

**ACCOUNTING INFORMATION SYSTEMS AND FINANCIAL PERFORMANCE OF
CORPORATE INSTITUTIONS: A CASE STUDY OF STANBIC BANK MAIN
BRANCH**

HAYATI MULONGO

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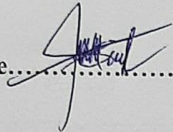
Signature..... *MH*

Mulongo Hayati

Date..... *05/03/2026*

APPROVAL

This dissertation has been submitted for examination with my approval.

Signature..........

Dr Mugisha Henry

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ABSTRACT

This paper has discussed the impact of Accounting Information System (AIS) on financial performance of corporate institutions based on a case study of Stanbic Bank Main Branch. The study was informed by three objectives namely to test the impact of AIS software on financial performance, to test the impact of AIS procedures on financial performance and to test the impact of AIS users (people) on the general financial performance of the institution.

The research was a cross-sectional descriptive research design that employed a quantitative research approach. The population sample was 45 employees working in finance, accounting, credit management and information technology departments of the Stanbic bank branches within Mukono district who are directly involved in the utilization and management of the Accounting Information Systems. A sample size of 40 respondents was obtained using the Krejcie and Morgan (1970) sampling table. Both purposive and simple random sampling techniques were used to select participants. Structured questionnaires were used to collect primary data. The data were analyzed with the help of the Statistical Package of Social Sciences (SPSS) where the types of statistics used were descriptive (frequency, percentages, means, and standard deviations) and inferential statistics (correlation analysis and regression analysis).

The results indicated that AIS software has a significant positive impact on the accuracy of financial reporting, timeliness, and reduction of errors. The combination of AIS with other systems of the organization helped to improve data uniformity and, consequently, management decisions. The paper has also determined that articulate AIS processes enhance operational efficiency, internal control systems, aids in detecting fraud, and boosts the reliability and security of the financial information.

The research was able to conclude that Accounting Information Systems are relevant in enhancing the financial performance of the Stanbic Bank by increasing the financial reporting, operational efficiency, accuracy of budgeting and profitability. Nevertheless, the increase in the Return on Assets (ROA) and Return on Equity (ROE) was seen as mediocre, which means that other internal and external variables can impact the financial results. The research suggested that Stanbic Bank ought to intensify the integration of AIS, improve the modules in the system to be completely in accordance with the financial reporting standards, periodically review the AIS processes, and invest in the continuous training of the staff.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter presents the background to the study, statement of the problem, purpose of the study, objectives of the study, research questions, scope, significance, and limitations of the study.

1.1 Background of the Study

Accounting Information Systems (AIS) have evolved to be of utmost importance in improving the financial performance and assisting in making decisions within corporate organizations globally. Research conducted by Gelinas et al. (2017) and Al-Okaily et al. (2020) highlights that AIS facilitates organizations to accumulate, process, and report precise financial information, which leads to enhanced efficiency, transparency, and profitability. Nonetheless, AIS has a potential, but the firms that do not adopt or implement it efficiently tend to have inefficiencies, fraud, and poor financial results.

Corporate organizations are also investing more in AIS in Africa to improve efficiency in operations and financial reporting. However, the African Development Bank (AfDB, 2023) observes that the high implementation cost, shortage of skilled staff, and insufficient technological infrastructure are some of the challenges that constrain the full enjoyment of AIS adoption.

East Africa in East Africa, research by the East African Community (EAC, 2023) underscores the need to enhance digital financial systems to enhance performance in organizations. However, the problem of system downtime, the absence of integration with current processes, and insufficient training remain obstacles in the effective utilization of AIS in the organizations of Kenya, Tanzania, Rwanda, and Uganda.

The AIS application in corporate organizations such as banks in Uganda has become very eminent in the country as organizations strive to increase efficiency, adhere to financial regulations and increase profitability. According to the Uganda Bankers Association (UBA, 2024), although most banks, such as the Stanbic Bank, have invested a lot in modern AIS, the question of maintaining the system, staffing capacity, and data security has raised apprehension that may influence financial performance.

Considering these issues, this paper aims to assess the role of the AIS on the financial performance of Stanbic Bank, which is one of the most successful commercial banks of Uganda, to present information on the role of AIS implementation on financial performance.

1.2 The statement of the problem

Although there is a lot of investment in AIS by corporate organizations like Stanbic Bank, there is still the concern of decreasing profitability, high operation costs as well as inefficiencies in financial reporting. A report by UBA (2024) and other earlier researchers like Ali and Oudat (2021) reveals that poor usage of AIS results in delayed reporting, inaccurate financial information, and low decision-making abilities. These problems leave the question of how much AIS adoption enhances the financial performance in the banking industry in Uganda and this necessitates this study.

1.3 Purpose of the Study

The purpose of this study was to evaluate the impact of the Accounting Information System on the financial performance of corporate organizations, focusing on Stanbic Bank as a case study.

1.4 Objectives of the Study

- i. To examine the effect of AIS software on financial performance at Stanbic Bank.
- ii. To assess the effect of AIS procedures on financial performance of Stanbic Bank.
- iii. To evaluate the effect of AIS users (people) on the overall financial performance of Stanbic Bank.

1.5 Research Questions

- i. How do AIS software affect the accuracy and timeliness of financial reporting at Stanbic Bank?
- ii. To what extent do AIS procedures, instructions, and data management practices influence operational efficiency and cost control at Stanbic Bank?
- iii. What role do AIS users (people) play in enhancing decision-making and improving the financial performance of Stanbic Bank?

1.6 Scope of the Study

1.6.1 Subject Scope

The study focused on the impact of the Accounting Information System on the financial performance of Stanbic Bank. This scope was selected because AIS adoption in Uganda's banking sector is critical for improving financial operations, decision-making, and overall performance.

1.6.2 Geographical Scope

The study was conducted at Stanbic Bank branches in Uganda, with a particular focus on the headquarters and major branches in Kampala where financial data and AIS implementation are centralized.

1.6.3 Time Scope

The study considered financial performance data and AIS usage at Stanbic Bank over the last five years (2020-2024). This period captured recent technological changes and financial trends in Uganda's banking sector.

