
Adoption of Cloud Computing on the Efficacy of Accounting Practices in Nigeria

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Abstract

The study assessed the adoption of cloud computing on the efficacy of accounting practices in Nigeria. In order to achieve this, the study distributed a well-structured questionnaire among deposit money banks in Nigeria. The data were analyzed using frequency and ordinary least square regression. From the findings, the study discovered that cloud computing exhibited a significant positive relationship with the efficacy of accounting practices in Nigeria. In addition, other variables employed in the model also revealed that technological advancement and security efficiency depicted a significant relationship with the efficacy of accounting practices in Nigeria. Cost-effectiveness revealed a significant negative relationship. In line with these findings, the study recommended that for more benefits of cloud computing to be harnessed, internet services should be adequately provided and this should be supported by training and retraining of staff in the usage of information systems.

Keywords: Cloud Computing, Efficacy of Accounting Practices, Technological Advancement, Security Advancement.

Introduction

The need for efficiency and effectiveness in recording and delivery of quality data reports has received considerable attention in the developed and developing nations of the world. Given the significant role of cloud computing in reducing the cost and stress of getting information, many firms with microcomputers and other related accounting packages have adopted the use of automated accounting information to better improve their efficiency while enhancing their information credibility in reporting among the department of the firm (AL-Sharairi, Al-Hosban & Thnaibat, 2018).

Adoption of cloud computing in accounting practices, most especially in Nigeria, is presumed to be highly imperative due to cost-effectiveness as well as efficiency in reporting and delivery of financial data. It also needs to be stressed that data credibility will either directly or indirectly influence the decision-making of creditors and other economic agents in terms of speculations regarding the level of risk and prospect of their investments (Iwuchukwu, Atimati, Ndukwe & Iwuamadi, 2017). In line with this new innovation called cloud computing, many businesses are now equipped with needed resources to deliver cutting-edge services that are easily accessible to their users/customers (Scholastica & Francisca, 2019).

It is not an understatement to say that many things have changed in the field of accounting practices in the era of emerging technology. As a matter of fact, using computer applications

programmes to carry out accounting task such as functions of financial reporting is one of the recent breakthrough in the technological world (Imene & Imhanzenobeone, 2020). Cloud computing has greatly improved upon the old way of processing of accounting which was purely paper based processes that is time consuming compared to IT based model that will carry out job in an effective and efficient manner without delay.

Technology innovation especially the computer has succeeded in becoming part of accounting world and business cycle, in fact we can see the areas of business that is not computerized in a way that financial information becomes easily accessible with less stress in placing order for materials required for production (inventory control system). Introduction of cloud computing into accounting system has considerably assisted most firms to run effectively, and efficiently most especially in terms of resources management. It has also helped some organizations to expand their scope, become more adaptable to environmental changes, and increase their profitability (Kuliya, Zaharaddeen, Kabir & Addulkadir, 2015).

Unequivocally, the issue relating to the loss of data and files by accountants has drastically reduced if not erased completely by technological innovations that are still evolving. This new development has raised a lot of questions about the position of accountants in this IT era. Apart from the fact that this new method has nearly overtaken the entire work of accountants, many technical challenges have also prevented information technology administrators from adopting cloud computing such as data security and fault tolerance challenges. As noted by Mesbahi, Rahmani, and Hosseinzadeh (2018), about 285 million US dollar was recorded as loss on yearly basis resulting from fault-related cloud service unavailability and unreliability. It should be recalled that the motive of cloud computing is to create a remote cluster of servers that can permit easy access to information technology resources at a minimum cost.

Although previous studies in this line of thought produced conflicting results, while (Oyanda, 2016; Greenman, 2017; Chiang, Chen & Hsu, 2019; Xu, Liang, Jain, & Gu, 2019) see cloud computing as an avenue to reduce the cost of information as well as means of optimizing time for more productivity, other extant literature like (Amirul, Mail, Bakar & Ripain, 2017; Smith, 2018; Babur, Jazba, Sabila, Faiza, Zainab, Farania, Sehresh, Amina & Ali, 2019) sees this as a constraint to employment opportunities and an impediment to SMEs growth. However, this present study seeks to examine the impact of cloud computing on the efficacy of accounting practices in Nigeria.

Objective of the Study

The objective was to examine the adoption of cloud computing on the efficacy of accounting practices in Nigeria. Specifically, the study

1. Examined the impact of cloud computing, technological advancement, cost effectiveness and security effectiveness on the efficacy of accounting practices.

