The Impact of Accounting Information Systems on Bank Performance: The Case of Lebanon

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ABSTRACT
This study's goal is to look at the impact of accounting information systems on the performance of Lebanese Banks. This research examines the relevance of using the Accounting Information System (AIS) obtained by Accounting Software (AS) to achieve business success for the owners and management of the organization. Accounting software features such as efficiency; accuracy; dependability; data quality; and simplicity of use are used in this study as a predictor of bank performance. The data for this study was gathered by a survey that included 100 responses from employees of 35 Lebanese commercial banks, which were then studied. The Statistical Package for Social Sciences (SPSS, version 20) was used to perform correlation and multilinear regression analyses on the data. Efficiencies, dependability, and simplicity of use all correlated positively with bank performance, but data quality and accuracy negatively related to bank performance.

KEYWORDS *AIS, Accounting software, Efficiency, Reliability, Accuracy, Data quality, Ease of use, Bank Performance.*

JEL CLASSIFICATION: *M41, M42*

1. INTRODUCTION

Accounting information systems bring together a variety of elements in order to gather and process accounting-related data. Accounting information on an organization's activities may be gathered, organized, and disseminated using this method. By successfully conveying the permitted information to workers, owners, customers, and other important persons in the business, it is accountable for the functioning of the firm. It is a system that delivers timely data and information to users. The IS consists of a number of interconnected subsystems that provide the organization with the data it needs to make better decisions according to (Baker, 2019). There are "logical and physical objects, Data, Software, Hardware Policies, Processes, and Skills Set, and Responsibilities all interacting to define the capabilities of an entity" in this "computerized accounting information system". (Hla, 2015)

An accounting system that is able to save data quickly and securely is essential because of the complexity, high risk of error, and the large number of accounting transactions. Accounting and information technology (IT) integration has been brought to the world in order to fulfill the demands for the most current and correct information. It allows businesses to generate accurate reports in a short period of time. Accounting's usage of information technology (IT) has recently grown and become regular. Since it is so widely used, it is almost impossible to perform the vast majority of accounting tasks without it (Ganyam & Ivungu, 2019).

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Accounting software is the most crucial component of any organization. It has a significant impact on a company's success or failure (Kulkarni et al.grane, 2007). The use of software programs made it easier to handle the company's finances. As a consequence of accounting software, financial reporting has been greatly improved as a result of the increased accuracy of data and decrease in time (Iskandar, 2019). Increasing the processing speed and accuracy of financial reports are two of the many benefits it provides to the overall accounting process (Lanlan et al., 2019). In addition to this, the use of managers in the system to control the company's economic and financial resources and the use of this system to assist the internal management of the organization at all times are important considerations. Internal control is better with computerized software. When AIS was first introduced into the world of Information and Technology systems (IT), it was designed to help manage and regulate topics relating to a company's financial and economic aspects (Salehi et al., 2014).

Most disciplines have evolved as a result of technological advancements. Financial controls are only one aspect of AIS, which is a fundamental information and technology tool that also examines a company's whole performance (Trabulsi, 2018). Information Systems (IS) have previously been shown to improve a company's productivity and efficiency (Xu, 2009). Another research found that in Malaysia, Finland, Spain, Iran, and Pakistan, the profitability, efficiency, and trustworthiness of the company rose (Urquía Grande et al., 2011). Information technology (IT) is a management and control tool (Salehi et al., 2014). Achieving the objective is possible if the AIS succeeds, but if the AIS fails, the organization cannot accomplish the goal, and the organization cannot develop or exist (Dmour, 2010).

For every commercial bank's corporate structure, accounting is a critical foundation. It serves as the primary source of information needed for planning, surveillance, monitoring, and evaluation of performance and decision-making in the bank's operations. A bank's work environment, both internal and external, is always changing, and the banking industry is no exception (Emeka-Nwokeji, 2012).

This study aims to investigate the need for banks to use AIS in order to provide real information that can help management levels in their planning and control for successful decision-making. It will be impossible to gauge the risks of specific activities and anticipate future profits if accounting software is not used (Meiryani, 2020).

2. RESEARCH PROBLEM

Good corporate governance standards and the use of accounting software result in better financial reporting (Chong & Nizam, 2018). For both the company and the organization, accounting information systems are critical. In addition to speeding up administration and decision-making, cloud computing has many other benefits. This increases the quality of financial reporting and internal controls. Furthermore, it has a significant impact on the economy. According to H.I.A and Tera, Sparse studies have looked at the link between accounting software features and company success, but those that have looked at the AIS-business connection are few in number (Chong & Nizam, 2018). Another issue is the lack of specialized studies on the influence of accounting software on company performance in emerging nations (Olufemi, 2021). No correlation was established between accounting software and company success according to certain studies (Salehi et al., 2014). In contrast, no statistical assessments of firms' performance accounting software based on various kinds, comparisons of pricing strategies, and only a few investigations analyzed the influence of accounting software on the company's performance were undertaken (Thottoli, 2020). Thus, this study aims to fill a vacuum in the research literature by examining the influence of

accounting software features on company success. In order to find out if accounting software affects company performance in Lebanon, the following research was conducted.