1.7 Significance of the Study

Scholars and researchers: The proposed study will add useful empirical data on the connections between the Accounting Information Systems (AIS) and financial performance among the banking institutions of the Republic of Uganda, thus, supplementing the current body of knowledge and giving a foundation to another scholarly investigation.

Bank management and policymakers: The results will provide useful suggestions on the ways to successfully apply AIS to improve decision-making, operational efficiency, and profitability in the banking industry.

Financial regulators and ICT experts: The analysis will recognize the most important areas of capacity building, system integration, and enhancement of regulatory compliance and facilitate the creation of a more technologically aligned and robust financial sector.

Other corporate institutions: The study will be used as a guideline to the adoption and implementation of AIS in corporate environments on how it can influence the financial performance and how other corporate organizations can be guided towards digitalization.

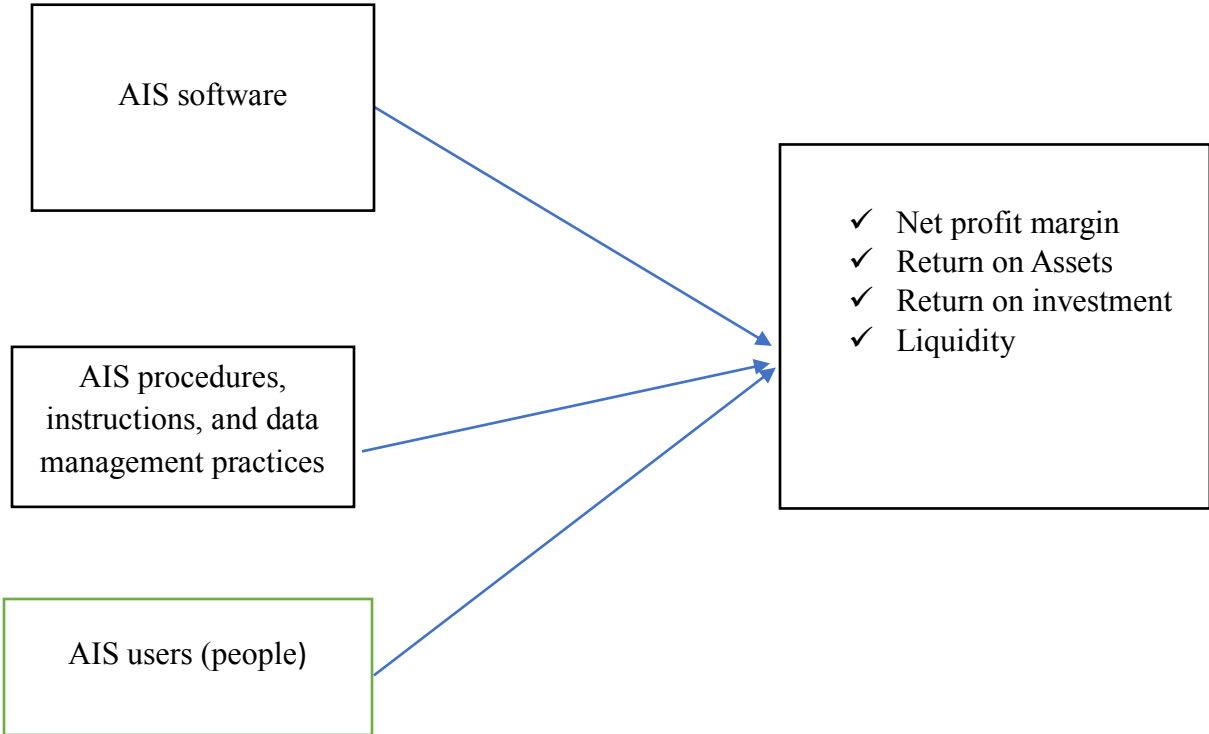
1.8 Conceptual Framework

Independent variable

Dependent variable

AIS

Financial performance



Source: Adapted from Lidovolo & Margaret (2023) Modified by the researcher 2026

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter aims at providing a detailed survey of the available literature on the effect of Accounting Information Systems (AIS) on the financial performance of corporate institutions with particular emphasis on the organizations that use AIS to make decisions, financial reporting, and performance analysis such as Stanbic bank. The review is divided into two major parts the theoretical review and the empirical literature covering different aspects of AIS and their association with financial performance. This literature is the platform on which the current research is anchored and which gives insights about the effects of AIS on the efficiency of operations, profitability, and the overall performance of the institution.

2.2 Theoretical Review

The research was based on the Decision-Usefulness Theory suggested by Staubus (1961). According to the theory, financial information is useful provided it enhances the quality of decision-making by internal and external users. In the framework of corporate institutions, the proper use and adoption of Accounting Information Systems help in ensuring that the financial information is gathered, processed and reported correctly and on time so that the management can make sound decisions that are strategic and operational.

Staubus argues that planning, controlling, and evaluating business operations is easy with the help of reliable and relevant accounting information. This has a direct bearing on profitability, cost management and financial sustainability in general. As an example, in the case of AIS that offers real-time financial reporting, the management is able to determine performance deficiencies, manage costs, and distribute resources effectively.

In addition, the theory emphasizes the fact that quality financial information minimizes uncertainty in decision-making. This translates to a more precise investment decision, budgeting and performance analysis in corporate institutions, which results in improved financial performance. The Decision-Usefulness Theory therefore supports the current research by stating that the success of AIS is determined by the fact that it enhances the decision-making processes that consequently lead to profitability, return on assets, and the overall performance of the organization.

2.3. Empirical review

2.3.1 Impact of AIS Software on Financial performance.

Empirical research has continuously suggested the transformative nature of Accounting Information System (AIS) software in enhancing the accuracy and promptness of financial reporting in most sectors. Comparing the effects of AIS on the financial performance in Kenyan tea manufacturing firms, Lidovolo and Atieno (2023) discovered a significant positive correlation between the use of AIS and the quality of the financial reporting. Their regression analysis has shown that the accuracy in financial reporting was significantly higher in cases of successful implementation of AIS tools, and the regression coefficient is 0.257 and the p-value is 0.016, which underlines the ability of the system to develop a timely and accurate financial information. The same results were presented by Ahmed and Schleich (2022) who stated that in Malaysian SMEs, accounting record systems that constitute the core of AIS explained 40.1 percent of performance differences by allowing real-time data entry, automated reconciliation, and minimized human error in reporting.