Hypothesis

1. There is no significant impact of cloud computing, technological advancement, cost effectiveness and security effectiveness on the efficacy of accounting practices.

Literature Review

Accounting Efficiency and Effectiveness

Traditionally, accounting is the process of recording, summarizing, classifying, reporting and interpreting financial data in a way that will enhance users' decision making (Dandago & Rufai, 2014). Accounting as a discipline in this era cannot be imagined without sustenance provided by accounting technology (Ehioghiren & Ojeaga, 2022). The practice of accounting is currently experiencing monumental revolution owing to vast improvements in modern technology (Tahmina, 2017). In the view of Ashok, Steenkiste and Bai (2018), accounting is defined as a structured system of processes and activities for gathering, measuring, identifying, processing, and reporting financial data about an economic institution. Lending credence to this, according to Smith (2018), the primary purpose of an accounting system is to gather data on transactions and occurrences through a variety of papers that are sent and received. Traditionally, these are referred to as source documents. It includes a range of data that accountants gather and combine into year-end financial statements for both internal and external users for effective business decision making (Dada, 2016).

However, accounting involves a number of time-consuming duties that must be completed. The duties of accountants have increased in complexity as organizational activities are ongoing. The need for efficiency and effectiveness in their operation call for technological improvement. Moreover, as parts of the role of accountants, they need to furnish both internal and external users with adequate financial information (Al-zoubi, 2017). The traditional or file-based accounting system would have been extremely complex, as one may already begin to envision, but improvements in information technology have unquestionably enhanced accounting practices, which has changed economic life. Computer system and other digital tools have made it possible to improve on productivity, processing and exchange of data, enable partnership with foreign business association, and the collection and financial data analysis. Today, the entire accounting process is computerized as accountants today rely on these technologies to supply the necessary data that will expedite the reporting process, from the point of transaction, records, and analysis of periodic data to the compilation of final financial reports.

Cloud Computing

With respect to Nigeria cloud computing policy, cloud computing is termed as computing model developed for ubiquitous, conveniences, for accessing on demand and real time network access, pool of configurable and rapidly provisioned computing resources such as networks, servers, storage, applications and services, among others, which are required by FPIs and SMEs to carry out their businesses and operations (National Information Technology Development Agency, 2019). Lending credence to this definition, the National Institute of Standards and Technology (NIST), also describe cloud computing as a model developed to enable convenience while accessing on-demand network access to a shared pool of data services that can be quickly provisioned and released with little management effort. Cloud computing also refers to various technology put in place to allow easy access to computer hardware and software which are already installed on the computer or elsewhere in the network which is made available to you as a service by another business over the Internet. It was opined that cloud computing is a

technology that leverages the internet in addition to centralized remote servers to maintain data and applications.

Consequently, cloud computing is accounting software that enables users to store files, transfer files, and run applications online. According to NIST, cloud computing is advantageous for both cloud service providers and cloud service users. It is also unique in the history of information technology since cloud computing resources can scale to meet service needs without needing to be compensated for this large size. Users need processing power on the server side to get responsive web-based apps, which calls for minimal requirements for electronic devices (Ehioghiren & Ojeaga, 2022). The availability of computer system resources based on demand, particularly for data storage and processing power, without the user directly managing them continuously, is known as cloud computing. Most often, the term "cloud computing" refers to data centers that are accessible to several users via the Internet. Functions from central servers are frequently spread over many locations by large clouds. Enterprise clouds are only available to one business; public clouds are accessible to different firms; or hybrid clouds combine both of these options.

Hosting of cloud accounting software is done on a remote servers. In a similar way to the SaaS (Software as a Service) business model, it provides accounting capabilities to enterprises. The "cloud" receives the data, processes it, and then sends the results back to the user. The aforementioned application's whole functionality is performed off-site, not on the user's desktop. Through the use of a cloud application service provider, users of cloud-based accounting can access software programs remotely over the Internet or other networks. The business is freed from the headache of needing to install and maintain software on individual desktop PCs by using cloud computing accounting software. Additionally, it enables access to the same data and the same software version for staff members working from home or branch offices. Online accounting software or Web-based accounting software are other terms for cloud computing software. In the accounting field, where a company may have its financial data evaluated from the internet with the use of a network, the advanced cloud computing phenomena has proven its value in addition to the information technology sector (Osintsev, 2013). In a situation whereby records are not kept locally, the implication is that record keepers, commercial owners as well as other interested partner can brainstorm and agree to work together with mutual benefit of distributing financial data irrespective of their locations through digital framework (Otilia & Marian, 2015).

