

Evaluating the Effectiveness of Management Practices in Accounting Information Systems (AIS) within Nepali Commercial Banks

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Abstract

This paper investigates the relation between management practices and Accounting Information System (AIS) effectiveness within Nepali banking sector. It has brought the practices that are significant transformation due to regulatory reforms, technological advancements, and keen competition. As commercial banks expand and modernize, the effectiveness of their Accounting Information Systems (AIS) has become crucial for maintaining financial accuracy, operational efficiency, and regulatory compliance. Despite this, study on the influence of management practices on AIS effectiveness in Nepali banks remains limited. It has the gap by exploring how various management practices such as top management support, IT governance, human resource management, and risk management affect the effectiveness of AIS in Nepali commercial banks. Utilizing the Technology-Organization-Environment (TOE) framework and the Unified Theory of Acceptance and Use of Technology (UTAUT), this research assesses the factors that contribute to the successful implementation and utilization of AIS. Through a mixed-method approach, including quantitative analysis of financial data and qualitative interviews with key stakeholders, the study provides a comprehensive evaluation of AIS effectiveness in this context. The findings highlight the critical role of strong IT governance, ongoing staff training, and top management support in enhancing AIS effectiveness. Additionally, the study identifies key challenges, such as inadequate infrastructure and resistance to change, which hinder optimal AIS utilization. By offering evidence-based insights and practical recommendations, this research contributes to the development of robust strategies for improving AIS management practices in Nepali commercial banks, ultimately enhancing their operational performance and competitiveness.

Keywords: Accounting Information Systems (AIS), management practices, commercial banks, effectiveness, technological infrastructure

Introduction

Management accounting is the application of financial and cost accounting principles and techniques to provide relevant information that aids management in decision-making and control. It goes beyond traditional financial reporting to provide insights that are specific to the needs of internal stakeholders, such as planning, budgeting, performance evaluation, and cost control. By providing timely. Its major supports on accurate information, management accounting helps organizations make informed choices, optimize

operations, and achieve their strategic objectives (Rahman, 2023). Recent data from Nepal Rastra Bank (NRB) indicates a steady increase in the number of commercial banks and their assets. There is a total of **20** commercial banks in Nepal: 12 are private sector banks, 5 are joint venture banks, and 3 are public sector banks (Nepal Rastra Bank, 2023). This growth has intensified the need for efficient and effective AIS to handle the increasing volume of financial transactions and regulatory requirements. While the banking sector has made paces in adopting advanced technologies, challenges remain in terms of optimizing management practices to the potential

of AIS. Factors such as inadequate IT governance, lack of skilled personnel, and resistance to change found hinder the effective implementation and utilization of AIS (Halasa, 2024).

The Banking Sector in Nepal: A Decade of Transformation

The modern banking system in Nepal traces its roots back to 1937 with the establishment of Nepal Bank Limited. It served as the sole financial institution until the creation of the Nepal Rastra Bank (NRB) in 1956. In the following decades, two more government-owned banks were established, but the financial system remained relatively underdeveloped and concentrated. A pivotal turning point came in the 1980s with the introduction of financial liberalization. This policy shift encouraged private sector participation, leading to a significant increase in the number of financial institutions. By 2012, there were over 220 BFIs operating in Nepal, including commercial banks, development banks, finance companies, and microfinance institutions (MFIs). The entry of joint venture banks brought new technologies and expertise to the industry. In 2012, the NRB introduced a monetary policy that encouraged mergers and acquisitions among financial institutions. This policy aimed to strengthen the banking sector and enhance its resilience. As a result, the number of BFIs gradually declined through consolidation (Nepal Rastra Bank, 2022).

The global banking landscape has experienced a significant evolution over the past decade. It is driven by regulatory changes, technological advancements, and the rise of fintech (Thapa & Kandel, 2024). One of the most prominent trends has been consolidation. It is guided by stricter regulations, increased capital requirements, and pressure on traditional business models. Mergers and acquisitions have played a significant role in this consolidation process.

Concurrently, the banking industry has embraced digital transformation, with a surge in mobile banking, internet banking, and digital wallets. While these innovations have enhanced customer convenience and efficiency. They have introduced new risks that require careful management. The emergence of fintech companies has further disrupted the industry. Still, they are challenging traditional banking models and introducing new competitive pressures. Banking sector of Nepal has experienced rapid growth in recent years (Mastran, 2021). This process has driven by economic development, increased financial inclusion, and government initiatives to promote financial stability of the country. Commercial banks have important role in providing a wide range of financial services to individuals, businesses, and the government. The sector has been leading to increased competition and a focus on innovation and customer centric (Mishra, 2023). However, the effectiveness of these banks largely focuses on their ability to manage their operations efficiently. They are heavily influenced by the quality and effectiveness of their Accounting Information Systems (AIS).