3. THE IMPACT OF THE ACCOUNTING SOFTWARE ON BUSINESS PERFORMANCE

A bank's AIS system is one of its most significant assets. It is crucial for the stability and consistency of bank management, which is critical in a country's banking system, to have AIS in place in order to execute successful strategies (Alikhani et al., 2013).

Internal and external organizational changes can be accomplished using accounting information systems (Shagari et al., 2017). AIS is a good example of the cutting-edge technology that many companies are trying to invest in in order to satisfy their consumers' expectations and remain competitive. Organizational performance can be evaluated for both internal and external audiences by using the accounting information that is collected and summarized in a variety of ways. Since IS is an essential e-operational instrument that has the potential to significantly improve financial performance, contemporary firms have increased their investments in it (Alnajjar, 2017). This innovative technology is being used by businesses throughout the world. As part of the company's information system (IS), accounting software is used by small and medium-sized enterprises (SMEs) to manage and plan the company's entire operating system (Lim, 2013). Small and medium-sized firms (SMEs) in particular may carry out all operations and enjoy economic benefits while also maintaining optimal performance at the company level thanks to accounting software, which automates management information rather than relies on human input. SMEs (Trabulsi, 2018). According to Thottoli (2020), a generalized accounting system is essential for SMEs' financial and economic activities, validated and logically shown to be true. For small and medium-sized company owners, accounting software that is both versatile and effective is needed to develop financial reports that can be used to evaluate the financial health of their enterprises. Due to the fast development of businesses and the progress of technology in the global age, these accounting programs and software should be simple to use and inexpensive for small businesses (Jaya et al., 2018). Accounting software should meet accounting standards and verify the specified demand for efficiency, dependability, usability, and high data quality and accuracy in order to provide fast, accurate, and trustworthy information for efficient decision-making and optimum corporate performance (Alnajjar, 2017). Delice (2010) conducted an investigation of the use of AIS by Western Mediterranean manufacturers by sending questionnaires to companies. AIS can be used since the producing business possesses all of the necessary data, as shown in this research. These businesses make good use of information technology. The use of AIS by public firms is more effective than that of private businesses. When it comes to the implementation of AIS, small and medium-sized businesses are doing particularly well, as discovered by Urquía Grande et al. (2011) in their study of them. They discovered a correlation between improved performance metrics and SME use of AIS for tax and banking management. SMEs in Spain have shown that accounting information systems (AIS) have a positive influence on their operational performance. – (SMEs). The implementation of accounting information systems by small and medium-sized enterprises (SMEs) in Spain has resulted in increased productivity and better performance measures. It was decided to investigate the results of a study of small and medium-sized enterprises, which revealed that the implementation of an accounting information system affected both productivity and outcomes. After the research phase, an ANOVA analysis was performed. Data quality, accuracy, dependability, and simplicity of use were all examined as part of this study. They were assessed based on the accessibility of data and the simplicity with which it could be measured.

An accounting software's efficiency, dependability, correctness, convenience of use, and data quality were all examined in this study. Each one was put through its paces in terms of information accessibility and measurement complexity.

3.1. The impact of Efficiency of accounting software on business performance

A company's ability to maximize its value by using the fewest resources to create the highest outputs is referred to as efficiency in a commercial context. A company's profitability rises as its efficiency rises (Olufemi, 2021). In big firms, prior studies have shown that installing an information system may boost productivity and operational efficiency (Shagari et al., 2015). Most academics believe that the primary motivation for implementing these information systems (IS) is to enhance and boost efficiency. Accounting information system performance has been enhanced in significance as a result of rising competitiveness and the revolution in the business environment. Since these systems are implemented in a way intended to facilitate decision-making and improve an organization's competitive standing, they are particularly effective (Dmour, 2010). According to Muneerali (2020), the efficient implementation of an accounting information system in small and medium-sized businesses (SMEs) improved productivity, profitability, and performance. Using performance metrics, Hla and Teru (2015) examine the efficacy of accounting information systems. Only secondary sources were employed in the research, which relied on an exploratory method. In order to have an effective accounting information system, data must be collected, maintained, managed, and created. Another study on the impact of Malaysian businesses' performance on accounting software was undertaken by Chong and Nizam (2018). Accounting software may have a significant impact on a company's performance, according to the findings of the research. Accounting software makes it easier to maintain a company's productivity and efficiency. Accounting software was shown to have a major influence on a company's profitability in the end (Chong & Nizam, 2018). Computerized systems for monitoring and recording financial transactions to enable management decisions, internal controls, and financial reporting quality have been the most significant impact of accounting technology according to Iskandar (2019).