Technological Advancement

With respect to technological innovations, it is very essential to differentiate the concept in order to bring out the contextual usages. Technology can be software and hardware that enables accountants to efficiently and effectively carry out their tasks. Accounting practices of nowadays rely on both hardware and software technologies to perform major accounting functions in order to ensure credibility of information and timely reporting. Internet and technology usage helps financial managers, accountants and data center management teams to have a better understanding of their internal systems and servicing as well as managing services in the cloud. Various initiatives understand that cloud accounting software, infrastructure, and

platforms that are offered as on-demand services can provide strategic benefits in terms of scalability and cost-effectiveness, allowing systems to scale actively to meet demand rather than being built for usage set-ups that infrequently occur.

Cost Effectiveness

Cloud computing has been very effective in reducing the cost of information and the huge capital incurred on investments which supposed to be expended on keeping records. Protection of capital under this method is by keeping capital and operational expense at barest minimum and this protection can be very important to small and medium-scale enterprises. Businesses that experience peak periods or fluctuating seasonal personnel may temporarily increase capacities to match their recurring business peaks by using cloud services rather than investing in software or infrastructure that would sit idle during down periods.

Security Effectiveness

Cloud computing is also important because it keeps all financial information secured. According to Haslinda, et al. (2017), keeping data on a desktop is insufficient because the system could be infected by a virus, which would result in the loss of all the data saved there. Additionally, there is a possibility that a file could be stolen from a personal or office system, but if all financial information are stored online, there will be no loss even if the desktop and hard drive files are infected with a virus since it is accessible through the cloud.

Empirical Review

Bakare (2020) examined the nexus between IT administrators' perception of data security and perception of fault tolerance and cloud computing adoption in Nigeria. The author collected primary data from 79 information technology administrators in government ministries, departments and agencies in Nigeria. Evidence from the regression analysis shows that IT administrators' perception of data security is the only predictor of administrators' intention to adopt cloud computing while other variables of the study are insignificant.

With respect to the controversial issues surrounding the growing technological innovations among the enterprises and sectors, Bangalore, Deeksha and Rakesh (2019) examined the challenges in the adoption of cloud-based accounting, most especially the sole-proprietaries and chartered accountants in Bangalore. The data for the study were gathered via questionnaire from chartered accountants across Bangalore and analyzed using Likert scale and ANOVA. The empirical results depicted the major challenges for the adoption of cloud-based accounting from the perspective of Chartered accountants. The authors concluded that lack of technical know-how and high cost of information are the critical problem causing problem of non adoption of the cloud accounting especially in private audit firms. Premised on these findings, the study recommended, among other things, reduction in the cost software packages to encourage the users while training facilities should also be put in place.

Babur, Jazba, Sabila, Faiza, Zainab, Fariana, Sehresh, Amina and Ali (2019) comparatively examined the cloud computing adoption from a Geo-regional framework and its influence on the performance of SMES in Asia and Africa using China and Nigeria respectively. The article describes the potential advantages, applications, and degree of cloud computing adoption among

SMEs in China and Nigeria. The study examined the gap between the levels of cloud computing adoption in SMEs in these two nations, identified obstacles unique to each nation that prevent full cloud computing adoption, and suggested methods for Nigerian SMEs to overcome these obstacles. The study also provided evidence-based intrusion for cloud service providers, the government, and capitalists to encourage the adoption of cloud computing among SMEs and ultimately identified the businesses for the likely financial advantage. Asia and Africa's SMEs (small and medium-sized organizations) are adopting cloud computing.

Mahalakshmi (2017) conducted a survey among chartered accountants and postgraduate teachers teaching accounting in Bengaluru city with purposive sampling techniques to know whether creation of awareness really influenced the decision of the respondents using two sample t-test in analyzing the data collected from 30 chartered accountants and 30 postgraduate accounting teachers. The findings from the study revealed that there was no noteworthy difference in the level of awareness of cloud computing between chartered accountants and postgraduate teachers teaching accounting in Bengaluru.

The study of Nurhajati (2016) also investigated the influence of cloud computing technology on the accounting practices and auditing processes. The study used four big accounting firms in the whole world. In a cloud environment the audit is a combination of information systems 'audit and audit of Information Technology (audit of infrastructure IT). The study discovered that because the technologies and controls are located outside the entity, it is challenging to comprehend the auditing process in cloud computing environments. The author also found that the auditing methodologies used by various audit companies varied.