Financial reporting in the banking industry is a critical aspect of decision-making, compliance, and confidence of stakeholders. Ali and Oudat (2021) note that commercial banks in Jordan that implemented AIS software reported significant changes in the time spent to prepare financial statements and data accuracy, which resulted in enhanced transparency and compliance with the regulations. The paper has highlighted that automation based on AIS reduced the delays caused by manual

bookkeeping, guaranteed compliance with International Financial Reporting Standards (IFRS), and minimized discrepancies that are common in the conventional reporting system. This is in line with the Chalam and Ng'eni (2017) findings in Tanzanian local governments, which found that effective financial reporting systems led to higher accountability and timely share of financial information to stakeholders.

Crawford, Morgan, and Cordery (2018) (a cross-country study of 179 countries) found in further empirical evidence that the demand to standardize, timely, and accurate financial reporting is increased by AIS tools. Their research determined that organizations that had integrated AIS software generated financial reports faster and with less errors resulting in better organizational transparency and stakeholder confidence. Okpala (2019) proved in Nigeria that the SMEs that implemented computerized accounting systems had much fewer delays and inconsistencies during reporting than those that used manual systems, which showed that the adoption of AIS has a direct relationship with efficiency in financial reporting.

Besides, responding to SMEs in Sri Lanka, Somathilake and Ranathunga (2021) established that financial reporting through AIS enhanced internal and external decision-making processes by supplying managers and external auditors with real-time and accurate financial data. On the same note, Karigha (2022) who was studying SMEs in Kenya Mombasa County established that financial reporting accuracy was enhanced when firms had AIS tools that included automated ledger posting features, real-time transactions tracking features, and error detection capabilities. These systems minimized the time of reconciliation and gave the management an update on the available financial data to make decisions in time.

In banking organizations, time and accuracy are critical because of the rigid regulatory time limits and the necessity to have accurate risk evaluation. According to Agung (2020), Indonesian regional governments that utilized AIS software were more likely to meet financial reporting schedules, and their reporting accuracy was increased, which improved institutional accountability. Similarly, Setyaningsih et al. (2021) claimed that the quality and efficiency of AIS are strongly connected to

reporting accuracy since the automated systems incorporate multiple accounting modules, which guarantees consistency and synchronization of financial records among departments.

Comprehensively, the empirical data is very supportive of the claim that AIS software implementation improves the accuracy and timeliness of financial reporting in a wide variety of organizational settings. Automating data entry, enforcing internal controls, and enabling real time reporting ensures that AIS minimizes human error, fastens financial statement preparation and enhances adherence to reporting standards. In the case of Stanbic Bank, the utilisation of AIS software would presumably mean better operational productivity, timely regulatory reporting, and decision-making based on the quality financial information.

2.3.2 AIS Procedures impact on Financial Performance.

Empirical research has always shown that effective utilization and implementation of accounting information system (AIS) procedures, instructions, and data management practices are an important factor in improving the efficiency of the organization and aiding in the cost control of both manufacturing and service industries. Indicatively, Ali and Oudat (2021) emphasized that institutions that incorporate standardized AIS processes have enhanced operational efficiency because of the correct, timely, and uniform data processing. In their research, which was carried out on commercial and Islamic banks, they found that clearly defined AIS practices minimized manual errors, facilitated reporting, and removed unnecessary activities, which resulted in significant savings on the cost of operation.

On the same note, Al-Okaily et al. (2020) studied the effectiveness of AIS in Jordanian companies and discovered that standardizing instructions on data entry, storage, and retrieval increased the accuracy and availability of data. This standardization directly saved time and resources where mistakes were corrected or accountability of financial records and this eventually resulted in efficiency of operations. The researchers were able to conclude that the correct AIS procedures can guarantee

consistency in financial report practices, decrease administrative overhead, and provide cost-efficient decision-making within the organizational departments.

In their research on the tea manufacturing businesses in Kenya, Lidovolo and Atieno (2023) found that companies adopting an organized AIS process to record transactions and manage data achieved operational efficiency and cost control. Their regression model showed that there was a positive and significant association between AIS adoption and lower administrative costs since automation reduced the amount of manual labor and paperwork which were not necessary. To ensure the consistency of the AIS procedures and long-term cost savings, the authors suggested that the staff should be trained on the processes continuously.

To add more evidence to such results, Setyaningsih et al. (2021) examined how the quality of AIS is linked to the operation performance of Indonesian companies. They noted that AIS practices such as documentation of procedures and the use of automated instructions minimized delays in the processing of financial information and improved the efficiency of resource allocation. The researchers underscored the importance of the fact that the results of operational efficiency increase were the result of the reduction of work duplication and automation of the routine financial processes which decreased operational costs by 30 percent in certain companies.

In addition, Karigha (2022) examined how AIS record-keeping systems affected small and medium enterprises (SMEs) in Mombasa County, Kenya. The findings showed that companies that apply organized AIS processes in managing data had greater effectiveness in cash flow management, control in operational spending, and financial statement preparation. Not only did these practices enhance decision-making; but also, the accounting operations were reduced considerably.

In a similar study of Malaysian SMEs, Ahmed and Schleich (2022) concluded that AIS procedures and data management practices explained more than 40 percent of the difference in the cost structure of firms. A well-used AIS minimized the cases of

financial misreporting and losses due to data errors, which improved the control of operations and the overall performance of the organization.

Somathilake (2021) also found in the manufacturing sector that data management practices enabled by AIS resulted in improved budgeting and cost forecasting of operations. Through the provision of relevant and on time financial data, AIS helped managers to discover cost-cutting opportunities and allocate resources effectively and thus enhanced the productivity and economical control measures.

A comparative analysis of Nigerian SMEs (Okpala, 2019) also proved that companies that used standardized AIS guidelines and procedures had lower overhead costs and improved operational control. The results implied that AIS practices enhance internal audit trails and thus it is easier to identify inefficiencies and fraud hence leads to cost savings and organizational sustainability.