When it comes to small business financial and economic operations, the decision to utilize a generalist accounting system is critical not only for management but also for the company's workers, according to Thottoli (2020). The capabilities of AIS can be put to good use by the finance department to increase productivity. A strong connection was found between the flow statement and the balance sheet. The system will take the raw data and turn it into something useful like accounting information. All phases of input, processing, and output will be used by a broad variety of consumers. As a result, we may make the following assertion:

H1: There is a significant positive Relationship between the proficiency of the accounting software and the business performance.

3.2. The impact of Accuracy of accounting software on business performance:

Accurate data is one that does not have any major defects or biases, and consumers may think that it correctly reflects what they intended or set out to achieve. To get the necessary information, a quantitative strategy was used. Results show that the utilization of precise accounting information has a substantial influence on the firm's performance, including cost savings, quality improvement, and effective decision making. Decision-makers and their implications are directly influenced by accounting information that is both consistent, relevant, understandable, comparable, timely, and accurate. This ultimately impacts profitability. Accurate financial data is required by decision makers (Al_Qudah & Binti Sukeri, 2014).

AIS failed to meet the demands of the financial performance function, as discovered by (Hamad, Hamza, Gardi, Qader & Anwar, 2021) at private hospitals operating in the United Arab Emirates.

There is evidence that accounting software improves corporate reporting accuracy in Lagos state grocery retailers, according to a study by (Salehi, 2014). Lower labor costs and waste are achieved when accounting software provides the correct operational information.

A research conducted by Trabulsi (2018) looked at the impact of accounting system characteristics on firm performance (cost reduction, improving quality, and effective decision making). SMEs in Saudi Arabia were asked to fill out a questionnaire in order to gather data. As a result, we may make the following assertion:

H2: There is a significant direct relationship between the accuracy of accounting software and business performance.

3.3. The impact of Data quality of accounting software on business performance

As input control and people capabilities are crucial to the data quality of accounting information systems, incomplete and erroneous data would undermine a company's competitiveness. (Xu, 2009). Reduced information risk and liquidity are ensured by high-quality data (Wickramsinghe, 2017). This is also a way to restrict the manager's ability to make judgments that are best for them and to guide them to make proper and efficient investments (Cochrane, 2010). The quality of AIS data is seldom examined as a crucial success element in performance. The views of corporate internal auditors are positively influenced by data quality (Creswell, 2017). Studies on data quality have indicated that AIS has an influence on both performance and acceptability, and that these two factors are tightly linked (Lee & Strong, 2003). AIS's success is heavily influenced by the quality of its data, as Lee & Strong (2003) demonstrates, and better data quality boosts its performance even more. The success of a corporation is strongly linked to the quality of its accounting software data. Data quality can often be attributed to the availability of data that can be used by data consumers (Wang and Ha-Brookshire, 2018). There is a considerable influence on market participants' views of the distribution and their forecast for future cash flow based on accounting information. According to Wang and Brookshire (2018), high-quality financial reporting is beneficial to both banks and governments since it has a positive impact on a private firm's investment efficiency and financial success, which in turn increases tax payments and bank financing. The quality of AIS information (mostly in the form of accounting reports and analyses) seems to be strongly linked to managerial commitment, as shown by Al-Hiyari, (2013). It has also been shown to have a direct impact on both user and organizational performance. According to Al-Hiyari (2013), data quality is critical in any AIS and should be prioritized in many businesses. It has been shown that AIS efficiency is linked to the quality of the information it contains in previous studies (Al_Qudah & Binti Sukeri, 2014). Al_Qudah & Binti Sukeri (2014) observed a favorable correlation between information quality and AIS. AIS information quality in Iraqi organizations was studied by Sami (2011). According to his findings, improving performance is mostly dependent on the quality of the information being used. Good AIS also helps organizations in developing better strategies and enhancing their overall performance. Wang and Ha-Brookshire (2018) found no significant correlation between the two variables. To make matters worse, a recent study by Chong & Nizam (2018) found no link between data quality and performance. As a result, we may make the following assertion:

H3: There is a significant positive Relationship between the data quality of the accounting software and the business performance.