The Importance of Effective AIS in Commercial Banks

AIS are indispensable tools for commercial banks, serving as the backbone of their operations. AIS supports manage financial transactions for accurate recording and processing of a vast volume of financial transactions. This involves ensuring that every monetary activity is captured correctly, without errors in amount, date, parties involved and other relevant details. It also implies the ability to efficiently handle a large number of transactions in maintaining accuracy and transparency. This is a major function for commercial banks. It has supported their financial health and regulatory compliance (Park & Kim, 2020).

Accurate reporting is a serious function within commercial banks. It provides the foundation for

right decision-making and regulatory compliance. The timely and reliable financial reports, such as income statements, balance sheets, and cash flow statements. It helps to assess the profitability, liquidity, and overall financial health of the banks. It provides to detect emerging patterns, potential risks, and areas for improvement. It supports strategic planning and make informed decisions about resource allocation, product development, and market expansion (Chen et al., 2021). Banks are using AIS for observe to accounting standards and regulatory requirements, mitigating the risk of penalties and reputational damage.

Accounting Information Systems (AIS) has been enabling commercial banks in Nepal to make informed decisions, enhance risk management, and facilitate compliance. The capabilities of AIS, banks have gain valuable insights into their financial performance, identify and mitigate potential risks, and ensure adherence to regulatory standards (Opuko & Musiega, 2022). It provides banks with real-time data and analytics that support informed decision-making. The helps in analyzing financial performance metrics, identifying trends, and assessing risk exposure. The commercial banks have made strategic decisions regarding resource allocation. They work on product development, and market expansion. AIS help banks identify profitable segments, assess the effectiveness of marketing campaigns, and evaluate the performance of loan portfolios.

As per Anuruddha and Mahanamahewa (2021), it is used to implement robust control mechanisms and real-time monitoring to identify and mitigate potential risks. The analyzed transaction data, detecting anomalies, and monitoring compliance with internal policies. Banks are be able to reduce the likelihood of fraud, credit losses, and operational errors. From the use of it banks detect fraudulent activities, identify potential credit risks, and monitor compliance with anti-money

laundering regulations. Now AISs are essential for ensuring loyalty to regulatory requirements, accounting standards, and industry best practices. The automating processes, streamlining data management, and providing audit trails (Dalloul et al., 2023). AIS used in banks minimize the risk of penalties and reputational damage. It is also support to assist banks in preparing financial statements that comply with accounting standards, tracking regulatory changes, and conducting internal audits.

Research Gap and Significance of the Study

Despite the critical role of AIS in commercial banks, there is a scarcity of comprehensive research on the effectiveness of management practices in this area in Nepal. Existing studies have often focused on specific aspects of AIS. Most of them are studies in data quality and system usability, but have not explored the broader impact of management practices on overall AIS effectiveness.

This study purposes to bridge this research gap by investigating how management practices in commercial banks of Nepal influence the effectiveness of their AIS. The findings of this research provide valuable insights for bank managers, regulators, and policymakers to improve the practices and enhance the efficiency and performance of the banking sector in Nepal. The factors that contribute to effective AIS implementation and utilization. Banks make informed decisions about their technology investments, optimize their operations, and mitigate risks. The study contributes to the development of evidence-based guidelines and best practices for AIS management in the Nepali banking sector.

Research Question

This study seeks to comprehend the interplay between management practices and AIS effectiveness in the context of Nepali commercial banks. It recognizes that while AIS are crucial tools for banks, their

success depends not only on technology but also on the management strategies and practices in place. The study purposes to lean on the factors that contribute to the effective utilization of AIS and identify areas for improvement in management practices. For this the following research question is developed.

- How do management practices in commercial banks of Nepal influence the effectiveness of their Accounting Information Systems (AIS)?