Lastly, the operational efficiency has also been associated with the integration of AIS procedures with the emerging technologies. According to Rainer (2022), companies that adopted cloud-based AIS platforms with standard data management protocols realized real-time financial reporting, lean operational processes, and low IT maintenance expenses. These developments demonstrate the synergistic effect of the standardization of the procedures and data automation to achieve operational efficiency and cost control.

2.3.3 AIS User Impact on Financial Performance

Empirical research has continuously stressed the fact that the success of Accounting Information Systems (AIS) in enhancing financial performance is highly subjective to the competence, attitudes, and commitment of the participants that interact with these systems. As an example, Al-Okaily et al. (2020) examined the organizational lens of AIS effectiveness in various companies in Jordan and discovered that the technical knowledge and eagerness of employees to adopt technology had a significant impact on the quality of the produced financial information. The research findings showed that employees with the necessary skills and properly trained can use

the full potential of AIS and are able to make improved decisions and achieve improved financial results. The study also revealed that the organizational support in the form of continuous professional development and change management programs have a direct impact on employees to interpret accounting data correctly to make managerial decisions.

Likewise, Ali and Oudat (2021) analyzed the financial sustainability of commercial and Islamic banks in the United Arab Emirates through the perspective of AIS in the process of internal decision-making. Their results showed that banks whose employees were well trained in the operations of AIS recorded enhanced efficiency in their financial reporting, risk assessment and budgeting processes. The researchers concluded that with the availability of informed AIS users, one can process the financial transactions in real time, minimize errors made by human beings, and prepare the financial statements in due time, all of which enhance the financial performance. Further, the research also pointed out that employee attitude towards the adoption of modern AIS technologies is key in the success of system implementation, which subsequently improves the quality of decision-making.

Additional support is offered by Setyaningsih et al. (2021), who evaluated the quality and efficiency of AIS in the manufacturing companies of Indonesia. Their analysis showed that the level of familiarity of employees with AIS tools is the determinant of the speed and accuracy of financial data processing. Companies that had invested in training of their accounting staffs and workshops documented better operational efficiency and profitability. The researchers stated that the human factor- user competence is a mediator between technological infrastructure and organizational performance. It has been discovered that skilled users could produce the accurate, timely, and relevant information to the managers enabling them to make strategic decisions which involved cost control, pricing and capital investment.

Karigha (2022) was interested in the role employees play in the use of AIS within the Kenyan context by examining its adoption among small and medium-sized enterprises (SMEs) in Mombasa County. The results found that financial transparency and

profitability were higher in SMEs where employees participated in AIS platforms. The researchers found that training of users and management support were critical determinants of the success of AIS to be used by employees in budgeting, forecasting, and monitoring of expenses. Moreover, the regression analysis demonstrated a positive significant relationship between user competence in AIS and financial performance measures like net profit margins and return on assets (ROA). These results are consistent with the previous findings by Okpala (2019) in Nigeria that showed that SMEs having well-trained accounting personnel with the option of AIS tools had better financial planning and decision-making processes than firms with little involvement of AIS users.

Further, Crawford, Morgan, and Cordery (2018) performed an international survey on 179 countries to assess the impact of the perception of the users on the quality of financial reporting in the non-profit-making organizations. The research concluded that the user engagement and accountability played a significant role in the provision of accurate and transparent financial statements. The integrity and expertise of the AIS users were relied upon by the decision-makers in interpreting the financial data to plan the strategic development and reporting to the donors. This highlights the significance of human actors in determining the success of organizations in terms of financial performance by efficient use of AIS.

In addition, Agung (2020) conducted a study involving regional authorities in Indonesia that verified the direct relationship between the competence of financial officers working with AIS platforms and the quality of financial reports and the efficacy of the public financial management. The paper has underscored that despite the high levels of technological infrastructure, lack of skilled and motivated human resource curbs the potential gains associated with the adoption of AIS. In this regard, capacity-building programs including professional training, certification programs, and performance based incentives are suggested to increase user proficiency in AIS applications.

Taken together, these empirical studies show that users of AIS are not just passive users of technology but active participants whose knowledge, attitudes, and decision-making capabilities define the success of AIS in enhancing financial performance. They can process and analyze accounting information, which means that organizations can make decisions about cost control, investment approaches, and revenue maximization. Thus, ongoing training, management support, and involvement of the users in the design and implementation of systems become the key to achieving the maximum financial benefits of the AIS adoption.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter offered a description of the research methodology that was used in the study, including the research design, population of the study, sample size, and sampling methods. It also explained the data collection methods and instruments, and data validity and reliability procedures. The chapter also defined the methods of analyzing data and explained the limitations and mitigation measures of the study.

3.2 Research Design

The study adopted a quantitative research approach based on a cross-sectional descriptive design. This was the right method of investigation as it allowed the researcher to gather and evaluate measurable data to address the correlation between Accounting Information Systems (AIS) and the financial performance of corporate institutions at one time. The cross-sectional design was quite appropriate because the study was interested in observing variables in their natural environments without interfering with them. It was also efficient in time and cost because it presented a data snapshot of the data of the Stanbic Bank and enabled the researcher to make conclusions regarding the current practices and relationships.

3.3 Study Population

The sample size was 45 employees working in Mukono District branches of the Stanbic Bank. These were the personnel of finance, accounting, credit management, and information technology departments that were directly concerned with the Accounting Information Systems and the financial performance operations.

3.4 Sample Size and Selection.

The statistical table of Krejcie and Morgan (1970) was used to determine the sample size. Given the number of all employees (45) to be used as the sample, a sample size of 40 respondents was chosen, based on the fact that they represent the different departments that engage in AIS and financial performance activities.

3.5 Sampling Techniques and Procedures

The sampling methods used in the study were probability and non-probability. The senior management and IT officers were selected through purposive sampling since they had specialized knowledge that was pertinent to the objectives of the study. Simple random sampling was used to sample staff in the other departments, so that each staff member had equal opportunity of being sampled and this would reduce selection bias.

