of digital accounting systems reflected in mean score of 4.10. Also, statement 2 recorded 22.4% strongly agree and 67.2% agree, implying that 89.6% of respondents consistently use digital tools for financial reporting (mean = 4.11).

Statement 3, 42.2% strongly agreed and 48.3% agreed, making 90.5% of the respondents agreed that they use digital accounting systems for daily financial and accounting operations with a mean of 4.30. Likewise, statement 4 shows that 44.0% strongly agree and 25.9% agree that digital adoption enhances financial management with mean score = 4.12. Lastly, statement 5 reveals that 40.5% strongly agree and 48.3% agree respondents agreed that digital accounting have replaced most manual accounting procedures in their organization.

Research Question two: how do digital accounting practices affect financial decision making in Osun State?

Table 2: Respondents' Perceptions on the Effect of Digital Accounting on Financial Decision Making

S/N	Statement	Frq.	SA	A	N	D	SD	Mean	STD
1.	Digital accounting tools provide reliable information to our management for making sound financial decisions.	116	71 (61.2%)	13 (11.2%)	30 (25.9%)	2 (1.7%)	0 (0.0%)	4.32	0.919
2.	Financial decisions in my organization are largely based on information generated from digital accounting systems.	116	52 (44.8%)	31 (26.7%)	30 (25.9%)	2 (1.7%)	1 (0.9%)	4.13	0.919
3.	The use of digital accounting practices has improved the	116	33 (28.4%)	48 (41.4%)	33 (28.4%)	2 (1.7%)	0 (0.0%)	3.97	0.801

	effectiveness of financial decision making processes.								
4.	Our management depends on digital accounting information when evaluating alternative financial decisions.	116	26 (22.4%)	56 (48.3%)	31 (26.7%)	3 (2.6%)	0 (0.0%)	3.91	0.769
5.	Financial decision making has become more structured due to the adoption of digital accounting practices.	116	45 (38.8%)	34 (29.3%)	35 (30.2%)	2 (1.7%)	0 (0.0%)	4.05	0.873
Total / Average		580	227 (39.1%)	182 (31.4%)	159 (27.4%)	11 (1.9%)	1 (0.2%)	4.08	0.856

The findings in table 2 reveal that digital accounting practices have a significant positive effect on financial decision making. For example, statement 1 show that 61.2% of respondents strongly agreed and 11.2% agreed, indicating that 72.4% perceive digital tools as providing reliable information for decision making with mean = 4.32. Likewise, statement 2 shows 44.8% strongly agree and 26.7% agree totaling 71.5% respondents confirming that many organization financial decisions are largely based on digital accounting information.

Also, by looking into statement 3, 28.4% strongly agreed and 41.4% agreed making (69.8%) to the statement signifying that digital accounting improved effectiveness of decision making processes. Statement 4 recorded 22.4% strongly agree and 48.3% agree that their management depends on digital accounting information when evaluating financial decisions and lastly, statement 5 shows 38.8% strongly agree and 29.3% agree resulting in 68.1% respondents' agreement structured decision making due to adoption of digital accounting practices. Whereas, overall table result shows that 70.5% of responses were positive, with an average mean of 4.08 indicating that digital accounting practices significantly enhance financial decision making.

Research Question three: in what ways do digital accounting practices influence the accuracy of financial decisions in business organizations in Osun State?

Table 3: Respondents' Perceptions on Digital Accounting and Accuracy of Financial Decisions

S/N	Statement	Frq.	SA	A	N	D	Mean	STD
1.	Digital accounting tools reduce human errors associated with manual preparation of financial records.	116	70 (60.3%)	35 (30.2%)	7 (6.0%)	4 (3.4%)	4.47	0.763
2.	Financial reports generated using digital accounting systems software are more accurate than manually prepared reports.	116	49 (42.2%)	56 (48.3%)	9 (7.8%)	2 (1.7%)	4.31	0.690
3.	Accurate financial decision making in my organization depends on reliable digital accounting information received.	116	50 (43.1%)	56 (48.3%)	8 (6.9%)	2 (1.7%)	4.33	0.682
4.	Digital accounting software improve the precision of financial data used for management decisions.	116	28 (24.1%)	79 (68.1%)	7 (6.0%)	2 (1.7%)	4.15	0.594
5.	Errors in financial decisions have reduced significantly since the adoption of digital accounting practices.	116	51 (44.0%)	58 (50.0%)	6 (5.2%)	1 (0.9%)	4.37	0.626
Total / Average		580	248 (42.8%)	284 (49.0%)	37 (6.4%)	11 (1.9%)	4.33	0.671

