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Impact of accounting information system on profitability: Specific to the selected private commercial banks of Bangladesh

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ABSTRACT

Like any other information system, the Accounting Information System (AIS) is perceived as an integral part of management at different stages within the organization. It is composed of different interdependent subsystems that generally work together to compile the AIS as a framework to provide ideal, reliable, and precise information, which facilitates the managerial decision-making process within organizations promptly, based on which the survival and effectiveness of an organization depend. The researchers couldn't recognize notable studies in recent times that assessed the role played by AIS on the profitability of Bangladeshi private commercial banks. Being deeply concerned about this fact, the present study attempts to investigate the impact of AIS on the profitability of the selected private commercial banks in Bangladesh. A self-structured questionnaire, set on a five-point Likert scale (consisting of both dependent & independent variables), has been used to rate the collected primary data. From 265 respondents, data were collected, and linear regression was applied to analyze the data using SPSS software. The results from the analysis have revealed that there is a significant impact of AIS on the selected banks' profitability, except Jamuna Bank Ltd., which discloses the relationship between the AIS used by organizations and their profitability. Finally, it recommends that a successful implementation of AIS is expected to be beneficial for the banking sector of Bangladesh to stimulate profitability. Again, in the future, the paper is to be considered helpful for conducting new research in a wider scope

ARTICLE INFO

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Accounting Information System, Primary Data, Profitability, Private Commercial Banks, Managerial Decision-Making, Bangladesh.

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1. INTRODUCTION

Data is raw facts, but meaningless by itself unless it is processed, while information is processed data that has its meaning. According to Wilkinson *et al.* (2000), data, transformed into a more valuable form through a process, had been turned into information. Quality information necessitates information systems accessible to both internal and external users. Information, according to Stair and Reynolds (2010), is a well-organized set of facts with added value. Both internal and external decision-makers in every institution need information to make decisions. To do so, they mostly depend on the primary information, i.e., accounting information, which is provided through financial reports. And this is how the organizational decision-making processes get impacted by accounting information (Corina & Nicolae, 2012; Stvilia *et al.,* 2007). An information system focuses on a cohesive integration of physical and non-physical subsystems, which work together to process transaction data involving financial matters, resulting in the creation of financial information known as an accounting information system (Ali *et al.,* 2016; Meiryani, 2016; Omodero & Ogbonnaya, 2018; Susanto, 2013). An AIS (accounting information system) is considered to be one of the most cardinal systems of an institution, which is made up of people, equipment, strategies, policies, and procedures that works as a formal structure for the organizations to collect, direct, process, store, retrieve, and disseminate the accounting and financial data in the form of reports to interested users (both insider and outsider) to take strategic decisions timely. Accounting is the field of monetary information. Traditionally, accounting was completely founded on a manual approach where financial transactions were maintained in the form of a written ledger. An individual accountant with his experience and skills performed a critical role in accounting processes. A single person performed all calculations by hand & was prone to mistakes. At the end of a fiscal year or quarter, financial statements were prepared by the accountants, which was really time-consuming. An AIS settles a significant number of stated issues by upholding the computerized data processing system. Now, accounting software is used to collect, analyze & store financial data, and that is why getting financial statements is easy as and when required. AIS itself is an arrangement of obtaining, documenting, and processing the data to generate information, archiving, and disseminating the processed information among interested parties for making decisions (Romney & Steinbart, 2009). In an initial stage, conventional accounting systems were paper-based systems and appeared out of date in the constantly evolving business world of today. Patel (2015), by whom AIS has been described as a subsystem of information throughout businesses. An AIS connects the entity's primary information processing systems to the data it collects from its various subsystems. The gathering, processing, assessing, and sharing of financial information with both internal (management & owner) and external parties (suppliers, investors, creditors, and tax authorities, etc.) has typically been the primary focus of AIS.

AIS is now in charge of providing all departments and other stakeholders with quantitative and financial information, and in this way, it is at the crossroads between accounting & information systems. As a

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result, the study of AIS is typically regarded as a study of the computerized accounting system. Subsequently, it is better to define an AIS by its functions over its physical dimension since it can't be measured. So, we arrive at a definition of AIS as a collection of data and their processing procedures which generates the information that its users require Moscove *et al.*, 1981).

At present, information systems have become the foundation of every organization, without which instant financial transactions would be unimaginable. The area of accounting has been enlarged with the changes in business nature and the processes of recording financial transactions over time. Previously, accounts were maintained only to know the current profit or loss of the entity; however, today they are also useful in increasing the profit of the entity through the application of AIS since it can produce information as and when required for a better analysis of the recorded business transactions. In order to stimulate timely and precise communication, the AIS must demonstrate effectiveness and proficiency by consistently delivering accurate information. The focus goes towards providing accounting information with peerless utilization of available resources. Usually, the AIS uses different accounting software to record business transactions to ensure the information is precise and complete. Generally, good information provides consistency, efficiency, and internal control of the association. A collection of computer-based electronic systems known as AIS is used for collecting, processing, and storing financial and accounting data to stimulate decision-making processes throughout the organization (Bawaneh, 2014). Being significantly stressed, AIS has established itself as an inevitable tool for the decision-making process, strategic planning, and financial monitoring (Alrabei, 2014). Recently, many organizations have been found to upgrade the effectiveness of their functional operations through the desirable usage of AIS for improving performance and increasing profitability both in the short and long run (Wongsim & Gao, 2012).

A company's profitability denotes its ability to make a profit (Collins Dictionary, 2020). The amount of income or revenue incurred by an entity over and above its costs or expenses is generally recorded as profit, which is an absolute number. In a company's statement of financial performance, profit is computed as total revenue minus total expenses. Profit and profitability are closely connected, yet holding a difference: profitability is a relative matrix used to determine the extent of an institution's profit relative to its size, while profit depicts an absolute number. Efficiency and, eventually, the failure or success of an institution are measured by profitability. Albeit making a profit by an organization doesn't necessarily guarantee its profitability (Horton, 2019). As a framework, AIS assists organizations in achieving the main goal, i.e., desired profit, by making it profitable. Being a technology-driven framework, AISs are gaining importance and revolving around the ever-changing business world by replacing manual accounting processes.