3.6 Data Collection Methods

A questionnaire survey was used as the major source of data collection. This method helped the researcher to obtain information effectively and fast among a significant group of respondents.

3.6.1 Questionnaire Method

All the selected participants were given the questionnaires and they consisted of structured questions, which were aimed at getting quantifiable data on the AIS usage and financial performance indicators. This approach allowed the researcher to receive homogenous responses to facilitate the process of analysis and comparison.

3.7 Data Collection Instruments

3.7.1 Questionnaires

The study developed structured questionnaires with predominantly closed ended questions. These questionnaires were aimed to extract data about the level of AIS use, its effectiveness and its perceived effect on financial performance measures like profitability, return on assets and operational efficiency.

3.8 Instrument validity and Reliability.

3.8.1 Validity Tests

Expert review was done to ensure the research instrument had content validity. The Content Validity Index (CVI) was determined and only those items that had a CVI score of above 0.70 as advised by Amin (2005) were included in the final questionnaire.

3.8.2 Reliability Tests

The validity of the research tool was determined by the Cronbach Alpha coefficient with the help of SPSS programs. A positive coefficient of more than 0.70 was a sign of acceptable internal consistency of the instrument.

The data collection procedure will be performed through the following procedure:

The researcher obtained the consent of the management of Stanbic Bank before data collection. A preliminary interview with the involved personnel was done to explain the study purpose. The questionnaires were then sent to the sampled respondents and were collected after a period of one week to be processed, coded, and analyzed.

3.9 Data Analysis

The data gathered were analyzed using SPSS and coded. Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize the data. To determine the relationship between Accounting Information Systems and financial performance measures, inferential statistics, such as correlation and regression analysis were performed. Tables, charts, and graphs were used to give results in a way that can be easily interpreted.

3.10 Limitations of the Study

Its weaknesses included a small sample size given that there was a small number of staff who were directly engaged in AIS activities in the selected branches of Stanbic Bank. Moreover, there were certain financial performance data which were deemed sensitive thus not easily accessible. To counter these shortcomings, the researcher involved the employees of various departments to enhance the sample and consulted officially to access non-confidential financial data required in the study.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.1 Introduction

This chapter will discuss the findings of the research on credit risk management and financial performance at Stanbic Bank. It includes the response rate, followed by the demographic characteristics of respondents according to the revised questionnaire format. The findings are presented in terms of gender, age group, marital status, education level, and work experience at Stanbic Bank.

4.2 Response rate

The researcher distributed 40 questionnaires, all of which were fully completed and returned. This shows a 100% response rate, which is considered excellent. According to Amin (2005), a high response rate improves the accuracy and reliability of findings.

Table 1: Response rate

Description	Number
Questionnaires distributed	40
Questionnaires returned	40
Questionnaires not returned	0

$$\text{Response rate} = (40 / 40) \times 100 = 100\%$$

This high response rate indicates that the respondents were cooperative and willing to participate, strengthening the credibility of the findings.

4.3 Demographic characteristics of respondents

This section presents the demographic information provided by respondents, including gender, age group, marital status, education level, and work experience at Stanbic Bank.

4.3.1 Gender of respondents

Table 2: Gender Distribution

Gender	Frequency	Percentage (%)
Male	13	32.5
Female	27	67.5
Total	40	100

The results indicate that **67.5%** of the respondents were female, while **32.5%** were male. This shows a higher representation of females, suggesting that women constitute a significant portion of the staff or customers involved in the study.

4.3.2 Age group of respondents

Table 3: Age group distribution

Age Group	Frequency	Percentage (%)
21-30 years	10	25
31-40 years	12	30
41-50 years	11	27.5
Above 50 years	7	17.5
Total	40	100

The findings show that the largest age group is **31-40 years (30%)**, followed by **41-50 years (27.5%)**. This implies that most respondents are mature adults with meaningful experience relevant to understanding banking operations and risk management.

4.3.3 Marital status

Table 4: Marital status of respondents

Marital Status	Frequency	Percentage (%)
Single	11	27.5
Married	23	57.5
Widow/Widower	3	7.5
Divorced	3	7.5
Total	40	100

The majority of respondents (**57.5%**) were married, indicating a predominantly stable and mature respondent group.

4.3.4 Education level of respondents

Table 5: Education level

Education Level	Frequency	Percentage (%)
Diploma	9	22.5
Bachelor's Degree	21	52.5
Master's Degree	7	17.5
Other	3	7.5
Total	40	100

The results show that **52.5%** of respondents hold a bachelor's degree, followed by **22.5%** with diplomas. This suggests that the respondents are generally well-educated, which enhances the reliability of their responses regarding credit risk management.

4.3.5 Work experience at Stanbic Bank

Table 6: Work experience

Work Experience	Frequency	Percentage (%)
0-5 years	17	42.5
6-10 years	14	35
11-15 years	5	12.5
Above 15 years	4	10
Total	40	100

Most respondents (**42.5%**) had worked with Stanbic Bank for 0-5 years, while **35%** had 6-10 years of experience. This reflects a good mix of both newer and more experienced staff or customers, making their insights valuable.

4.4 AIS Software and Financial Reporting

Table 6: AIS Software and Financial Reporting

Statement	Mean	SD
The AIS software used at Stanbic Bank ensures accuracy of financial reports.	4.12	0.86
AIS software enhances the timeliness of financial reporting.	3.88	0.94
The bank's AIS reduces errors in financial data processing.	4.00	0.88
AIS software improves compliance with financial reporting standards.	3.75	1.02
Management relies on AIS-generated reports for strategic decision-making.	4.06	0.81
AIS integration with other systems enhances report accuracy and consistency.	3.88	0.94
AIS has improved transparency and accountability in financial reporting.	3.75	1.02

Table 6 shows the perceptions of the respondents on how Accounting Information Systems (AIS) impact financial reporting in Stanbic Bank. Generally, it can be deduced that all the respondents agreed on a positive impact of AIS on financial reporting in terms of accuracy, reliability, and utility of financial reports.