Analysis of table 3 indicates that digital accounting practices exert a weighty influence on the accuracy of financial decisions with an overall response yielding a high average mean of 4.33 with 91.8% (i.e. 42.7% strongly agreed and 49.0% agreed) responses. For Statement 1, 60.3% of respondents strongly agreed and 30.2% agreed, indicating that 90.5% believe digital tools reduce human errors, with a mean of 4.47. Statement 2 recorded 42.2% strongly agree and 48.3% agree (90.5%) with a mean of 4.31 confirming that digitally generated reports are more accurate than manual ones.

Also, for statement 3, 43.1% strongly agreed and 48.3% agreed making 91.4% respondent agreed to the statement, suggesting that accurate decision making depends on reliable digital information. Statement 4 further shows that 24.1% strongly agree and 68.1% agree that digital accounting practices improved precision of financial data. Statement 5 reveals 44.0% strongly



agree and 50.0% agreed to the statement that errors in financial decisions have reduced significantly since the adoption of digital accounting practices. Overall, 91.8% of responses with a mean of 4.33 agreed on influence of digital accounting on decision accuracy.

Hypotheses Testing

Hypothesis One (H₀₁): There is no significant relationship between digital accounting practice and financial decision making in Osun State.

Table 4: Chi-Square Analysis Summary of Adoption of Digital Accounting Practices and Financial Decision Making

Test Statistic	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	108.624	9	0.000
Likelihood Ratio	73.695	9	0.000
Linear-by-Linear Association	36.026	1	0.000
Phi	0.968	–	0.000
Cramer's V	0.559	–	0.000
Number of Valid Cases	116	–	–

Decision	Significant
The result of the Chi-Square analysis as presented in in table 4 shows that the Pearson Chi-Square value of 108.624 with 9 degrees of freedom is statistically significant at $p = 0.000 < 0.05$ level of significant. Since p-value (0.000) is less than 0.05 level of significance then H_0 is rejected indicating that there is a significant relationship between digital accounting practices and financial decision making in business organizations. Furthermore, the Phi coefficient of 0.968 and Cramer's V value of 0.559 indicate a strong association between the variables by way of signifying that higher adoption of digital accounting practices substantially enhances the effectiveness of financial decision making.	

Hypothesis Two (H₀₂): Digital accounting practice does not significantly enhance the quality of financial decision making in Osun State.

Table 5: Chi-Square Analysis Test of the Relationship between Adoption of Digital Accounting Practices and Quality of Financial Decision Making

Test Statistic	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	125.465	9	0.000
Likelihood Ratio	53.178	9	0.000
Linear-by-Linear Association	30.173	1	0.000
Phi	1.040	–	0.000
Cramer’s V	0.600	–	0.000
Number of Valid Cases	116	–	–
Decision	Significant		

According result in table 5 above, the Pearson Chi-Square value of 125.465 with 9 degrees of freedom is statistically significant at $p = 0.000 < 0.05$. Given that p-value (0.000) is less than 0.05 so H_0 is also not accepted, indicating that there is a significant relationship between adoption of digital accounting practices and the quality of financial decision making. The Phi value of 1.040 and Cramer’s V value of 0.600 further reveal that digital accounting adoption significantly improves the quality of financial decisions.

Hypothesis Three (H_0): Digital accounting practice does not significantly influence the accuracy of financial decisions in business organizations in Osun State.