3.0 Data and Methods

The focus of this study was to examine the adoption of cloud computing on the efficacy of accounting practices in Nigeria. In order to achieve this, the study distributed a well-structured questionnaire among deposit money banks in Nigeria. The data were analyzed using frequency and ordinary least square regression.

Population and Sample Size

The population of this study covered the entire deposit money banks in Nigeria. Out of these banks, a purposive sampling technique was drawn from the headquarters of the 19 banks located in Lagos. These banks are statutorily recognized by law as deposit money banks and well known for their automation and digitization of accounting information. 10 copies of the questionnaires were distributed equally for the banks. The questionnaires were distributed among various units of the banks.

Model Specification

To examine the impact of cloud computing on the efficacy of accounting practices in Nigeria, the study formulated its model as:

$$EAP = CC, TA, CE, SE \dots \dots \dots 3.1$$

Where:

- EAP = Efficiency of Accounting Practices
- CC = Cloud Computing
- TA = Technological Advancement
- CE = Cost Effectiveness
- SE = Security Effectiveness

A priori Expectation

The *a priori* expectation for variables employed in the adoption of cloud computing and efficacy of accounting practices in Nigeria is represented in equation 3.2.

$$\frac{\delta EAP}{\delta CC} > 0., \frac{\delta EAP}{\delta TA} > 0 \frac{\delta EAP}{\delta CE} > 0., \frac{\delta EAP}{\delta SE} > 0.....3.2$$

Results and Findings

Demographic Analysis

Table 1 Demographic Analysis

S/N	Demographic Variables	Grouping	Frequency	Percentage
1	Gender	Male	82	46.6%
		Female	94	53.4%
2	Age	18-27 Years	11	6.3%
		28-37 Years	64	36.4%
		38-47 Years	65	36.9%
		48-57 Years	36	20.5%
3	Educational Status of the Respondents	Diploma / NCE	22	12.5%
		Certificate Bachelor Degree /HND	140	79.5%
		Professional Qualification/Post Graduate	14	8.0%
4	Marital Status	Single	33	18.8%
		Married	132	70.0%
		Divorced	11	6.3%
5	How long have you been working with the bank?	1-5 Years	11	6.3%
		6-10 Years	50	28.4%
		11-15 Years	36	20.5%
		16 Years and Above	73	41.5%

Source: Authors’ Computation 2022

Table 1 is the result of the demographic characteristics used in assessing the adoption of cloud computing and efficacy of accounting practices in Nigeria. The table indicated that 82(46.6%) of the respondents were male while 94 (53.4%) of the respondents were female. This showed that

females were the highest respondents consulted. This implies that banks are in the habit of recruiting female workers than male.

The distributional status of the respondents based on age indicated that 11 (6.3%) aged between 18-27 years, 64 (36.4%) aged between 28-37 years, 65 (36.9%) aged between 38-47 years, while 36 (20.5%) aged above 48 -57 years. With this, most of the respondents are within the ages of 38-47 years.

The educational status of the respondents showed that 22 (4.6%) are holders of Diploma/NCE Certificates, 140 (79.5%) have acquired Bachelor's Degree/HND, 14 (8.0%) have attained postgraduate degree/hold one or two professional qualifications. However, large proportions of the respondents are holders of bachelor's/HND degrees. Regarding the marital statuses of the respondents, it was revealed that 33 (18.8%) are single, 132 (70.0%) are married, while 11 (6.3%) are divorced. Therefore, majority of the respondents are married.

Lastly, a statement to ascertain the duration in banks revealed that 11 (6.3%) have worked for 1-5 years, 50 (28.4%) have worked for 6-10 years, 36 (20.5%) have worked for 11-15 years while 73 (41.5%) have worked for a period above 16 years. Therefore, majority of the respondents have been working for the period above 16 years.