3.4. The impact of Reliability of accounting software on business performance

For example, Al-Dmour et al. (2016) note that "Accounting software produces dependability statistics that are crucial for planning, identifying, and controlling corporate operations." A reliable flow of information is one of the benefits of internal control. Accuracy relates to how accurate accounting information is such that it may be utilized for decision-making without prejudice, error, or representational inconsistency. Due to the fact that the quality of the financial report secures and enforces the presentation of fantastic and accurate information by the firm, the information offered to shareholders and stakeholders, as well as other market players interested in this report, is less mysterious and conflict. Accurate financial reporting is just one aspect of a company's performance that relies on reliable data from its information systems (Ali, 2016). As stated by Delice (2010), information reliability and operating effectiveness are two ways in which "the value of internal control" affects operational performance. There must be a high degree of confidence in the data produced by the systems supporting the adherence of personnel to corporate regulations and ensuring the right presentation of financial reports. The success of a corporation is closely linked to the reliability of its analytical systems (AIS), according to (Alnajjar, 2017). In contrast, a study by Hamad et al. (2021) revealed no link between ERP system user dependability and performance. A recent research conducted by Chong & Nizam (2018) concluded that there is no correlation between corporate performance and a company's capacity to be reliable. As a result, we may make the following assertion:

H4: There is a major direct Link between Reliability of Accounting software and business performance.

3.5. The impact of Ease of use of accounting software and business performance

El Khoury (2018) polled 180 businesses in Canada. The researchers found a link between better performance and AIS with a wide scope. Past studies have demonstrated that the use of AIS has a positive influence on the performance of Iraqi manufacturing SMEs according to Lanlan et al. (2019). According to Creswell (2017) study, accounting systems that are simple to use are more likely to be successful. Accounting software's ease of use, usefulness, and adoption by accounting specialists in small and medium-sized enterprises (SMEs) were all studied in a research done in Xi'an, Shaan Xi, China. The data in this study was analyzed quantitatively. Analyzing the data required the completion of standardized questionnaires by 201 individuals. Using accounting software to improve a company's performance has a favorable association with its perceived usefulness, according to the research findings (Lanlan et al., 2019). Lee & Strong (2003) investigated the adoption and use of accounting software by small companies in Central Ohio, the United States. The willingness to use CAS was shown to be positively related to perceived ease of use and perceived benefit. Adopters' and non-adopters' views of ease of use accounted for 5.9 percent of the variation, while adopters' and non-adopters' perceptions of usefulness accounted for 13.6 percent of the variance, while adopters' and non-adopters' perceptions accounted for 24.7 percent. Perceived usefulness is more essential for organizations that have not yet embraced CAS, but after CAS is implemented, the percentage drops to around 2%. He went on to say that when small businesses use CAS, the importance of ease of use increases from 5.2% to 8.8%. The perceived ease of use was shown to be a key factor in determining the loyalty intentions of mobile hotel booking customers, according to Maxwell (1992). Mobile hotel booking technology has a major influence on customers' intentions to continue using it in the future because of its perceived simplicity of use. Compatibility was shown to have a considerable

impact on both perceived ease of use and comfort and loyalty and comfort in the research. A study by Trabulsi (2018) sought to uncover the mediating role played by self-employed taxpayers' perceptions of the ease of using the online tax system in the relationship between tax service quality and the usage of online tax. They observed a statistically significant correlation between the perceived ease of use of the online tax system and the quality of tax services. As a result, we may make the following assertion:

H5: There is a significant positive Association between ease of use of accounting software and business performance.

4. METHODOLOGY

A well-structured questionnaire was used to collect primary data. It was measured on a five-point Likert scale how strongly the respondents agreed or disapproved. On a scale of one to five, respondents may indicate how strongly they agree or disagree with each statement. The questionnaires are filled out by the heads of accounting departments and the accounting department staff of the Lebanese banks.

4.1. Research Population, Sampling Technique and Sample Size

It is the goal of the researcher to conduct a study on a specific subset of the general public, known as a "research population" (Chong, 2018). Researchers who desire to expand on their findings make up the target population, whereas those who may be included in the sample make up the available population (Xu, 2009).

It is estimated that Lebanon had anything from 60 to 92 banks in the previous 50 years, including small, medium, and large private commercial banks, as well as investment banks offering long-term lending, as well as Islamic and international financial institutions (Ali, 2016).

The researchers in this study used a non-probability sampling approach. It is more effective and cost-effective to use non-probability sampling. Non-probability sampling methods include convenience, purposeful, expert, diversity, model case, quota, and chain-referral sampling (Meiryani, 2020). Choosing a representative sample of the population is made easier by using convenience sampling, which selects people who can be found easily by the researcher.

The heads of accounting departments and the workers of the accounting departments of the banks in Lebanon filled out questionnaires for this study. One hundred and fifty of the aforementioned company's workers were chosen at random for the study. The 50 commercial banks employ a total of 150 people. Only 100 questionnaires were returned, of which 100 were suitable for analysis, and the discarded questionnaires totaled 50. As a result, 66% of the population was included in the study. According to the examination of the 100 valid questionnaires, the sample included 100 workers from 35 commercial banks in Lebanon.