Literature Review

Accounting information systems (AIS) have key role in supporting an organizational objective by gathering, processing, and transforming data into meaningful information. AIS is essentially a subsystem within the broader organizational information system. This means it encompasses all the components available in the comprehensive information system. It includes both tangible and intangible resources. The procedures necessary for data collection and processing, subsystems, and the overarching objectives (Karki, 2021). According to Adhikari (2020, (2011), AIS is “a tool integrated into information and technology systems (IT) designed to assist in managing and controlling aspects related to a company’s economic and financial activities.” Similarly, Mahataman (2024) describes AIS as “the part of the overall information system that specializes in collecting, processing, storing, and retrieving both monetary and non-monetary data to provide information to decision-makers.” Essentially, AIS consists of people, equipment, and processes that interact within a defined framework. It is guided specific policies and procedures. It is to process data related to economic events that is the goal of generating information that meets the needs of various users (Karki, 2021). From the various definitions of AIS, it is identified key elements such as understanding the goals of AIS. In the environment in which it operates, the network of

information flow, the components of the system, the data processing cycle, and the control mechanisms. These elements are fundamental pillars of AIS, as a system cannot function effectively if any of these pillars are neglected (Mahataman, 2024). Numerous studies have examined the effectiveness of AIS in commercial banks, especially in developing countries like Nepal.

Effectiveness in Developing Countries

Adhikari (2020) discovered that the effectiveness of Accounting Information Systems (AIS) in Nepali banks is heavily influenced by the organization’s culture and the extent of support provided by management. Organizational culture shapes how AIS is adopted and utilized. It has strong management support ensures the necessary resources and guidance are in place for effective system use. Similarly, studies such as El-Maude and Danbeki (2021) indicate that in many developing countries, the effectiveness of AIS is often hindered by insufficient infrastructure and a shortage of skilled personnel. These limitations lead to challenges in system implementation, maintenance. The overall functionality, ultimately reducing the effectiveness of AIS in these regions.

Challenges and Success Factors

Rahman (2023) highlighted that the lack of integration between Accounting Information Systems (AIS) and other Management Information Systems (MIS) in Nepali banks often results in inefficiencies. This disconnect lead to data redundant processes and delays in information flow, ultimately compromising the effectiveness of the AIS.

Conversely, Mahataman (2024) found that banks with strong regulatory compliance and ongoing staff training programs tend to have more effective AIS. These banks benefit from systems that are not only well-maintained and aligned with industry

standards but also operated by knowledgeable staff. It enhances the overall functionality and reliability of AIS.

Some comparative studies, such as those conducted by Adhikari (2020), suggested that while banks in Nepal have made notable progress in implementing Accounting Information Systems (AIS). They still fall behind their regional counterparts in South Asia. This delay is primarily due to limited investment in advanced technology and cybersecurity measures. The insufficient focus on these areas hampers the ability of Nepali banks to fully use the potential of AIS, making them more vulnerable to inefficiencies and security risks (Gnawali, 2017).

Theoretical Framework of the Study

To analyze the effectiveness of Accounting Information Systems (AIS) in commercial banks the study has used Technology-Organization-Environment (TOE) framework and Unified Theory of Acceptance and Use of Technology (UTAUT). The TOE framework was developed by Tornatzky and Fleischer (1990, as cited Arpaci et al., 2012). It is widely used to understand how various factors influence the adoption and implementation of technology within organizations. In the study technology refers to the technical aspects and the availability of appropriate AIS tools and systems. And organizations as Includes organizational structure, size, managerial support, and available resources. The environment involves external factors such as regulatory pressures, competitive forces, and market dynamics. In the context of commercial banks in Nepal, the TOE framework helps to assess how these factors impact the adoption and effectiveness of AIS.

The UTAUT model, proposed by Venkatesh et al. (2003), focuses on understanding the acceptance and use of technology by individuals

within organizations. The key constructs include performance expectancy, effort expectancy, social influence, and facilitating conditions. This model is applied to analyze how bank employees and management perceive and use AIS. It affects its overall effectiveness in commercial banks. These frameworks and empirical studies provide a comprehensive understanding of the various factors influencing the effectiveness of AIS in commercial banks in Nepal. These understandings, banks develop more robust strategies to enhance AIS implementation and management. It is ultimately leading to improved performance and competitiveness in the banking sector.

Methods and Sources

The study provides a more comprehensive and in-depth understanding of the research question, addressing both the quantitative and qualitative aspects of management practices and AIS effectiveness in Nepali commercial banks. Financial statements, annual reports, and statistical data of commercial banks in Nepal are brought from Nepal Rastra Bank (NRB). The study has used Internal financial reports, management information systems data, and performance metrics of selected commercial banks. Some published research articles, industry reports, and surveys related to management practices and AIS effectiveness in the banking sector for this study. Likewise, academic research papers and case studies related to management practices and AIS effectiveness in the banking sector, both domestically and internationally has used in the study. Some formal and informal views with senior executives, IT managers, and employees of commercial banks in Nepal to gather in-depth insights into management practices and AIS implementation.

