



Impact of Accounting Information on Bank Lending Decisions: A Case Study of First Bank, Bwari Area Council, Abuja

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Author's contribution

The sole author designed, analysed, interpreted and prepared the manuscript.

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ABSTRACT

This study seeks to ascertain impact of accounting information on bank lending decisions: A case study of First Bank, Bwari Area Council, Abuja. The study used primary data over a period of one year (2015). The questionnaire focuses on the core staff, contract staff and other staff of First Bank in Bwari Area Council, Abuja. We administered forty (40) questionnaires to respondents of the bank but the total respondents used for this study was thirty-two (32). Simple percentage was used to draw conclusions on the researcher's questions while Chi – Square was employed in testing the hypothesis through the use of SPSS software package. Results of the investigation show that accounting information received from loan applicants significantly influence First Bank's lending decision among others. We therefore recommend that banks must employ well trained analysts in the profession, who will be responsible for analyzing each customer's financial statements for proper interpretation strictly based on merit and also advocate the need to monitor the affairs of any successful loan applicant to ensure that the progress of the project is on course and the loan is not diverted.

Keywords: Accounting information; bank lending decisions; loan applicants; first bank.

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The Use Of Accounting Information In Bank Lending Decisions

Matthew Tsamenyi, Shazad Uddin



The Use Of Accounting Information In Bank Lending Decisions:

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organize the field of human information processing in accounting *Experto Credite* Patric Andersson,1998 Accounting Literature Index Jean Louis Heck,1994 *Usefulness to Investors and Creditors of Information Provided by Financial Reporting* Paul A. Griffin,1987 **Proceedings** American Institute for Decision Sciences. Meeting,1980 *Decision Making and Accounting* Shane Moriarity,Edward Joyce,1984 Describes the experiences of Smoky the mouse colored horse from his birth on the range his capture by humans through his work in the rodeo and on the ranch and his eventual old age

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