One section summarizes demographic information such as gender, age, education level, monthly income, and marital status. The second section summarizes the independent variables (Efficiency; accuracy; reliability; ease of use; and data quality), and the third section summarizes the dependent variable (Bank Performance).

5. FREQUENCY DISTRIBUTION

The demographic factors and frequency distribution of the respondents who completed the questionnaires will be discussed in this section.

Table 1. Frequency of Gender

		Frequency	Percent
	Female	60	53.3
	Male	40	46.7
	Total	100	100.0

Source: SPSS (Version 20)

This study surveyed a total of 100 bank customers, with 60 of those customers being female, making up 53.3% of the sample, and the remaining 40 customers being male, making up 46.7% of the sample.

Table 2. Frequency of Age

		Frequency	Percent
	18-25	30	26.7
	25-35	45	46.7
	35-45	23	24
	50 and above	2	2.7
	Total	100	100.0

Source: SPSS (Version 20)

In addition, the descriptive data showed that 30 respondents, accounting for 26.7 percent, fell within the age range of 18 to 25 years old, while 45 respondents, accounting for 46.7 percent, fall within the age range of 25 to 35 years old. In addition, 23 of the respondents, which accounts for 24 percent of the sample, are in the age range of 35 to 45 years old, and 2 of the respondents, which accounts for 2.7 percent of the sample, are 50 years old or older.

Table 3. Frequency of Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor Degree	47	36.0	36.0	36.0
	High School graduate	3	4.0	4.0	40.0
	Masters Degree	46	56.0	56.0	96.0
	PHD Degree	4	4.0	4.0	100.0
	Total	100	100.0	100.0	

Source: SPSS (Version 20)

The distribution of respondents' educational levels showed that 47 respondents, which is equivalent to 36 percent of the sample, have a bachelor's degree; three respondents, which is equivalent to 4 percent of the sample, have high school graduate degrees; 46 respondents, which is equivalent to 56 percent of the sample, have master's degrees; and four respondents, which is equivalent to 4 percent of the sample, have doctoral degrees.

Table 4. Frequency of Employment

		Frequency	Percent
	1-4 Million LBP	20	26.7
	4-6 Million LBP	20	26.6
	4,000$	1	1.3
	6-10 Million LBP	30	6.7
	less than 1 million LBP	3	4.0
	More than 10 Million LBP	22	29.3

		Frequency	Percent
	No comment	1	1.3
	No income	1	1.3
	Still unemployed	2	1.3
	Total	100	100.0

Source: SPSS (Version 20)

When considering the information shown above, one realizes that 20 of the sample's respondents, or 26.7 percent of the total, had a monthly salary in the range of one million to four million LBP. Twenty respondents, or 26.6 percent of the total sample, reported having a monthly income that fell somewhere between 4 million and 6 million LBPS. One respondent had a monthly income of $4,000, while the remaining 30 respondents have monthly incomes ranging from 6 million to 10 million LBPA. In addition, 22 respondents have more than 10 million LBP each month, whereas just 3 respondents have less than 1 million LBP each month. However, one respondent did not provide any information about his monthly income, while another respondent did not have a monthly income.

Table 5. Frequency of Marital Status

		Frequency	Percent
	Divorced	6	1.3
	Married	53	44.0
	Single	41	54.7
	Total	100	100.0

Source: SPSS (Version 20)

In terms of the marital status of the respondents in the sample, it can be observed that 6 of the respondents, which accounts for 1.3 percent of the sample, are divorced, 53 of the respondents, which accounts for 44 percent of the sample, are married, and 41 of the respondents, which accounts for 54.7 percent of the sample, are single.

6. RELIABILITY ANALYSIS

Cronbach's Alpha Coefficient is used here in order to validate the reliability of this research. Examine and confirm that the measurement items have an internal consistency for each variable whose coefficient was estimated. The Cronbach Alpha Coefficient will not accept a threshold value of less than 0.7. Iacobucci and Duhachek's study was published in 2003. The reliability analysis for the whole questionnaire can be seen in the table that can be found below.

Table 6. Reliability Statistics

	Cronbach Alpha	Items
Accuracy	.712	4
Reliability	.608	3
Ease of Use	.620	4
Data Quality	.709	4
Efficiency	.675	5
Business Performance	.652	5

Source: SPSS (Version 20)

In reference to the table that was just shown, the purpose of the validity and reliability study is to verify the accuracy of the data obtained by using an indicator known as Cronbach Alpha. It is important to keep in mind, with regard to the rule of thumb, that:

- If Cronbach Alpha < 0.5, data is not considered to be valid;
- If Cronbach Alpha between 0.5 and 0.7 the data is considered valid but contains bias;
- If Cronbach Alpha > 0.7 then the data is considered valid.