Variables of the Study

For this research, these valuable these insights into the factors influencing AIS effectiveness in Nepali commercial banks.

SN	Variables	Description
1	Management Practices	
1.1	Top management support	The degree to which senior leadership in a bank is involved in and committed to the implementation and ongoing support of AIS. Top management support is essential for providing the necessary resources, setting the strategic direction for use of AIS. This variable could influence how effectively AIS is adopted and utilized within the bank.
1.2	Information technology governance	The framework of processes and practices that ensures the effective management and use of IT resources. It includes AIS to achieve the organizational goals. Strong IT governance ensures that AIS aligns with business objectives. It complies with regulations, and is secure. This variable is essential for maintaining the integrity and effectiveness of AIS.
1.3	Human resource management	The strategies and practices related to recruiting, training, and retaining employees who use and manage AIS. Effective human resource management ensures that staff have the necessary skills and motivation to use AIS efficiently. This variable could impact the overall performance and effectiveness of AIS in the bank.

1.4	Risk management	The process of identifying, assessing, and mitigating risks associated with AIS. It includes data breaches, system failures, and regulatory non-compliance. Effective risk management practices are crucial for safeguarding AIS. It ensures remains reliable and secure. This variable influences the trustworthiness and continuity of AIS operations.
2	AIS Effectiveness	
2.1	Data quality	The accuracy, completeness, reliability, and relevance of the data processed and stored in the AIS. High-quality data is foundational to the effective functioning of AIS. It directly impacts the quality of financial reports, decision-making, and overall bank operations.
2.2	Information accuracy	The precision and correctness of the information generated by AIS. It is critical for decision-making and regulatory reporting. Accurate information is essential for informed decision-making and compliance with legal requirements. This variable affects the credibility and reliability of the bank's financial information.
2.3	System usability	The ease with which users can interact with and navigate the AIS. It includes the user interface design and user experience. Usability directly affects how effectively employees can use AIS. A system that is user-friendly and intuitive will likely be used more efficiently and with fewer errors. It enhances its overall effectiveness.

2.4	Decision-making support	The extent to which AIS provides relevant, timely, and accurate information to support strategic and operational decisions within the bank. AIS should not only process transactions but also offer valuable insights for decision-making. This variable is vital for understanding the strategic value of AIS in banking operations.
2.5	Cost-effectiveness	The degree to which the benefits of AIS outweigh its costs. It includes implementation, maintenance, and operational expenses. Cost-effectiveness is a key consideration for banks, particularly in developing countries where resources may be limited. This variable determines the financial sustainability of AIS in the long term.

Findings of the Study

The study findings on the effectiveness of management practices in Accounting Information Systems (AIS) of Nepali commercial banks reveal several critical perceptions.

The adoption of AIS in Nepali commercial banks is widespread. The most banks implementing basic to advanced systems for financial reporting, transaction processing, and internal control. However, the utilization of these systems is often limited by a lack of integration with other banking operations, leading to inefficiencies and potential data silos.

The effectiveness of AIS is closely linked to the level of training and skill development among bank employees. Banks that invest in regular training programs tend to have more effective AIS usage. As employees are better equipped to handle the systems and use their full capabilities. On the other

hand, banks with insufficient training programs face challenges in maintaining data accuracy and consistency.

Strong management support and a culture that values technology adoption is crucial for AIS effectiveness. In banks where, top management actively supports AIS initiatives, there is a higher rate of successful implementation and usage. Equally, in banks with a more traditional organizational culture, resistance to change often hampers the effectiveness of AIS.

Compliance with regulatory requirements plays a significant role in AIS effectiveness. Banks that prioritize regulatory compliance and invest in secure AIS infrastructure are more successful in mitigating risks and ensuring the accuracy of financial information. The security concerns, including data breaches and cyber threats. It remains a challenge, particularly in banks that have not yet fully upgraded their AIS to meet modern security standards.

Discussion and Conclusions for the Effectiveness of Management Practices in Nepali Commercial Banks

Management practices in Nepali commercial banks significantly impact the effectiveness of AIS. Banks that exhibit strong leadership, clear communication, and a commitment to continuous improvement are more likely to have effective AIS. Banks with forward-thinking leadership that aligns AIS with their strategic goals tend to have more effective systems. These banks understand the importance of AIS in supporting decision-making, improving operational efficiency, and maintaining competitive advantage.