In spite of the benefits derived from AISs, some problems are still left unsolved, and the banking industry is trying to get rid of these issues. The study concentrates on the impact of AIS on the profitability of the banking industries of Bangladesh. A well-defined questionnaire has been used to determine the current scenarios of practices of AIS and its impact on firms' profitability. Many countries of the third world, whose economies are underdeveloped, have just received benefits from accounting information systems, and Bangladesh is not an exception. To ensure the practices of AIS in the banking sector of Bangladesh, banking industries should follow the policy guidelines issued by its Central Bank (Bangladesh Bank) to have an impact on their profitability. The study aims at discovering how the profitability of the selected commercial banks of Bangladesh is impacted by the accounting information system (AIS) as its fundamental motive. The study focusses on following objectives:

The main objective is "to examine the impact of the Accounting Information System (AIS) on the profitability of selected private commercial banks of Bangladesh". And the sub-objectives are as follows:

- To evaluate the quality of AIS components (system quality, information quality, and service quality) in the selected private commercial banks.
- To assess the relationship between AIS quality and decision-making effectiveness within these banks.
- To analyze the direct effect of AIS on key profitability indicators such as Return on Assets (ROA), Return on Equity (ROE), Net Interest Margin (NIM), and Operating Profit Margin (OPM).
- To investigate the mediating role of operational efficiency in the link between AIS usage and profitability.
- To explore moderating factors (e.g., bank size, technological infrastructure, staff IT competence) that may influence the AIS-profitability relationship.
- To provide recommendations for enhancing AIS adoption and utilization to improve financial performance in the Bangladeshi banking sector.

2. LITERATURE REVIEW

2.1 Accounting Information Systems: Its Parts, Functions, and Principles

When paired with the IT resources, an accounting information system can be a computer-based method of tracking the activities of accounting (Fontinelle, 2011). Cushing and Romney (1987) defined AIS as "the set of human and capital resources within an organization which is responsible for the preparation of financial information and also of the information obtained from the collection and processing of transaction data. This information is then made available for use by all levels of management in planning and controlling the activities of the organization". He also mentioned that the AIS shares all the traits of a management information system, and uses comparable resources, including a data processing cycle to provide information for management planning and control. Normally, AIS tends to be made up of 3 subsystems, as shown in Figure 1:

Transaction Processing System - handling routine business operations regularly. General Ledger System and Financial Reporting System - representing a company's financial data record-keeping system, translating it into financial information, and communicating it to the interested parties. Management Reporting System - providing printed or electronic reports to the mid and low-level management to ensure control of the organization (Hall, 2010).

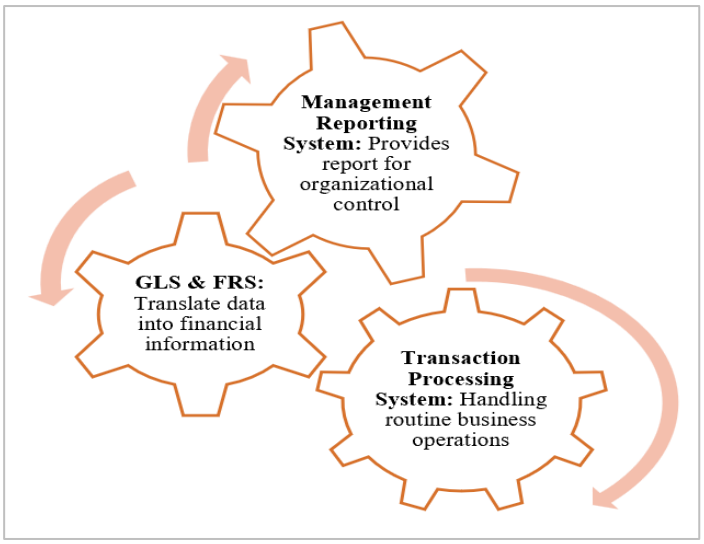

Figure 1: AIS Subsystems

According to Scott (1986), one of the components of a management information system is the AIS. Being a subset of MIS, AIS consists of individuals, processes, and resources. It gathers the transaction data of an entity and turns it into information, for example, financial statements and budgets, as well as stores and monitors all of this valuable information for the future. Like any other system, AIS is made up of several elements to attain its objectives. The six distinct components have complied an effective accounting information system (Fontinelle, 2011; O'Brien & Marakas, 2006) presented in the following Figure 2: *People* (including accountants, managers, and business analysts) who perform different functions by using the system. *Procedure* and instructions are the ways involved in collecting, processing, storing, as well as retrieving data and information about the entity on a real-time basis. *Data* about an entity's business operations goes to AIS to be turned into information through the proper process. *Software* consists of computer programs that process the organizational data. *Information technology* infrastructure involves hardware like computers, network communication devices, etc., used to operate the AIS. *Internal controls*, a vital part of AIS, are the security measures used to protect data stored in the system.

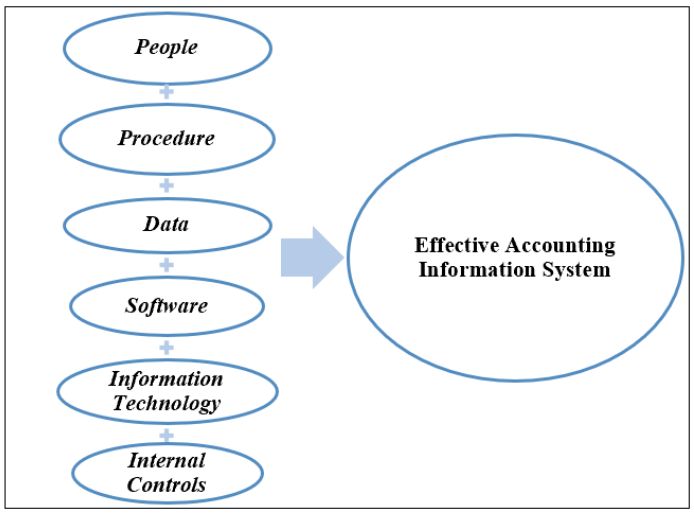

Figure 2: Six Distinct Components of AIS

The above-stated elements of AIS facilitate three basic functions that appear in Figure 3, such as:

Collection and Storage of Data: AIS is entitled to the efficient and effective collection and storage of data concerning an organization's financial operations, such as collecting, recording, and posting data from journals to ledgers, so that interested parties can get an idea of what happened during a period.

Providing Information: AIS helps transfer data into information through careful processes, which is useful to management for making strategic decisions and executing plans into action.

Safeguard Information: AIS provides adequate control over the organization's business operations and resources (mostly data & information). It also facilitates the way to get adequate and reliable information as and when required.

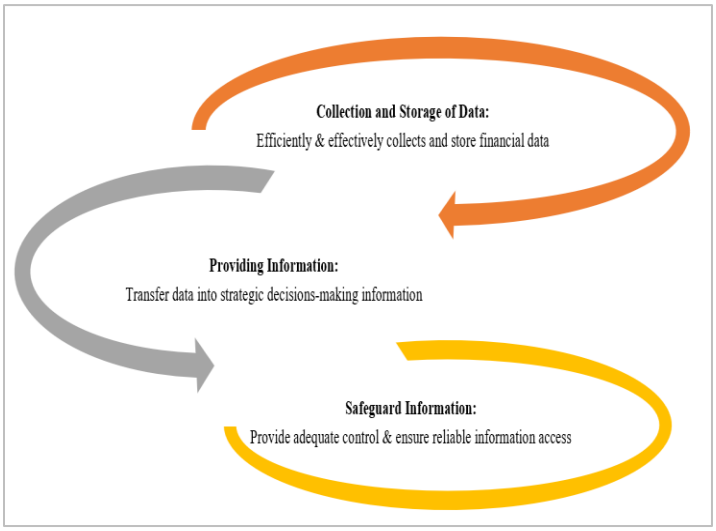

Figure 3: Three Basic Functions of AIS

Figure 4 pointed out the three basic principles of Accounting Information Systems (AIS).