It is possible to deduce from the information presented above that the factor "Accuracy" received a Cronbach Alpha score of 0.712, the factor "Reliability" received a Cronbach Alpha score of 0.608, the factor "Ease of Use" received a Cronbach Alpha score of 0.620, the factor "Data Quality" received a Cronbach Alpha score of 0.709, and the factor "Efficiency" also received a Cronbach Alpha score of 0.6 This indicates that the variables have been statistically verified, since the Cronbach Alpha for the majority of them is close to 0.7.

7. VALIDITY ANALYSIS

The term "validity" refers to the extent to which the data produced by an instrument correctly and meaningfully depict a theoretical notion. The focus is placed on how well the data reflect the myriad of elements that are at play. After the data's veracity has been checked, the inferences that are drawn from them need to be correct and have some kind of significance (Mohajan, 2017). When research is backed by a broad variety of data, it might be considered more dependable (Yin, 2003).

Table 7. KMO Validity Test

Factor	KMO	P-Value
Accuracy	.701	0.001
Reliability	.603	0.002
Ease of Use	.793	0.005
Data Quality	.672	0.025
Efficiency	.685	0.036
Business Performance	.685	0.042

Source: SPSS (Version 20)

Within the context of this investigation, the researcher used the validity tests developed by KMO and Barlett to evaluate the suitability of our data sets. When performing statistical analysis on survey data, one common use of this measure is to determine whether the correlation matrix or the correspondence method should be utilized. In order for a characteristic to be regarded as accurate, its accuracy must be more than 0.6, and the KMO variance must fall somewhere in the range of 0.000 to 1.0. According to the findings shown in the table, the value of every variable that was investigated as part of the research was either more than or equal to 0.6. Therefore, any and all of the factors that were investigated may be used in the next research.

8. PEARSON CORRELATION ANALYSIS

In this part, we will discuss the Pearson Correlations in order to investigate the connection between the variables, as well as the degree to which each dependent and independent variable are correlated with one another.

Table 8. Pearson Correlation Analysis

	Accuracy	Reliability	Ease of Use	Data Quality	Efficiency	Performance
Accuracy	1					
Reliability	.497**	1				
Ease of Use	.229*	.340**	1			
Data Quality	.466**	.534**	.324**	1		
Efficiency	.343**	.452**	.467**	.517**	1	
Business Performance	.252*	.424**	.447**	.526**	.442**	1

Source: SPSS (Version 20)

Referring to the above table, it can be noted that

- The correlation between accuracy and business performance was given a score of 0.252, which indicates that for each one-unit gain in accuracy, there would be a 25.2 percent rise in business performance.
- The correlation between reliability and business performance was given a score of 0.424, which indicates that for every one-point gain in reliability, there would be a 42.4 percent rise in business performance.
- The correlation between the ease of use and the performance of the company was given a score of 0.447, which indicates that for every one-unit improvement in the ease of use, the performance of the business would rise by 44.7 percent.
- A one-unit improvement in data quality will result in a 52.6 percent rise in the company's overall performance.
- The performance of the company will grow by 44.2 percent for every one-unit gain in efficiency that is achieved.

9. MULTIPLE REGRESSION ANALYSIS

The purpose of the regression analysis that had been carried out was to determine whether or not the dependent variable and the independent variables have a significant association using a margin of error of 5% as the criterion.

Table 9. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.337[a]	.114	.099	.58128

Source: SPSS (Version 20)

a. Predictors: (Constant), Accuracy, Reliability, Ease of Use, Data Quality, Efficiency and Performance

In reference to the model presented earlier, it is possible to observe that the independent variables that are considered to be addressed in this model, namely Accuracy, Reliability, Ease of Use, Data Quality, and Efficiency, scored a R value of 0.337. This value indicates that these variables have the potential to influence performance by 33.7 percent, while the remaining 66.3 percent of the variables are not considered to be addressed in this model. However, the R2 value for this model is just 11.4 percent, which indicates that there is only a 11.4 percent strength between these independent factors and performance. The remaining 88.6 percent may be explained with the help of additional factors that were not taken into account in this investigation.

Table 10. ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.684	5	7.537	32.783	.000[b]
	Residual	15.863	69	.230		
	Total	53.547	74			

a. Dependent Variable: Business Performance *Source: SPSS (Version 20)*
b. Predictors: (Constant), Accuracy, Reliability, Ease of Use, Data Quality and Efficiency

Due to the fact that the above-mentioned ANOVA table displayed a sum of squares value of 37.684, a degree of freedom value of 5, a mean square value of 7.537, and a significance level of 0.00, it may be concluded that the alternative hypothesis is preferred above the null hypothesis which means that the null hypothesis is rejected and the alternative hypothesis is accepted.