Table 6: Chi-Square Test of the Relationship between Adoption of Digital Accounting Practices and Accuracy of Financial Decisions

Test Statistic	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	160.560	9	0.000
Likelihood Ratio	95.487	9	0.000
Linear-by-Linear Association	66.996	1	0.000
Phi	1.176	–	0.000
Cramer’s V	0.679	–	0.000
Number of Valid Cases	116	–	–
Decision	Significant		

Lastly, as presented in table 6, the Pearson Chi-Square value of 160.560 with 9 degrees of freedom is likewise statistically significant at $p = 0.000 < 0.05$. Since p-value (0.000) is less than



0.05, then H_{03} is rejected. This implies that adoption of digital accounting practices has a significant relationship with the accuracy of financial decisions in business organizations.

4.2 Discussion of findings

The findings of this study provide empirical evidence on the role of digital accounting practices adoption in enhancing financial decision making among business organizations in Osun State.

Hypothesis One (H_{01}): The null hypothesis stating that there is no significant relationship between digital accounting practice and financial decision making was rejected. The Chi Square results showed a Pearson Chi Square value of 108.624 with a p value of 0.000, which is below the 0.05 threshold. This indicates that the adoption of digital accounting systems, including automated recordkeeping, electronic reporting, and data analytics, significantly contributes to improved financial decision making. This implies that organizations using digital accounting tools can make timely, informed, and accurate financial choices. This finding aligns with Ogba and Lasisi (2025), who reported that digital accounting enhances managerial decision efficiency and reduces errors. Similarly, Kristiyanthi et al. (2024) argued that effective utilization of digital accounting platforms improves strategic decision-making and operational planning in organizations.

Hypothesis Two (H_{02}): The hypothesis stating that digital accounting practices have no significant influence on the quality of financial decisions was also rejected as the Chi Square results yielded a value of 125.465 with p-value of 0.000, which is below 0.05 threshold. This shows that digital accounting practices significantly improve the quality of financial decisions by providing accurate, transparent, and well structured information for strategic planning. This align with the results Kristiyanthi et al. (2024) who observed and found that proper adoption of accounting information systems enhances managerial decision quality. Likewise, Adebola and Ayeni (2023), who reported that digital tools strengthen decision making reliability.

Hypothesis Three (H_{03}): The null hypothesis stating that digital accounting practices do not significantly affect the accuracy of financial decisions was also rejected with Chi Square value of 160.560 and p value of 0.000 which is below the 0.05 significance level. This shows that digital accounting practices, such as real time transaction tracking, automated reconciliations, and



electronic data verification significantly improve the accuracy of financial decisions. This means that organizations leveraging digital accounting systems are less prone to human error, misstatement, and financial discrepancies. This findings corroborates the study of Odukwu et al. (2023) who disclose that cloud based and automated accounting platforms enhance precision and reliability in financial reporting.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

Based on these findings, it is evident that digital accounting practices are widely adopted by business organizations in Osun State and its play a critical role in enhancing financial decision making. The study revealed that these organizations rely on digital accounting tools for recording, processing, and storing financial information, which has largely replaced manual procedures while response evidence from respondents indicated that digital accounting practices provide reliable, timely, and accurate information that supports structured and effective financial decisions. The inferential result further confirmed a significant relationships between digital accounting adoption and both the quality and accuracy of financial decisions. These means that digital accounting systems does not only improve organisation operational efficiency but also reduce human errors, enhance data precision, and promote informed managerial decisions.

5.2 Recommendations

Based on this study results and findings, the following recommendations are proposed:

1. Organizations should invest in digital accounting tools to replace manual processes as these systems enhance the reliability, accuracy, and efficiency of financial decision making.
2. Management should provide regular training for finance personnel and relevant staff to improve proficiency in digital accounting systems by means of ensuring that employees can fully leverage the tools for accurate and timely financial decisions.
3. Public and private organizations should also integrate digital accounting practices into all stages of financial planning, budgeting, and reporting in order to ensure that decisions making are based on real time, precise, and reliable financial information.



- Public and private organizations should regularly review and update their digital accounting software to incorporate new features, enhance data security, and improve the overall quality of financial decision-making processes.

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