Accounting information systems (AIS) must be cost-effective, ensuring that the cost of obtaining financial information is less than the benefits it provides, enabling timely decisions. The output should be useful—clear, reliable, relevant, timely, and accurate—to meet users' needs for informed decision-making. AIS must also be flexible, adapting easily to organizational changes and evolving demands. Additionally, five core principles—security, confidentiality, privacy, processing integrity, and availability—are essential for AIS reliability, as emphasized by the AICPA and CICA.

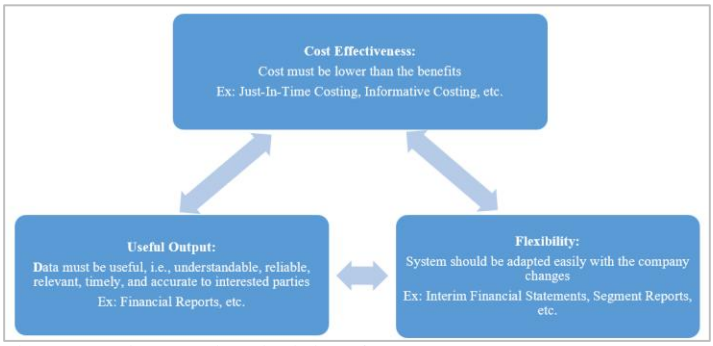

Figure 4: Three Basic Principles of AIS

Several studies have been conducted in this field nationally and internationally. According to the findings of Trabulsi (2018), consistent with other observations (Nabizadeh & Omrani, 2014; Soudani, 2012), the successful implementation of AIS might be regarded as a potent indicator of the performance of an institution. Looking at the outcomes, AIS decisively and pleasantly impacted the cost minimization, confirming the prior findings from the literature (Hla & Teru, 2015). Patel's (2015) study inspected how organizations' profitability gets impacted by the accounting information system and showed that the organizations' profitability and their decision-making processes were strongly correlated with the accounting information system they used. In addition, the study inferred that timely strategic decisions of top management, a persuasive internal control system, high-quality financial reports, a framework for processing transactions and performance, a performance measures framework, effective financial transaction processes, and organizational expansion decisions, etc., are mostly influenced by a sound and timely accounting information system of associations.

Several selected commercial banks of Jordan were investigated by Al-Dalaien and Dalayeen (2018) to trace how the profitability and AIS were correlated. To conduct research, data were received from 206 staff through the structured questionnaires, upon which linear regression analysis was applied. Finally, the study's conclusion highlighted that the selected banks' profitability was profoundly impacted by the AIS. Using a survey research design, Kanakriyah (2017) distributed and received 112 questionnaires from the employees of some banks in Jordan to examine how the banking operation and profitability of the selected banks were affected through the practices of AIS. He applied the correlation and multiple regression to investigate the relationship and found AIS as an influential parameter of banks' success. Akesinro and Adetoso (2016) analyzed how the performance of the Nigerian banking sector was impacted by the computerized accounting system. It involved a research survey design and collected 50 samples from 3 Nigerian Deposit Money Banks (DMB). By applying correlation analysis, the study revealed a positive impact of the computerized accounting system on the banks' profitability and client support.

A study in Iran by Salehi *et al.* (2015) inspected how implementing AIS stimulated the SMEs sector's productivity, efficiency, and profitability by examining 118 SMEs from the Tehran Stock Exchange, which provided data during the period of 2007-2013. To analyze them, descriptive statistics, the Pearson correlation coefficient, and OLS regression were used. It uncovered a decisive connection between the application of AIS and SMEs' productivity and profitability. Ware (2015) carried out research on the Rural Banks in Yamane and argued in favor of implementing a computerized accounting system. Another research on the SMEs sector of Nigeria was conducted by Nwinee *et al.* (2016) to find out whether AIS impacted the management and its cost-effectiveness principle. The study involved the collection of data on the five-point Likert Scale and examined the collected data by applying the Kruskal-Wallis H test. Management efficiency and controlling of cost as proxy variables were used to quantify hierarchical adequacy and effectiveness. The study reached a conclusion showing that the AIS played a remarkable role in upgrading the management efficiency and cost control, and accordingly pursued an impact on SMEs' effectiveness for upholding profitability.

AIS was marked as one of the significant tools by Onaolapo and Odetayo (2012) for the Department of Finance to upgrade the organizational effectiveness. The study pointed out an uttered connection between AIS and organizational effectiveness. AIS performs an indispensable function in dealing with organizations and their execution processes of the internal control system effectively. Organizations, whether

private or public, have started using AIS in considerable numbers (Rom & Rohde, 2007). Both structured and unstructured financial and non-financial information are carefully considered in AIS to facilitate the way of making decision, performance management, and overall control (Granlund, 2011). Srivastava and Lognathan (2016) identified AIS as a significant component for any organization to attain the ultimate goal of increasing its profitability. Again, they simply said that an apt AIS is significantly helpful in attaining the profitability target set by institutions. Neogy (2014) conducted research over several mobile telecommunication operators of Bangladesh to assess the rationality of practicing AIS. The study found that they maintained a computerized system of recording transactions, which facilitated the recording of day-to-day transactions, processing the transactions, and preparing financial statements as well. AIS provides processed information in convenient formats that are extremely helpful for interested users (both internal and external) to make decisions. Ogah (2020) contended against and unfurled that a significant level of profitability isn't subject to the use of AIS. The lower clarified variability inferred that the different factors separated from the AIS had decidedly impacted the bank's profitability.

The literature review reveals that while many studies have examined the impact of AIS on areas like corporate governance and organizational performance globally, few have focused specifically on Bangladeshi organizations. Additionally, limited research has explored the factors of AIS affecting organizational profitability in Bangladesh, particularly within private commercial banks. To address this gap, the present study investigates the relationship between various AIS-related variables and the profitability of Bangladeshi private commercial banks.