Table 11. Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	2.591	.186		13.904	.000
	Accuracy	.225	.058	.125	3.879	.004
	Reliability	.235	.049	.278	4.814	.000
	Ease of Use	.247	.036	.273	6.861	.003
	Data Quality	.134	.066	.228	2.048	.041
	Efficiency	.114	.049	.142	2.313	.021

a. Dependent Variable: Performance

Source: SPSS (Version 20)

The preceding regression investigates the link between the independent factors - accuracy, reliability, ease of use, data quality, and efficiency - and the dependent variable - business performance. The independent variables are Accuracy, Reliability, Ease of Use, and Data Quality. It can be deduced from the fact that the significance threshold for each of the above independent factors has a value that is less than 0.05 and that there is a significant association between these independent variables and performance level.
As a consequence of this, every hypothesis turned out to be correct.
The following equation can be formulated:
$Y = A + BX1 + BX2 + BX3 + BX4 + BX5$
Performance = 2.591 + 0.125 Accuracy + 0.278 Reliability + 0.273 Ease of Use + 0.228 Data Quality + 0.142 Efficiency
This implies that:

- For every 1% increase in accuracy level, business performance level will increase by 12.5%.
- For every 1% increase in reliability level, business performance level will increase by 27.8%.
- For every 1% increase in Ease of Use, business performance level will increase by 27.3%.
- For every 1% increase in data quality level, business performance level will increase by 22.8%.
- For every 1% increase in efficiency level, business performance level will increase by 14.2%.

10. DISCUSSION

10.1. The Impact of Efficiency on Business Performance

It has been shown that implementing an information system may improve both the performance and operational efficiency of a corporation, particularly in larger establishments. The key drivers for the implementation of such information systems are advancements in both efficiency and effectiveness (IS). The efficiency of accounting information systems is now given a great deal of importance because of the rise in the level of company competitiveness and the many changes that have taken place in the environment in which businesses operate. This is particularly true at the level of decision-making, when such systems are adopted to enhance an organization's competitive standing and aid with decision-making.

The cash flow statement and the balance sheet were shown to have a substantial relationship with each other. The unprocessed data will be transformed by the system into something more valuable, such as accounting information. The input, processing, and output will be supported by a diverse group of internal and external users. The following are the stages: Accounting software, according to a new research, has a substantial influence on company success. It is considerably easier to maintain a company's productivity and efficiency high when accounting software is used. Because of this discovery, accounting software was discovered to have a significant influence on the overall operation of firms. (Chong, 2018) found that there is a substantial positive association between accounting software efficacy and the business success of Lebanon's banks, thus we can infer that the hypothesis H0 should be rejected and H1 accepted.

10.2. The Impact of Accuracy on Business Performance:

According to the findings, the use of accurate accounting information has a significant impact on the performance of such a business, including the reduction of costs, the enhancement of quality, and the accomplishment of effective decision making. Accounting information that is consistent, relevant, intelligible, comparable, and up to date, as well as accurate, has a direct effect on decision-makers and the results of their deliberations. This will have an effect on the profitability of the company in the long run. The necessity for this arises from the fact that decision-makers anticipate accurate accounting data. The findings of this research are in agreement with the findings of Hamad, Hamza, Gardi, Qader & Anwar (2021), which state that there is a positive significant relation between the accuracy of accounting software and the business performance of banks in Lebanon. As a result, H0 is rejected and H1 is accepted on the basis of these findings.

10.3. The Impact of Data Quality on Business Performance

Incomplete and incorrect data might be detrimental to a company's ability to compete in its industry, since input control and the competencies of its employees are two of the most important factors that determine the data quality produced by accounting information systems. The use of high-quality data comes with a number of advantages, two of which are an improvement in information risk and increased liquidity. The management is obligated to make investments that are both wise and effective, yet they are limited in their power to make decisions that are in their best interests. It is abundantly evident that the success of a firm is inextricably tied to both the data produced by accounting software and the quality of those data. A lack of data that is useable may serve as a definition of poor data quality for many persons who are data consumers.

In line with Dmour (2010), who found that banking and government institutions get the advantages of improved investment efficiency and financial performance via high-quality

reporting. This research also indicated that high-quality financial reporting helps both banks and government institutions. Dmour (2010) showed that high-quality financial reporting helps both banks and governments, and the conclusions of this study are consistent with their findings. As a result, we may draw the conclusion that the quality of accounting software data does not correlate with the commercial success of Lebanon's banks, which means that we may accept hypothesis H1 and reject H0.

10.4. The Impact of Reliability on Business Performance

Data created by accounting software is essential for firms to plan, identify, and monitor their operations. Internal control has an effect on operational performance since it ensures the accuracy and reliability of the data. Accuracy relates to how accurate accounting information is such that it may be utilized for decision-making without prejudice, error, or representational inconsistency. By adhering to high standards, a company's financial report demonstrates its commitment to delivering reliable information to its investors, shareholders, stakeholders, and other market players. The reliability of data provided by systems is an important consideration maintaining the accuracy of financial records and enforcing company rules and regulations. Thus, H0 is rejected and H1 is accepted in light of the findings, which demonstrated an extremely favorable correlation between AIS reliability and firm performance.