The response to the statement, “The AIS software helps in ensuring accuracy of financial reports,” elicited a high mean of 4.12 and a standard deviation of 0.86. This implies that all the respondents agreed on a positive impact of AIS on accuracy, but with slight variations. In a similar trend, all the respondents agreed on a positive impact of AIS in minimizing errors in financial data processing, as evident by a mean of 4.00 and a standard deviation of 0.88.

The utilization of AIS for timely financial reporting elicited a mean response of 3.88, with a standard deviation of 0.94. The results indicate that most respondents still perceive that financial reporting is faster through the utilization of the system, though there is a wide variation in opinions. The utilization of AIS for integrating with other systems, which has a positive impact on accuracy and consistency of financial reports, elicited a mean response of 3.88, with a similar wide variation of opinions from respondents.

The utilization of AIS for improved compliance with financial reporting standards elicited a mean response of 3.75, with a standard deviation of 1.02. The results indicate that though most respondents perceive that financial reporting standards are improved through the utilization of the system, there is a wide variation of opinions from respondents. The perceptions could be such that some respondents perceive that the system improves compliance moderately, while others perceive strong support for compliance. The same trend is observed for the utilization of AIS for improved transparency and accountability in financial reporting, which elicited a mean response of 3.75, with a standard deviation of 1.02.

Finally, the perception that management used reports generated by the AIS for strategic decision-making received a strong mean score of 4.06 with a standard deviation of 0.81.

In conclusion, the study has demonstrated positive perceptions of Stanbic Bank’s AIS in terms of accuracy, reduction of errors, decision-making, and overall quality of financial reporting, although there were divergent perceptions in some aspects such as compliance and transparency.

4.5 AIS Procedures, instructions, and data management

Table 7: AIS Procedures, instructions, and data management

Statement	Mean	SD
The bank has clear AIS procedures and guidelines that enhance efficiency.	4.09	0.88
AIS supports effective cost control through accurate data management.	3.97	0.91
AIS procedures improve internal controls and fraud detection.	4.19	0.76
Data captured in AIS is reliable for day-to-day operations.	4.03	0.95
AIS facilitates easy retrieval and storage of financial records.	3.84	0.89
Regular audits ensure compliance with AIS procedures.	3.78	1.02
The AIS system ensures data security and protection against unauthorized access.	4.06	0.87

The results in the table indicate that the respondents were of the view that the Accounting Information System at the bank is well organized and supports efficient operations. The first statement, which deals with the comprehensiveness of the procedures and guidelines provided in the AIS, received a high average score. This implies that the staff find the procedures easy to comprehend and that they contribute to enhanced efficiency at the bank.

The statement dealing with the support for cost control received a positive score. This implies that effective data management via the AIS is helpful in cutting down costs at the bank. Moreover, the respondents strongly agreed that the procedures followed in the AIS enhance internal control and help in detecting fraud. This is an indication of the support offered by the AIS in enhancing financial integrity at the bank and in curbing the risk of fraudulent practices.

The reliability of data collected in the AIS for routine operations was also rated highly. This implies that staff view the system as reliable for routine operations. Moreover, the AIS was seen as helpful for the convenient retrieval and storage of financial records. This implies that the AIS is beneficial for records management.

The regular audits were seen as playing an important role in ensuring compliance with procedures related to the AIS, though the level of agreement was moderate. This implies that though audits are conducted, there is a feeling that there is room for improvement in terms of audits playing an important role in ensuring compliance with procedures related to the AIS. Finally, there was agreement that the AIS improves data security and prevents unauthorized access to data. This implies that there is confidence in the ability of the AIS to provide data security for financial data within the bank.

4.6 AIS users (People) and decision-making

Table 8: AIS users and decision-making

Statement	Mean	SD
Staff are well-trained in using AIS to support financial operations.	3.97	0.92
Employees' competence in AIS enhances decision-making quality.	4.22	0.78
AIS users collaborate effectively to improve financial performance.	4.09	0.88
Management involvement in AIS usage improves strategic planning.	3.84	0.95
Continuous training on AIS improves staff productivity.	4.28	0.81
Employee feedback is considered in upgrading AIS usage.	3.84	0.95
The bank promotes a positive culture toward technology adoption.	4.22	0.78

The findings indicate that staff at the bank are generally well trained in using AIS to support their financial activities, as evidenced by a high mean. This implies that employees are sufficiently prepared with the requisite skills to effectively utilize the system.

The competence of employees in AIS was found to significantly influence the quality of decision-making. This statement was found to have one of the highest mean values. This implies that employees who are competent in AIS are able to make timely, effective, and efficient decisions. Additionally, the low range of responses suggests that employees are consistent in agreeing with this notion.

The results also indicate that users of AIS collaborate well in order to enhance financial performance. This is evident by the mean score, which indicates a high level of agreement. This implies that teamwork and cooperation between users of AIS enhance operational performance.

The involvement of management in using AIS is considered a benefit in terms of strategic planning, but not as high as in the previous questions. This indicates that management is involved in activities relating to AIS, but perhaps more involvement could be achieved in order to maximize the benefits of strategic planning.

Training on AIS use appears to be one of the strongest questions in terms of level of belief. This indicates that users of AIS strongly believe in continuous training as a way of enhancing productivity.

The feedback from employees on upgrading the AIS is acknowledged to a certain degree, as indicated by a moderate level of agreement. This means that although consideration is given to the views of employees, there is still room for improvement in this regard, i.e., inclusiveness in decision-making.

Lastly, there is a positive culture within the bank for adopting technology. A high level of agreement is observed for this question, implying that there is a positive culture within the organizational environment for embracing technology, such as AIS.

4.7 Financial performance

Table 9: Financial performance

Statement	Mean	SD
Stanbic Bank's net profit margin has improved due to AIS usage.	4.06	1.13
AIS has contributed to increased profitability in recent years.	3.72	1.25
Return on Assets (ROA) has improved through better AIS usage.	3.72	1.02
Return on Equity (ROE) has improved through AIS-driven decisions.	3.81	1.12
AIS has enhanced operational efficiency, leading to cost savings.	3.97	0.92
AIS has improved financial forecasting and budgeting accuracy.	4.03	0.95
Overall financial performance has improved due to AIS implementation.	4.09	0.88

The respondents were in agreement that there was an improvement in financial performance at Stanbic Bank as a result of the implementation of AIS. The top-rated statements were related to improvements in financial forecasting and budgeting (mean = 4.03) and overall improvement in financial performance (mean = 4.09). This implies that there has been an improvement in efficiency.