3. THEORETICAL FRAMEWORK

The Accounting Information System (AIS) has evolved from a traditional bookkeeping tool into a strategic resource. It helps to take decisions and enhance the performance of an organization. The conceptual underpinnings of this study rest on the premise that AIS functions as both a technological and managerial infrastructure. This infrastructure facilitates the collection, processing, storage, and dissemination of financial and non-financial information to diverse stakeholders (Romney *et al.,* 2021). Within the banking sector, where transactions are voluminous, regulation-intensive, and information-sensitive, AIS serves as a critical enabler of operational efficiency, internal control, compliance, and ultimately, profitability. The present framework integrates Resource-Based View (RBV), Information Systems Success Model, and Agency Theory to explain how AIS adoption and utilization influence the profitability of private commercial banks in Bangladesh.

The RBV posits that sustainable competitive advantage arises from resources that are valuable, rare, inimitable, and non-substitutable (Barney, 1991). In the context of private commercial banks, AIS represents a strategic resource combining advanced technology, skilled personnel, and tailored processes. An effectively designed AIS enhances timely and accurate reporting, reduces operational inefficiencies, and strengthens decision-making capabilities. These factors collectively contribute to improved profitability.

The (DeLone & McLean, 2003) model emphasizes system quality, information quality, and service quality. It works as an antecedent to user satisfaction and system use. Within banks, AIS quality influences managerial confidence in financial data, supports real-time risk assessment, and fosters compliance with Bangladesh Bank regulations. This consequence leads to improve loan portfolio management, reduced non-performing loans, and optimized asset-liability strategies. As a result, these activities enhance profitability metrics such as Return on Assets (ROA) and Return on Equity (ROE).

Agency theory addresses information asymmetry and goal misalignment between principals (shareholders) and agents (management) (Jensen & Meckling, 1979). In private commercial banks, AIS mitigates agency costs by increasing transparency, standardizing reporting formats, and enabling audit trails. For these consequences, it fosters investor confidence and market credibility. It has indirect contribution to profitability through enhanced customer retention and investment inflows.

4. CONCEPTUAL FRAMEWORK

The conceptual framework for this study illustrates the hypothesized relationships between Accounting Information System (AIS) dimensions and profitability of selected private commercial banks in Bangladesh. Grounded in the Resource-Based View (RBV), DeLone & McLean IS Success Model, and Agency Theory, the framework explains how AIS operates as a strategic resource to enhance operational and financial performance.

4.1 Independent Variables – AIS Dimensions

System Quality – Reliability, ease of use, integration capability, and processing speed of the AIS.

Information Quality – Accuracy, relevance, timeliness, and completeness of information generated by AIS.

Service Quality – Technical support, training, and responsiveness provided to AIS users.

User Competence – Skills, knowledge, and expertise of employees in using AIS effectively.

4.2 Mediating Variables

Operational Efficiency – Reduction of processing time, minimization of errors, and cost optimization achieved through AIS.

Decision-Making Quality – Improvement in managerial decisions due to timely and accurate financial reports.

4.3 Moderating Variables

5.3.1 Regulatory Compliance – Adherence to Bangladesh Bank guidelines and financial reporting standards.

Technological Infrastructure – Availability of hardware, network capacity, and digital integration within the bank.

4.4 Dependent Variable

Profitability – Measured through financial performance indicators such as Return on Assets (ROA), Return on Equity (ROE), and Net Profit Margin (NPM).

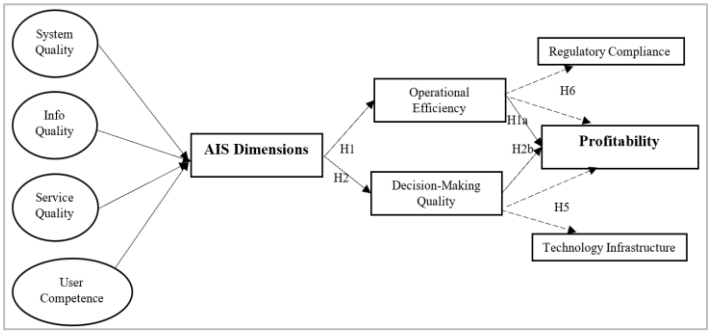

Figure 5: Conceptual Model (Authors' Creation)

H1: AIS dimensions positively affect operational efficiency.
H2: AIS dimensions positively affect Decision-Making Quality.
H3: Operational efficiency has a positive and significant effect on the profitability of private commercial banks of Bangladesh.
H4: Decision-making quality has a positive and significant effect on the profitability of private commercial banks of Bangladesh.
H1a: Operational efficiency mediates the relationship between AIS dimensions and the profitability of private commercial banks of Bangladesh.
H2a: Decision-making quality mediates the relationship between AIS dimensions and profitability of private commercial banks of Bangladesh.
H5a: Regulatory compliance positively moderates the relationship between operational efficiency and profitability.
H5b: Technological infrastructure positively moderates the relationship between decision-making quality and profitability.

5. METHODOLOGY OF STUDY

One of the significant parts of any research is its methodology section that describes what actually has been done and how, as well as upholding the reliability of the study. In its simplest sense, methodology may pertain to a process, to the discipline that studies methods, or philosophical arguments of the underlying presumptions of these techniques (Howell, 2013; Herrman, 2009). To put it simply, the methodology section of a research paper ought to clarify how someone came up with research data and showed its analytical processes (SHU Library, 2020). According to Birks and Mills (2011), methodology is outlined as a set of principles & concepts that govern the design pattern of a research work. Methodology is the fundamental conceptualization and analysis of how research is

conducted or should continue (Kirsch & Sullivan, 1992). The methodology section of the study involved:

5.1 Sample Size

The Authors used a convenience sampling method for gathering data from the respondents (only bank officials at different levels) who were the population of the study. The actual sample size was 265 (For surveys, a commonly cited rule of thumb is that a sample size of 200 gives a margin of error around ±7% at 95% confidence for large populations (Cochran, 1977), although a number of 300 questionnaires were sent, as mentioned in Table 1.

Table 1: Sample Size of the Study

Sl. No.	Name of Banks	Questionnaires			
		Distributed	Accepted (as Complete & Valid)	Rejected	Invalid/ Incomplete
1	BRAC Bank Limited (BBL)	50	44	5	1
2	City Bank Limited (CBL)	50	43	5	2
3	National Bank Limited (NBL)	50	44	4	2
4	Premier Bank Limited (PBL)	50	44	3	3
5	Jamuna Bank Limited (JBL)	50	45	4	1
6	Dutch-Bangla Bank Limited (DBBL)	50	45	2	3
Total		300	265	23	12

In this research, 265 valid responses were received, which is adequate to ensure the statistical power for performing the PLS-SEM analysis (Joseph F. Hair *et al.,* 2019; Kock & Hadaya, 2018; Reinartz *et al.,* 2009).

5.2 Data Collection Period

The present study has taken a long time to collect the questionnaires. Particularly, the data collection period was from November 2020 to December 2023. And, after that, the analysis of the collected data was started.