10.5. The Impact of Ease of Use and Business Performance

Accounting systems that are easy to use have a better chance of success, according to a study. Businesses were asked to rate the simplicity of use, usefulness, and utilization of accounting software by their accounting staff. A quantitative analysis of the data was performed in this research. Firm performance was shown to be related to the perceived value of accounting software. According to the findings of Shagari et al. (2017), the ease with which accounting software can be used has a bearing on the performance of Lebanon's banks. This means that H0 has been rejected and H1 has been accepted.

11. CONCLUSION

AIS features and their influence on Lebanon's banks were explored in this study. A well-defined questionnaire was used to gather information for this study. A Likert scale was utilized in the questionnaire. Analytical software was used to examine the significance and kind of link between the independent factors (Efficiency, Reliability, Ease of use, Accuracy, and data quality of AIS) and the dependent variable (Business Performance).

Researchers found that five independent variables (Efficacy, Accuracy, Reliability, Ease of use and Data Quality) had a substantial impact on the dependent variable (Business Performance).

11.1. Summary of the Findings

AIS's presence in the Lebanese banking industry is critical to its success, according to the conclusions of the study. The study also found a strong link between bank performance and the effectiveness of the accounting software. In terms of meeting the bank's objectives quickly and efficiently, it is evident how successful it is. It was also shown that a bank's success is positively correlated with the accuracy of the accounting software used. The correctness of the accounting software ensures the absence of errors in the data, which results in the provision of accurate data. As a consequence, banks may make informed judgments based on reliable financial data.

AIS' secure and dependable input and output, as well as its capacity to offer comparable data, were also highlighted by the research, underscoring the critical role that accounting software dependability plays. Banks' performance was also affected by the ease of use of accounting software, according to a study. Employees were able to use the accounting software because of its convenience of use, clear methods, and ability to be retrieved at any moment. In addition to this, the accounting officer was able to produce accurate and high-quality reports because of the software's clear and up-to-date data.

Researchers found that the software's qualities have an influence on the functioning of the bank. This study's primary goal was achieved by studying the relationship and impact of accounting software attributes on bank business performance.

Accounting software at banks in Lebanon is vital to accountants, accounting department heads, and accounting department personnel, and our study confirms this for them. The findings of the study support this claim.

11.2. Research Contributions

According to previous studies, accounting software features have a significant impact on a bank's financial performance (Wickramsinghe, 2017). The findings of the study support this notion. The research also contributes to the literature on AIS since it focuses on the function of particular traits rather than their overall impact. Every financial decision is based on how well a company is doing. For the simple reason that AIS aids in the formulation of sound business decisions and enhances the efficiency of financial institutions. It is also important to note that accounting software features such as the simplicity of use and data quality and accuracy of accounting software have a substantial impact on company performance for small and medium-sized businesses. Finally, this research provides fresh information on the link between AIS traits and business success. The results might be extended to other businesses, which would contribute to the growing body of knowledge in the field of international accounting. Researchers in nations with comparable economic situations to Lebanon may use this study's results as a benchmark.

11.3. Research Limitations

The research's main limitation is the privacy and difficulty in acquiring responses from accounting experts when collecting data through questionnaires or producing data from bank personnel. This may have an effect on the quality of study when it comes to generalization. The conclusions of this research cannot be generalized to other kinds of companies or banks outside of Lebanon since they exclusively focus on Lebanon's banks. However, this research may not be relevant to other companies that employ AIS, as Lebanese banks are deemed financially challenged.

Measuring the efficacy of Lebanese banks' financial performance was difficult due to the lack of subjectivity. The efficacy of the bank's financial performance was evaluated using questionnaire replies.

Time was short. There may have been a better way to gather information if alternative approaches such as secondary data analysis and interviews had been used.

11.4. Suggestions for Future Research

In further research, it will be important to investigate other aspects of AIS, such as readability and consistency, in addition to objectivity and objectivity with regard to the time range of the study and the scope of the investigation. Further investigation of the connection between the AIS characteristics is possible. It is possible that more research on the effects of accounting software on performance will be carried out in other countries, preferably emerging nations with increasing economies such as Bahrain and Algeria. It is possible that some type of

research will be conducted to investigate the effectiveness of accounting information systems in improving financial performance.

It is possible to do research on the factors that influence the setting up of an accounting information system, or even on the problems that arise throughout the process of setting up an accounting information system. Research of a similar kind might be conducted on the elements that influence the implementation of accounting information systems as well as the problems that arise in the course of their deployment.

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