The improvement in the net profit margin was also highly rated (mean = 4.06; SD = 1.13), although the high SD implies that there were divergent opinions from the respondents. The improvements in ROA and ROE were moderately agreed upon (means range from 3.72 to 3.81), which implies that there could be other factors affecting the performance.

The results imply that there is a positive effect of AIS on the financial performance of the bank.

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This paper has discussed the impact of Accounting Information Systems (AIS) on financial performance of Stanbic Bank Main Branch. This chapter provides the overview of the main findings, discussion of the results in the context of existing literature, conclusions made in accordance with the objectives of the study, recommendations, limitations, contributions, and suggestions on the further research.

5.2 Conclusion of the most critical findings

It examined the relationship between AIS software, AIS procedures and data management, and AIS users (people) and the financial performance of Stanley Bank.

5.2.1 AIS Software and financial performance.

The results indicated that AIS software has a positive impact on accuracy of financial reporting, timeliness, and error reduction. Consistency was also improved by integration with other systems and reliance on the AIS generated reports proved how the system was strategically important to the management.

5.2.2 AIS Procedures, Instructions and financial performance.

Findings showed that Stanbic Bank possesses well-defined AIS processes, which enhance efficiency, internal control reinforcers, aid in detecting fraud, and increase the reliability of data. AIS was also identified to be effective in supporting the retrieval of records, data security and auditing compliance.

5.2.3 AIS Users (People) and financial performance.

The research found that the employees have been well trained on how to use AIS. AIS competence is beneficial in decision-making, whereas, user collaboration leads to better financial performance. Ongoing training and favourable attitude towards technological adoption also enhanced AIS use though employee feedback during system upgrades was moderately inclusive.

Financial Performance

Respondents admitted that AIS helps in enhancing profitability, operational efficiency, cost-saving, forecasting and budgeting, and overall financial performance. There was however a mixed perception when it came to improvement in ROA and ROE.

5.3 Discussion of the major findings.

5.3.1 Financial performance and AIS Software.

The researchers discovered that AIS software can greatly increase the accuracy of financial reporting, timeliness and reduction of errors. Such results concur with Rom and Rohde (2021), who stated that AIS encourages reliability and decreases manual mistakes. The favorable attitude towards the integration of AIS with other systems will benefit Hall (2020), whose thesis point out that system integration improves data consistency and internal decision-making. Nonetheless, financial reporting standards compliance was perceived differently, and it may require more rigorous system configuration and employee education, as was the case with Grande et al. (2019).

5.3.2 AIS Procedures, instructions, financial performance

No procedures and effective data management were identified to increase operational efficiency, which aligns with Gelinas et al. (2020) who claimed that coherent AIS processes contribute to the accuracy of financial information. The high consensus that AIS enhances internal controls and fraud detection is in line with Romney and Steinbart (2021), who emphasized the importance of AIS in financial integrity. Moderate ratings on the perceptions of audits indicate variations in the frequency or quality of the audit, which is also reflected in the results of Salehi et al. (2020) that inadequate supervisory controls undermine AIS benefits.

5.3.3 AIS Users (People) and financial performance.

The research determined that competence of employees and ongoing training are vital factors in successful use of AIS, which is consistent with Alzoubi (2021), who observed that human capability is the key to AIS success. The interaction between AIS

users and management made the decisions better, which is also related to Stair and Reynolds (2020), who considered the importance of user support and management commitment in maximizing the benefits of AIS. Nevertheless, a moderate consensus on employee feedback inclusion implies that there is not much participatory decision-making, which is in line with the research by Kwarteng et al. (2022), who emphasized the importance of user participation on system adaptability and effectiveness.

5.3.4 Financial Performance and AIS.

The researchers discovered that AIS leads to the growth of profitability, better accuracy of budgeting, and operational efficiency. These results are consistent with studies by Sajady et al. (2018) and Soudani (2020), who found that AIS improves financial decision-making and organizational performance. The existence of both positive and negative views concerning the ROA and ROE improvement implies that despite the AIS improving financial performance, external forces, namely market conditions and management policies, also influence the increase in profitability.

5.4 Conclusions

This paper finds that:

The quality of financial reporting is greatly enhanced by AIS software by increasing the accuracy, timeliness and minimizing errors. The fact that it is integrated with other systems and depends on the management also underlines its strategic value.

Clarity of AIS procedures leads to operational efficiency, high internal controls, fraud detection, and reliability of data. Nevertheless, audit and compliance monitoring systems need to be strengthened.

Skilled and trained AIS users improve decision-making and financial performance. Effective AIS usage is encouraged by continuous training and positive culture of technology adoption. However, the level of employee participation in the upgrade of AIS should be enhanced.

The application of AIS has a positive impact on profitability, forecasting, accuracy in budgeting and efficiency. Nevertheless, AIS has a moderate contribution to the rise in ROA and ROE, which means that there are other factors that determine the overall returns.

5.5 Recommendations

The findings reveal several aspects in which improvements in AIS software can have a positive impact on financial reporting and organizational performance. For instance, improvements in system modules to ensure compliance with reporting standards, integration of different departmental systems, and improvements in system configurations are key areas that can reduce inconsistencies in reporting. These improvements ensure that financial reporting is accurate, timely, and compliant with reporting standards.

Secondly, effective AIS procedures, as well as improvements in data management, are key areas that ensure system reliability. For instance, reviews of AIS procedures ensure that the institution is up to date with technological developments, while improved audit procedures ensure compliance with guidelines. Investments in state-of-the-art security systems are also essential in guarding against cyber threats, which could compromise financial reporting. Lastly, users of the AIS are a critical component that has a direct influence on system success. For instance, improved staff skills through training ensure that users are empowered, improved management involvement ensures strategic decision-making, while feedback systems ensure that system upgrades are responsive to organizational needs.