5.3 Data Collection Tools

To collect primary data, the authors visited the selected banks to meet with respondents and gave them the questionnaire containing 43 statements. The respondents took responsibility for reading and answering questions, although the authors offered a brief explanation/overview of the questions while giving the questionnaire. A sum of 300 questionnaires was dispersed among employees, from which 265 (88.33%) were received as complete & valid, and 12 (4%) questionnaires were received as invalid/incomplete. 23 (7.67%) questionnaires were rejected. In the questionnaire, there were two separate variables, like AIS (assumed as an independent variable) and Profitability (assumed as a dependent variable).

5.4 Statistical Tools for Data Analysis

At the 5% level of significance, SPSS (V_26) has been used to analyze the valid questionnaires (265) under the present study. A structured questionnaire set on a five-point Likert Scale has been applied to rate the collected data, stating statements as (5) strongly agree, (4) agree, (3) neutral, (2) disagree, and (1) strongly disagree. The diagnostic tests were performed to support the regression analysis.

5.5 Hypothesis: Theoretical Framework of the Study

The conceptual framework identified the key variables in the present study. Here, AIS and profitability have been treated as independent variables (Communication/Work Speed, Simplification of Organizational Work, Organizational Informational Quality) and dependent variables (Organizational Profitability), respectively. The hypothesis developed by the authors for this study is presented in Figure 6.

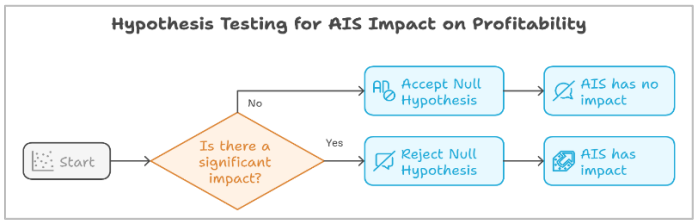

Figure 6: Theoretical Framework of the Study

Source: Authors' drawings using napkin.ai

6. DATA ANALYSIS AND HYPOTHESIS TESTING

The null hypothesis (H_o) depicts no significant impact of AIS on profitability, whereas the alternative hypothesis (H_a) depicts a significant impact of AIS on the selected Bangladeshi banks' profitability.

The authors have drawn the following hypothesis for the study presented in Table 2.

Table 2: Research Hypothesis

Hypothesis	H_o	There is no significant impact of AIS on the profitability of *BBL, CBL, NBL, PBL, JBL, DBBL*
	H_a	There is a significant impact of AIS on the profitability of *BBL, CBL, NBL, PBL, JBL, DBBL*

The researchers applied multiple linear regression to investigate and assess the dependency of profitability on AIS.

Hypothesis-1

Table 3: Brac Bank Ltd._ Multiple Regression Analysis

Phase-1	Considered Variables	Regression Coefficient	T_value	P_value	Collinearity Statistics	
					Tolerance	VIF
X_1	Communication/Work Speed	.621	4.523	.000	.967	1.034
X_2	Simplification of Organizational Work	.402	2.480	.017	.928	1.078
X_3	Organizational Informational Quality	.194	1.374	.177	.899	1.113
	R	.680				
	R^2	.463				
	Adjusted R^2	.423				
	Standard Error	.2899				
	ANOVA (Model Fitness)	F = 11.487, P = 0.000				

Here in Table 3, the researcher finds that the value of Adjusted R^2 is .432, which states that 43.2% of variations in the Brac Bank's profitability is narrated by communication/work speed, simplification of organizational work, and organizational informational quality, i.e., independent variables. The remaining variable (1-R^2) turns out to be indescribable and is attributed to other factors. F and P values are 11.487 & 0.000, respectively, which signify that all the considered variables have met the condition for accuracy of the model presented by the ANOVA test. The variable "communication/work speed" comes with an unstandardized beta coefficient of .621, signifying that a .621 unit change in the profitability will occur due to a 1 unit change in this variable. According to the regression coefficient value of .402 for the variable "simplification of organizational work", there's a .402 unit change in the profitability with 1 unit change in this variable. Again, the regression coefficient for the "organizational informational quality" variable shows .194, depicting that a change of 1 unit in this variable corresponds to a .194 unit change in profitability. The value of Tolerance and VIF of communication/ work speed, simplification of organizational work, organizational informational quality is .967, 1.034, .928, and 1.078, .899, 1.113, respectively, here the tolerance value is above .25, and the VIF value is below 4, that means the data are normally distributed, and no multicollinearity exists. All the statistical values are presented in Figure 7 for easy understanding. Statistically, all the regression coefficients are significant at a 95% confidence interval. Henceforth, the above analysis laid the ground to conclude that the null hypothesis gets rejected, i.e., the use of AIS is positively associated with bank profitability.

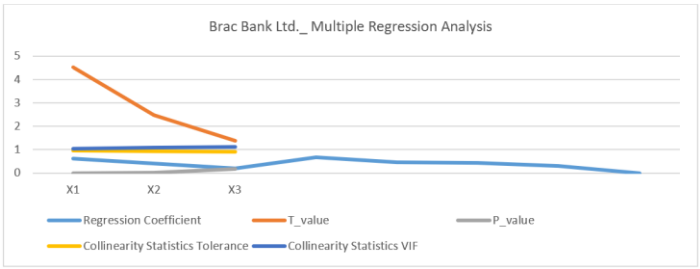

Figure 7: Brac Bank Ltd._ Multiple Regression Analysis

Hypothesis-2

Table 4: City Bank Ltd._ Multiple Regression Analysis

Phase-1	Considered Variables	Regression Coefficient	T_value	P_value	Collinearity Statistics	
					Tolerance	VIF
X_1	Communication/Work Speed	.296	1.663	.104	.998	1.002
X_2	Simplification of Organizational Work	.094	.539	.593	.791	1.263
X_3	Organizational Informational Quality	.368	1.894	.066	.791	1.264
	R	.433				
	R^2	.187				
	Adjusted R^2	.125				
	Standard Error	.3662				
	ANOVA (Model Fitness)	F = 2.999, P = .042				

Here in Table 4, the authors find that the value of Adjusted R^2 is .125, which states that 12.5% variations in City Bank's profitability are narrated by communication/work speed, simplification of organizational work, and organizational informational quality, i.e., independent variables. The remaining variable (1-R^2) turns out to be indescribable and is attributed to

other factors. The values of F & P are 2.999 & .042, respectively, which signify that all the considered variables have met the criteria for the accuracy of the model presented by the ANOVA test. The variable "communication/work speed" comes with an unstandardized beta coefficient of .296, signifying that a .296 unit change in the profitability will occur due to a 1 unit change in this variable. According to the regression coefficient value of .094 for the variable "simplification of organizational work", there's a .094 unit change in the profitability with a 1 unit change in this variable. Again, the regression coefficient value from the variable "organizational informational quality" is exposed .368, depicting that a .368 unit change in profitability will occur along with a 1 unit change in organizational informational quality. The value of Tolerance and VIF of communication/ work speed, simplification of organizational work, and organizational informational quality is .998, .791, .791, and 1.002, 1.263, 1.264, respectively, here, the tolerance value is above .25, and the VIF value is below 4, that means the data are normally distributed, and no multicollinearity exists. All the statistical values are presented in Figure 8 for easy understanding. At a 95% confidence interval, all the regression coefficients are statistically significant. Henceforth, the above analysis laid the ground to conclude that the null hypothesis gets rejected, i.e., the use of AIS is positively associated with bank profitability.