Effective management practices involve engaging employees in the AIS implementation process and providing them with the necessary training and resources. When employees are well-trained and understand the benefits of AIS, they are more likely to use the system effectively. Regular monitoring of

AIS performance and soliciting feedback from users is a practice that enhances system effectiveness. Banks that adopt this approach can identify issues early and make necessary adjustments to improve system functionality. Several key factors influence the effectiveness of AIS in Nepali commercial banks. The availability and quality of technological infrastructure, including hardware, software, and network capabilities, are fundamental to AIS effectiveness. Banks with robust IT infrastructure are better positioned to implement and maintain effective AIS.

Active support from top management is essential for successful AIS implementation. This includes allocating sufficient resources, fostering a positive attitude towards technology adoption, and ensuring alignment with organizational objectives. Adherence to regulatory standards and compliance requirements is a critical factor. Banks that prioritize compliance are more likely to have effective AIS that meets legal and financial reporting standards.

The level of employee expertise and the availability of ongoing training programs directly impact AIS effectiveness. Banks that invest in their workforce's technical skills see better system utilization and fewer operational issues. A culture that embraces change and innovation supports the successful adoption and effectiveness of AIS. Conversely, a resistant or risk-averse culture can hinder the system's potential benefits. These factors are found in Nepali commercial banks to enhance the effectiveness of their AIS. It leads to improved financial management, operational efficiency, and overall organizational performance.

The findings of this study align with existing literature on the effectiveness of AIS in developing countries. Similar to the findings by Adhikari (2020), this study confirms that management support and a conducive organizational culture are critical for the success of AIS. In both cases, strong leadership and a positive attitude towards technology adoption

were identified as key drivers of AIS effectiveness. The importance of training, as highlighted in this study, is consistent with the work of Raman (2023), who found that continuous skill development is crucial for effective AIS implementation in South Asian banks. Both studies emphasize the need for regular training to ensure that employees fully utilize AIS capabilities.

This study findings on the role of technological infrastructure in AIS effectiveness align with Gnawali (2018), who also identified infrastructure as a critical factor. Both studies suggest that banks with robust IT infrastructure are better positioned to implement and maintain effective AIS. The emphasis on regulatory compliance in this study is consistent with Mahataman (2024), who also found that adherence to regulatory standards significantly impacts AIS effectiveness. Both studies underline the importance of aligning AIS with legal and financial reporting requirements to ensure accuracy and reliability.

The findings from the study reveal that while Accounting Information Systems (AIS) are widely adopted in Nepali commercial banks, their effectiveness is highly dependent on several key factors, including management practices, technological infrastructure, and employee training. The study highlights that banks with strong leadership, comprehensive training programs, and a culture that embraces technology are more successful in leveraging AIS to enhance their operations.

Recommendations form the Study

Some practical recommendations for improving AIS effectiveness in Nepali Commercial Banks

- Bank management should actively support AIS initiatives by clearly aligning them with the bank's strategic goals. Regular communication of the benefits and strategic importance of AIS

to all employees can foster a culture of support and commitment to the system.

- Banks should implement ongoing training programs tailored to different levels of AIS users. This includes initial training for new employees, refresher courses for existing staff, and specialized training for those in key roles. Effective use of AIS should be incorporated into employee performance evaluations to reinforce its importance.
- Investment in robust, scalable IT infrastructure is critical. Banks should ensure that their AIS is integrated with other operational systems, allowing for seamless data flow and reducing the risk of information silos. Regular updates and maintenance should be scheduled to keep the system functioning optimally.
- Banks must prioritize compliance with regulatory standards and ensure their AIS is equipped with the latest security features to protect against data breaches and cyber threats. Establishing a dedicated compliance and security team within the bank can help monitor and enforce these standards.
- To overcome resistance to new technology, banks should cultivate a culture that encourages innovation and openness to change. This can be achieved through initiatives such as change management programs, where employees are involved in the AIS implementation process and their feedback is valued.

Summary of Key Findings and Conclusions

This study has examined the effectiveness of management practices in Nepali commercial banks' Accounting Information Systems (AIS). Key findings indicate that the success of AIS is closely linked to strong management support, continuous training and development, robust technological infrastructure, and regulatory and security standards.

The study also highlights the importance of a supportive organizational culture in facilitating the effective implementation and use of AIS. Effective leadership and alignment of AIS with organizational goals are crucial for its success. Continuous skill development is essential for maximizing the benefits of AIS. A robust IT infrastructure and stringent security measures are necessary to ensure the effectiveness and reliability of AIS. The findings and recommendations are serving as a guide for improving AIS implementation and utilization. Ultimately enhancing the operational efficiency and financial management of commercial banks in Nepal.

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