Reliability Test

The reliability of the research instrument was ascertained with the aid of Cronbach's Alpha and a value that exceeds 0.60 is accepted. The outcome of the test is given in Table 2

Reliability Statistics

Table 2 Cronbach Alpha Test Results

S/N	Variable	No. of Items	Cronbach's Alpha
1	Efficacy of Accounting Practices (EAP)	4	0.835
2	Cloud Computing (CC)	4	0.824
3	Technological Advancement (TA)	4	0.710
4	Cost Effectiveness (CE)	4	0.774
5	Security Effectiveness (SE)	4	0.768

Source: Authors' Computation 2022

Multiple Regression showing relationship between cloud computing, technological advancement, cost effectiveness, security effectiveness and efficacy of accounting practices

Table 3 Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.752 ^a	.566	.556	.54578

a. Predictors: (Constant), SE, CE, TA, CC

b. Dependent Variable: EAP

Table 4 ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	66.421	4	16.605	55.744	.000 ^b
	Residual	50.937	171	.298		
	Total	117.358	175			

a. Dependent Variable: EAP

b. Predictors: (Constant), SE, CE, TA, CC

Table 5 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.156	.412		7.660	.000
	CC	.296	.074	.297	4.018	.000
	TA	.214	.054	.206	3.932	.000
	CE	-.316	.054	-.401	-5.848	.000
	SE	.498	.051	.556	9.667	.000

a. Dependent Variable: EAP

Tables 3-5 showed the outcome of the regression model employed in the investigation of adoption of cloud computing and efficacy of accounting practices in Nigeria. The dependent variable (efficacy of accounting practices in Nigeria) is made as a function of cloud computing, technological advancement, cost effectiveness and security effectiveness. The regression equation is provided thus:

$$EAP = 3.156 + 0.0296_{CC} + 0.214_{TA} - 0.316_{CE} + 0.498_{SE}$$

From the result presented, it shows that if all the predictors are held constant, efficacy of accounting practices in Nigeria will increase by 3.156 units. The cloud computing significantly and positively contributed to the efficacy of accounting practices in Nigeria by 0.0296 units. Technological advancement was also found to significantly and positively contribute 0.214 units to efficacy of accounting practices in Nigeria which means that technological advancement will increase efficacy of accounting practices in Nigeria. However, the coefficient of 0.316 units was found for cost effectiveness, this indicated a negative and significant decrease in efficacy of accounting practices in Nigeria. The result depicted that security effectiveness revealed a positive and significant increase of 0.498 units in the efficacy of accounting practices.

To assess the goodness or fitness of the model, coefficient of multiple determinations was adopted. The R² value stood at 0.566 which indicated that about 57% behaviour of efficacy of

accounting practices is being explained from the independent variables while the remaining % is due to the stochastic terms in the model. F-statistics revealed the statistical significance when the whole model are considered. The value revealed 55.744 while its probability is 0.000. This explained that the whole model when put together is good.

Discussion of Findings

To investigate adoption of cloud computing and efficacy of accounting practices in Nigeria, regression analysis of ordinary least square was employed. The empirical findings indicated that cloud computing is significant and positively related to the efficacy of accounting practices in Nigeria. This result implies that adoption of cloud computing increases the efficacy of accounting system in Nigeria. It showed that a unit increase in cloud computing will lead to the same unit increase in efficacy of accounting practices in Nigeria. However, the positive relationship supports the *a priori* expectation and also the work of Bakare (2020), Banglore, Deeksha and Rakesh (2019) among others.

In the same vein, technological advancement has a positive and significant relationship with the efficacy of accounting practices in Nigeria. This result supports the *a priori* expectation and goes in line with the findings of Mahalakshmi (2017) and Nurhajati (2016) among others. This implies that through technological advancement of cloud computing, efficacy of accounting practices has increased. More so, cost-effectiveness showed a significant negative relationship with the efficacy of accounting practices in Nigeria. This implies that the introduction of cloud computing, has brought additional costs to accounting practices in Nigeria. The reason for this negative relationship is the high cost of information technology in the country. This concurred with the *a priori* expectation and also in tandem with the findings of Banglore, Deeksha, and Rakesh (2019) and Mahalakshmi (2017) among others. Security effectiveness also revealed a significant positive relationship with the efficacy of accounting practices in Nigeria. It showed that through cloud computing, banks can secure most of their vital information.

Conclusion and Recommendations

The study critically assessed the adoption of cloud computing and the efficacy of accounting practices in Nigeria using regression analysis of ordinary least squares. From the findings, the study concluded that the adoption of cloud computing improves the efficacy of accounting practices in Nigeria as cloud computing exhibited a significant positive relationship with the efficacy of accounting practices in Nigeria. In addition, other variables employed in the model also revealed that technological advancement and security efficiency depicted a significant relationship with the efficacy of accounting practices in Nigeria while cost-effectiveness revealed a significant negative relationship. In line with these findings, the study recommended that for more benefits of cloud computing to be more harnessed, internet services should be adequately provided and this should be supported by training and retraining of staff in the usage of information systems.

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