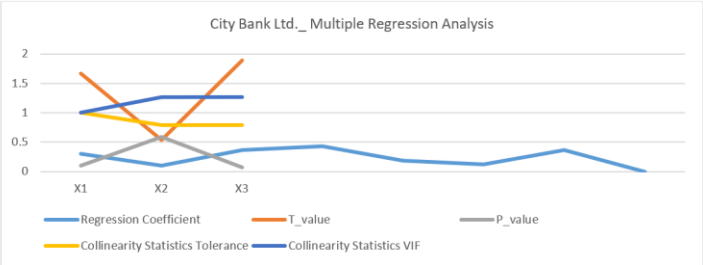

Figure 8: City Bank Ltd._ Multiple Regression Analysis

Hypothesis-3

Table 5: National Bank Ltd._ Multiple Regression Analysis

Phase-1	Considered Variables	Regression Coefficient	T_value	P_value	Collinearity Statistics	
					Tolerance	VIF
X_1	Communication/Work Speed	-.231	-1.071	.291	.734	1.361
X_2	Simplification of Organizational Work	.274	1.474	.148	.675	1.481
X_3	Organizational Informational Quality	.461	3.128	.003	.815	1.227
	R	.546				
	R^2	.298				
	Adjusted R^2	.245				
	Standard Error	.3910				
	ANOVA (Model Fitness)	F = 5.653, P = 0.003				

Here in Table 5, the researcher finds that the value of Adjusted R^2 is .245, which states that 24.5% variation in National Bank's profitability is explained by communication/work speed, simplification of organizational work, and organizational informational quality, i.e., independent variables. The remaining variable ($1-R^2$) turns out to be indescribable and is attributed to other factors. F and P values are 5.653 & 0.003, respectively, signifying that all the considered variables have met the criteria for the accuracy of the model presented by the ANOVA test. The value of the regression coefficient from the variable "communication/work speed" showed -.231, depicting that a 1 unit change in communication/work speed can result in a -.231 unit change in profitability. According to the regression coefficient value of .274 for the variable "simplification of organizational work", there's a .274 unit change in the profitability with 1 unit change in this variable. Again, the regression coefficient value from the variable "organizational informational quality" was found to be .461, depicting that a .461 unit change in the profitability occurred with a 1 unit change in organizational informational quality. The value of Tolerance and VIF of communication/ work speed, simplification of organizational work, and organizational informational quality is .734, .675, .815, and 1.361, 1.481, 1.227, respectively, here, the tolerance value is above .25, and the VIF value is below 4, that means the data are normally distributed, and no multicollinearity exists. All the statistical values are presented in Figure 9 for easy understanding. At a 95% confidence interval, all the regression coefficients are statistically significant. Henceforth, the above analysis laid the ground to conclude that the null hypothesis gets rejected, i.e., the use of AIS is positively associated with bank profitability.

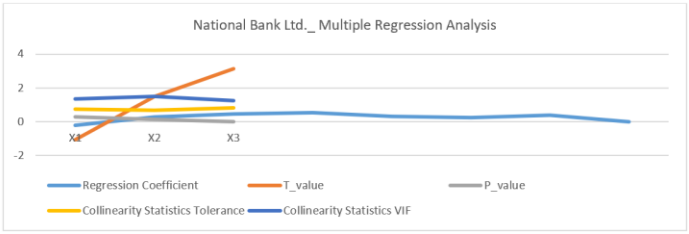

Figure 9: National Bank Ltd._ Multiple Regression Analysis

Hypothesis-4

Table 6: Premier Bank Ltd._ Multiple Regression Analysis

Phase-1	Considered Variables	Regression Coefficient	T_value	P_value	Collinearity Statistics	
					Tolerance	VIF
X_1	Communication/Work Speed	.145	1.339	.188	.480	2.085
X_2	Simplification of Organizational Work	.442	3.644	.001	.602	1.661
X_3	Organizational Informational Quality	.539	3.976	.000	.369	2.712
	R	.878				
	R^2	.770				
	Adjusted R^2	.753				
	Standard Error	.2772				
	ANOVA (Model Fitness)	F = 44.730, P = 0.000				

Here in Table 6, the authors find that the value of Adjusted R^2 is .753, which states that 75.3% variation in Premier Bank's profitability is explained by communication/work speed, simplification of organizational work, and organizational informational quality, i.e., independent variables. The remaining variable ($1-R^2$) turns out to be indescribable and is attributed to other factors. F and P values are 44.730 & 0.000, respectively, signifying that all the considered variables have met the criteria for the accuracy of the model presented by the ANOVA test. The regression coefficient value from the variable "communication/work speed" revealed .145, depicting that a 1 unit change in communication/work speed can result in a .145 unit change in profitability. The regression coefficient value from the variable "simplification of organizational work" is found to be .442, stating that a .442 unit change in the profitability, along with a 1 unit change in the simplification of organizational work. Again, the regression coefficient value from the variable "organizational informational quality" revealed .539, depicting that a .539 unit change in profitability is associated with a 1 unit change in organizational informational quality. The value of Tolerance and VIF of communication/ work speed, simplification of organizational work, and organizational informational quality is .480, .602, .369, and 2.085, 1.661, 2.712, respectively, here, the tolerance value is above .25 and the VIF value is below 4, that means the data are normally distributed, and no multicollinearity exists. All the statistical values are presented in Figure 10 for easy understanding. At a 95% confidence interval, all the regression coefficients are statistically significant. Henceforth, the above analysis laid the ground to conclude that the null hypothesis gets rejected, i.e., the use of AIS is positively associated with bank profitability.