Finally, the integration of AIS with financial performance processes creates an opportunity to enhance organizational performance. This includes using AIS to leverage more in-depth analytics to improve ROA and ROE by making informed decisions, as well as using information generated from the system to optimize cost structures and improve profitability. Further, improved integration of AIS with budgeting and forecasting processes creates an opportunity to enhance long-term financial planning, leading to improved performance.

5.6 Recommendations for Further Research

Further studies could be conducted in the following areas:

1. Exploring the long-term impact of AIS on financial performance in multiple banks in Uganda.
2. Exploring the impact of digital innovations in AIS technology, such as AI, cloud technology, and mobile reporting.
3. Exploring the relationship between AIS adoption and customer satisfaction in commercial banks.
4. Exploring challenges faced by small businesses in adopting AIS technology compared to large businesses such as banks.

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APPENDIX 1

QUESTIONNAIRE

UGANDA CHRISTIAN UNIVERSITY

SCHOOL OF BUSINESS

I am **Mulongo Hayati**, a student of Uganda Christian University conducting a research study on:

“Accounting Information Systems (AIS) and financial performance of corporate Institutions. A Case study of Stanbic Bank Main Branch.”

This study is in partial fulfillment of the requirements for the award of a Bachelor’s Degree in Business Administration at Uganda Christian University.

Kindly take a few minutes to complete this questionnaire. The information you provide will be treated with utmost confidentiality and used for academic purposes only.

SECTION A: Demographic Data

Please tick (✓) in the appropriate box.

1. Gender: Male Female
2. Age group: 21-30 years 31-40 years 41-50 years Above 50 years
3. Marital status: Single Married Widow/Widower Divorced
4. Education level: Diploma Bachelor’s Master’s Other (specify)

5. Work experience at Stanbic Bank: 0-5 years 6-10 years 11-15 years
Above 15 years

SECTION B: AIS Software and financial reporting

Using the scale below, please indicate your opinion on each statement.

5 - Strongly Agree 4 - Agree 3 - Neutral 2 - Disagree 1 - Strongly Disagree

Statement	5	4	3	2	1
1. The AIS software used at Stanbic Bank ensures accuracy of financial reports.					
2. AIS software enhances the timeliness of financial reporting.					
3. The bank's AIS reduces errors in financial data processing.					
4. AIS software improves compliance with financial reporting standards.					
5. Management relies on AIS-generated reports for strategic decision-making.					
6. AIS integration with other banking systems enhances report accuracy and consistency.					
7. The use of AIS software has improved transparency and accountability in financial reporting.					

SECTION C: AIS procedures, instructions, and data management

5 - Strongly Agree 4 - Agree 3 - Neutral 2 - Disagree 1 - Strongly Disagree

Statement	5	4	3	2	1
1. The bank has clear AIS procedures and guidelines that enhance efficiency.					
2. AIS supports effective cost control through accurate data management.					
3. AIS procedures improve internal controls and fraud detection.					
4. Data captured in AIS is reliable for day-to-day operations.					
5. AIS facilitates easy retrieval and storage of financial records.					
6. Regular audits are conducted to ensure compliance with AIS procedures.					
7. The AIS system ensures data security and protection against unauthorized access.					

SECTION D: AIS Users (People) and decision-making

5 - Strongly Agree 4 - Agree 3 - Neutral 2 - Disagree 1 - Strongly Disagree

Statement	5	4	3	2	1
1. Staff are well-trained in using AIS to support financial operations.					
2. Employees' competence in AIS enhances decision-making quality.					
3. AIS users collaborate effectively to improve financial performance.					
4. The involvement of management in AIS usage improves strategic planning.					
5. Continuous training on AIS improves staff productivity and efficiency.					
6. Employee feedback is considered in upgrading or improving AIS usage.					
7. The bank promotes a positive culture toward technology adoption and AIS utilization.					

SECTION E: Financial performance

5 - Strongly Agree 4 - Agree 3 - Neutral 2 - Disagree 1 - Strongly Disagree

Statement	5	4	3	2	1
1. Stanbic Bank's net profit margin has improved due to AIS usage.					
2. AIS has contributed to increased profitability in recent years.					
3. Return on Assets (ROA) has improved through better AIS usage.					
4. Return on Equity (ROE) has improved through AIS-driven decisions.					
5. AIS has enhanced operational efficiency, leading to cost savings.					
6. The use of AIS has improved financial forecasting and budgeting accuracy.					
7. Overall financial performance has improved as a result of effective AIS implementation.					

Thank you for your participation!

APPENDIX 2: DATA COLLECTION LETTER



UCU
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School of Business

Stanbic Bank Uganda
Main Branch
06/11 /2025

The Manager

Dear Sir/Madam

RE: Introduction of Ms.MULONGO HAYATI, M23B05/147 for Data Collection Permission

I am writing to introduce Ms. Mulongo Hayati, a Bachelor of Business Administration student at Uganda Christian University. Ms. Mulongo is currently in the advanced stage of her academic journey and is conducting a dissertation on "Accounting Information Systems and Financial Performance of Cooperate Institution ."

I assure you that Ms. Mulongo will adhere to all ethical guidelines and treat any data collected with the utmost confidentiality. She is a responsible student dedicated to conducting a thorough and rigorous study.

We kindly request your support in granting Ms. Mulongo access to relevant data and personnel within any department and as well as any personnel with objective knowledge regarding her topic. Your valuable insights will significantly contribute to the success and quality of her research.

Thank you for considering her request. Should you require any additional information, please do not hesitate to contact me on the address provided here below.

Sincerely,

.....
Mukisa Simon Peter
Lecturer and undergraduate
Research coordinator UCU School of Business
Email smukisa@ucu.ac.ug Mob. 0752938600



A Complete Education for A Complete Person

Plot 67-173, Bishop Tucker Road, Mukono Hill, P.O. Box 4, Mukono, Uganda.
Tel: +256 312 350 658/+256 312 350 411 Fax: +256 4142 90 800 Email: arsob@ucu.ac.ug Web: www.ucu.ac.ug
Founded by the Province of the Church of Uganda. Chartered by the Government of the Republic of Uganda