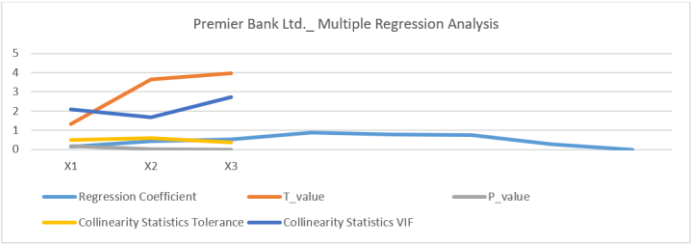

Figure 10: Premier Bank Ltd._ Multiple Regression Analysis

Hypothesis-5

Table 7: Jamuna Bank Ltd._ Multiple Regression Analysis

Phase-1	Considered Variables	Regression Coefficient	T_value	P_value	Collinearity Statistics	
					Tolerance	VIF
X_1	Communication/Work Speed	-.189	-1.036	.306	.837	1.195
X_2	Simplification of Organizational Work	.044	.267	.791	.831	1.203
X_3	Organizational Informational Quality	.406	.262	.029	.730	1.369
	R	.369				
	R^2	.136				
	Adjusted R^2	.073				
	Standard Error	.3157				
	ANOVA (Model Fitness)	F = 2.155, P = 0.108				

Here in Table 7, the researchers find that the value of Adjusted R^2 is .073, which states that 7.3% variation in Jamuna Bank's profitability is narrated by communication/work speed, simplification of organizational work, and organizational informational quality, i.e., independent variables. The remaining variable (1-R^2) turns out to be indescribable and is attributed to other factors. F and P values are 2.155 & 0.108, respectively, signifying that all the considered variables have met the criteria for the accuracy of the model presented by the ANOVA test. The regression coefficient value from the variable "communication/work speed" is found to be -.189, depicting that a 1 unit change in communication/work speed results in a -.189 unit change in profitability. The regression coefficient value from the variable "simplification of organizational work" showed .044, stating that a .044 unit change in the profitability, together with a 1 unit change in the simplification of organizational work. Again, the regression coefficient value from the variable "organizational informational quality" is found to be .406, depicting that a .406 unit change in profitability occurred along with a 1 unit change in organizational informational quality. The value of Tolerance and VIF of communication/ work speed, simplification of organizational work, and organizational informational quality is .837, .831, .730, and 1.195, 1.203, 1.369, respectively, here, the tolerance value is above .25 and the VIF value is below 4, that means the data are normally distributed, and no multicollinearity exists. All the statistical values are presented in Figure 11 for easy understanding. At a 95% confidence interval, all the regression coefficients are statistically significant. Henceforth, the null hypothesis is accepted, which is the ground to conclude that Jamuna BL lacks an impact of AIS on its profitability. So, the above analysis laid the ground to conclude that the null hypothesis gets accepted, i.e., the use of AIS is not positively associated with bank profitability.

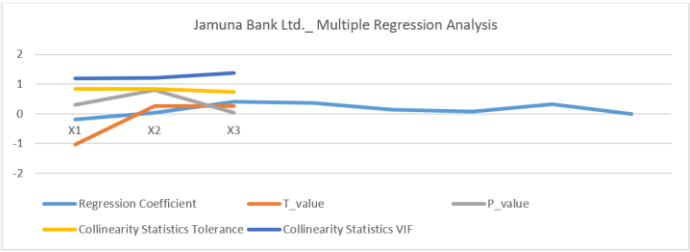

Figure 11: Jamuna Bank Ltd._ Multiple Regression Analysis

Hypothesis-6

Table 8: Dutch-Bangla Bank Ltd._ Multiple Regression Analysis

Phase-1	Considered Variables	Regression Coefficient	T_value	P_value	Collinearity Statistics	
					Tolerance	VIF
X_1	Communication/Work Speed	.306	2.207	.033	.958	1.043
X_2	Simplification of Organizational Work	.303	1.705	.096	.574	1.742
X_3	Organizational Informational Quality	.315	1.711	.095	.593	1.686
	R	.606				
	R^2	.368				
	Adjusted R^2	.321				
	Standard Error	.3888				
	ANOVA (Model Fitness)	F = 7.944, P = 0.000				

Here in Table 8, the authors find that the value of Adjusted R^2 is .321, which states that 32.1% variation in DBBL's profitability is narrated by communication/work speed, simplification of organizational work, and organizational informational quality, i.e., independent variables. The remaining variable (1-R^2) turns out to be indescribable and is attributed to other factors. F and P values are 7.944 & .000, respectively, signifying that all the considered variables have met the criteria for the accuracy of the model presented by the ANOVA test. The regression coefficient value from the variable "communication/work speed" is found to be .306, depicting that a 1 unit change in communication/work speed results in a .306 unit change in profitability. The regression coefficient value from the variable "simplification of organizational work" revealed .303, stating that a .303 unit change in the profitability occurred with a 1 unit change in the simplification of organizational work. Again, the regression coefficient value from the variable "organizational informational quality" is found to be .315, depicting that a .315 unit change in the profitability is associated with a 1 unit change in organizational informational quality. The value of Tolerance and VIF of communication/ work speed, simplification of organizational work, and organizational informational quality is .958, .574, .593, and 1.043, 1.742, 1.686, respectively, here, the tolerance value is above .25, and the VIF value is below 4, that means the data are normally distributed, and no multicollinearity exists. All the statistical values are presented in Figure 12 to have an easy understanding. At a 95% confidence interval, all the regression coefficients are statistically significant. Henceforth, the above analysis laid the ground to conclude that the null hypothesis gets rejected, i.e., the use of AIS is positively associated with bank profitability.

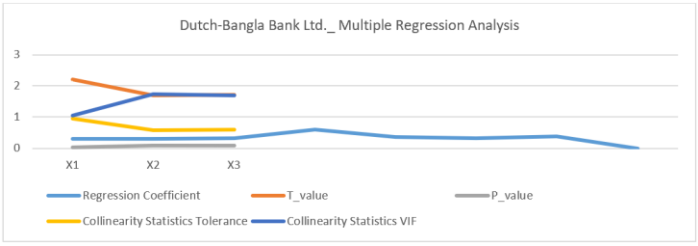

Figure 12: Dutch-Bangla Bank Ltd._ Multiple Regression Analysis

6.1 Results of Hypothesis Testing (Summary)

After the thorough analysis & testing of the research hypothesis, the researchers have drawn a conclusion of the study, which is presented in Table 9.

Table 9: Results of Hypothesis Testing (Summary)

Sl No.	Hypothesis		Result/Comment
Brac BL, City BL, National BL, Premier BL, Dutch-Bangla BL	H_0	Null Hypothesis	Rejected
	H_a	Alternative Hypothesis	Accepted
Jamuna BL	H_0	Null Hypothesis	Accepted
	H_a	Alternative Hypothesis	Rejected

The results of hypothesis testing have been summarized and presented in Figure 13, from which readers will reach a conclusion easily.

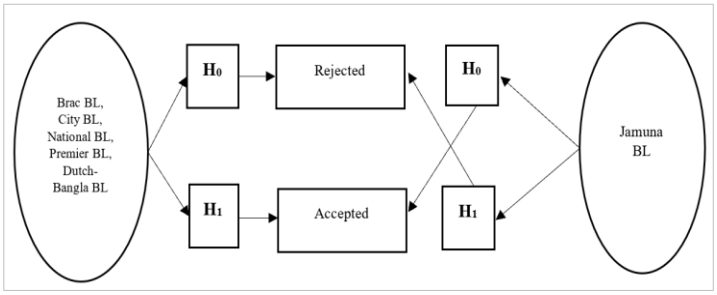

Figure 13: Results of Hypothesis Testing (Summary)

Source: Authors' drawings using napkin.ai

7. FINDINGS AND RECOMMENDATIONS

The paper aimed to find whether there was any impact of AIS on the selected bank's profitability. Considering almost every aspect of AIS, it was discovered that the system had a major impact and importance on the institution's performance. AIS has aided in handling all of the transactions on a real-time basis, which enhances accountability and establishes effective guidelines throughout the organization. Additionally, it offers security for information stored in the system. In most cases, the findings of the present study are found align with earlier research results of Akhter, 2022; Egiyi et al., 2023; Gofwan, 2022; Sutriani *et al.*, 2024 along with others (mentioned in the literature review section) in the same field with a little exception, indicating a statistically significant positive impact of AIS on the profitability of selected banks. It depicts that the profitability of institutions that use AIS is either stable or rising. Last, but not least. The study recommends that businesses should continuously work on the system to keep it up to date and reliable. The govt. ought to adopt rules and regulations to stimulate the implementation of AIS on a large scale across the country.

7.1 Conclusion and Future Research

The study highlights the role of Accounting Information Systems (AIS) as structured, computerized tools that support managerial decision-making by providing timely and accurate financial information. AIS

enhances data quality, interdepartmental collaboration, and financial forecasting. The research investigated the impact of AIS on the profitability of selected private commercial banks in Bangladesh and found significant effects in all but one case (Jamuna Bank Ltd.). The findings suggest that AIS positively influences bank profitability, but proper regulation and increased awareness are necessary to optimize its use. Future research should explore both financial and non-financial aspects for a more comprehensive understanding.

7.2 Limitations of the Study

The study focused on only 6 out of 60 scheduled banks in Bangladesh, limiting its ability to represent the entire banking sector. Time constraints also restricted the scope of the research. Additionally, initial reluctance from respondents to participate—due to concerns over sharing personal information—posed a challenge. To address this, the authors removed identity-related questions, which improved response rates but may have reduced the depth of the analysis.

Author Contributions Statement

Conceptualization: [A.K.M Mahfuj Ullah, Mohammad Abu Sufian, Md. Amirul Islam, & Md. Abdullah Al Mamun]; Methodology: [A.K.M Mahfuj Ullah, Md. Kamruzzaman & Md. Amirul Islam]; Formal analysis and investigation: [A.K.M Mahfuj Ullah, Nahedul Islam, Md. Abdullah Al Mamun, Md. Kamruzzaman, Md. Amirul Islam, Iftakher Mahmud Ziad & Mohammad Abu Sufian]; Writing - original draft preparation: [A.K.M Mahfuj Ullah, Md. Amirul Islam, Md. Abdullah Al Mamun & Nahedul Islam]; Writing - review and editing: [A.K.M Mahfuj Ullah, Md. Amirul Islam, Md. Kamruzzaman, Iftakher Mahmud Ziad & Md. Abdullah Al Mamun]; Supervision: [A.K.M Mahfuj Ullah, Md. Amirul Islam & Mohammad Abu Sufian]. All authors read and approved the final manuscript.

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Informed Consent Statement

Informed consent was obtained from all individual participants included in this study.

Data Availability Statement

Not applicable.

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Conflict of Interest Statement

The authors have no competing interests to declare that are relevant to the content of this study.

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Appendix

(Questionnaire)EMIC PURPOSE USE

Impact of Accounting Information System on Profitability: Specific to Selected Private Commercial Banks of Bangladesh

(Please give your opinion in regards to the role played by AIS in your organization on a Five-Point Likert Rating Scale, as 5 represents for strongly agree, 4 represents for agree, 3 represents for neutral, 2 represents for disagree while 1 represents for strongly disagree respectively.)

Sl. No.	Particulars/Statements	5	4	3	2	1
	Communication/Work Speed					
1	Accounting Information System performs Automatic Clearing House (ACH) activities very fast and smooth.					
2	It facilitates the communication, integration and consistency among branches easier and faster.					
3	It helps reduce the time spent on banking transactions.					
4	It helps the management to make decisions on time.					
5	It stimulates faster clients' purchasing through Debit/Credit cards by the collaboration with companies.					
6	Lost/Damage of main server doesn't affect the branch operations.					
7	Communication with other banks is quite secured.					
8	Electricity supply system of BD supports AIS completely.					
9	Central Bank (BB) has full real time control on other banks due to AIS.					
10	It makes easier reporting to primary regulatory bodies including BB.					
11	It reduces time lag of publishing annual report.					
	Simplification of Organizational Work					
12	Accounting Information System brings simplification in banking jobs.					
13	It brings higher efficiency in recording, classification, analyses and storage of data.					
14	It ensures easy retrieval of stored information on demand.					
15	It coordinates various business activities orderly.					
16	It prevents mess of banking activities.					
17	It is easily usable by all level employees without any training.					
18	It eliminates paper work completely and mimeses physical storage space.					
19	Little possibility of getting interim financial statements/segment reports immediately.					
20	ATM Booth facility reduces physical cash withdrawal pressure inside banks.					
21	Banks doesn't haven available & highly skilled technicians for maintenance of AIS physical framework.					
	Organizational Informational Quality					
22	Accounting Information System makes the information more reliable and understandable.					
23	It provides accurate and valid information on demand.					
24	It ensures good governance, transparency and accountability.					
25	It provides information in easier and universal format.					
26	It provides adequate information at right time.					
27	It helps detect changes in business over time.					
28	It helps to predict/forecast the future based on the stored data.					
29	It helps prevent and minimize fraud and errors to achieve the organizational goals and improved performance.					
30	Information stored in this system is fully secured/ Cyber threat from outside is zero.					
31	Upgradation of system is easy & quick.					
	Organizational Profitability					
32	Accounting Information System minimizes the cost of manual recording and interpretation of data.					
33	It introduces a sound internal control system for organization.					
34	It helps in finding and retaining valuable staffs as well as clients in the organization.					
35	It does not affect internal checking system of an entity.					
36	It helps in reducing the costs of production/services, i.e. cost effectiveness.					
37	AIS software maintenance is cheap.					
38	It contributes to timely inventory management.					
39	It contributes to improved supply chain management.					
40	It supports planning and execution of decisions in the organization.					
41	Introduction of new form of E-banking services incurs low cost and litter impact on profitability initially.					
42	It helps prevent malpractices to make investment decisions by some bankers.					
43	Getting information regarding non-performing loans (NPL) is easy to know for clients' transaction history.					