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How Personal Technical Ability and User Involvement Shape The Performance of Accounting Information Systems: The Moderating Effect of IT Utilization in LPDs in Gianyar District

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Abstrak

Tujuan *– Penelitian ini bertujuan untuk menguji pengaruh kemampuan teknis personal dan keterlibatan pengguna terhadap kinerja sistem informasi akuntansi (SIA) dengan pemanfaatan teknologi informasi sebagai variabel moderasi pada Lembaga Perkreditan Desa (LPD) di Kecamatan Gianyar. Penelitian ini berusaha untuk memahami sejauh mana faktor manusia dan teknologi dapat meningkatkan efektivitas sistem akuntansi dalam lembaga keuangan berbasis komunitas.*
Desain/Metodologi/Pendekatan *– Penelitian ini menggunakan metode kuantitatif dengan teknik Moderated Regression Analysis (MRA). Sampel penelitian ini terdiri dari 77 pegawai LPD yang terlibat dalam penggunaan sistem informasi akuntansi, yang dipilih menggunakan teknik purposive sampling.*
Temuan *– Hasil penelitian menunjukkan bahwa kemampuan teknis personal dan keterlibatan pengguna berpengaruh positif terhadap kinerja sistem informasi akuntansi. Selain itu, pemanfaatan teknologi informasi terbukti memperkuat hubungan antara kedua variabel independen tersebut terhadap kinerja sistem informasi akuntansi. Ini berarti bahwa LPD yang*

mengoptimalkan pemanfaatan teknologi informasi akan lebih efektif dalam meningkatkan efisiensi dan akurasi pencatatan keuangan.
***Keterbatasan/implikasi Penelitian** – Penelitian ini menyoroti pentingnya peningkatan kapasitas pegawai dalam teknologi akuntansi serta investasi dalam infrastruktur sistem informasi untuk meningkatkan kinerja SIA di LPD.*

Kata Kunci: Kemampuan Teknis Personal, Keterlibatan Pengguna, Kinerja Sistem Informasi Akuntansi, Pemanfaatan Teknologi Informasi

Abstract

Purpose – This study aims to examine the influence of personal technical skills and user involvement on the performance of accounting information systems (AIS), with the utilization of information technology as a moderating variable in Lembaga Perkreditan Desa (LPD) in Gianyar District. This research seeks to understand the extent to which human and technological factors contribute to enhancing the effectiveness of accounting systems in community-based financial institutions.
Design/methodology/approach – This study employs a quantitative approach using the Moderated Regression Analysis (MRA) technique. The research sample consists of 77 LPD employees involved in the use of accounting information systems, selected through purposive sampling.
Findings – The results indicate that personal technical skills and user involvement positively influence the performance of accounting information systems. Additionally, the utilization of information technology significantly strengthens the relationship between these independent variables and the performance of AIS. These findings suggest that LPDs that optimize the use of information technology can enhance the efficiency and accuracy of financial records.
Research limitations/implications –The implications of this study highlight the importance of enhancing employees' technological competencies and investing in information system infrastructure to improve AIS performance in LPDs.

Keywords: Accounting Information System Performance, Information Technology Utilization, Personal Technical Skills, User Involvement

Introduction

The era of digital transformation has encouraged a shift in information systems from conventional manual methods to more sophisticated and integrated technology based systems. Therefore, the performance of the Accounting Information System (AIS) is a crucial factor in increasing the efficiency and transparency of financial statements. The performance of an accounting information system is the result of work from a structure of accounting data that can be carried out by someone in an organization or a company in accordance with their responsibilities, which ultimately becomes accounting information that includes transaction processes and information technology (Ardiwinata & Sujana, 2019). Accounting Information Systems will provide benefits if they produce good performance, namely being able to fulfill the needs of information system users.

Lembaga Perkreditan Desa (LPD) is a non-bank microfinance institution that is

currently developing in Bali, which LPD is one of the institutions that also uses an Accounting Information System (AIS) in processing its financial statements. The use of this system is certainly very important for LPD as regulated in Local Government Regulation (Perda) No. 3 of 2017 which states that LPDs must apply the prudential principle in managing LPDs (Bagus Arie Susandya & Brahma Putra, 2023). In addition, as community-based financial institutions that have an important role in the village economy, LPDs are faced with challenges in managing financial data, reporting transactions, and complying with regulations. Thus, the use of reliable information systems is an urgent need to increase the recording accuracy and support the appropriate strategic decision making.

There are several LPDs that have stopped operating. One of the factors that influences is the low quality of financial statements. One of the cases occurred at LPD Suwat, Gianyar District, Gianyar Regency, there was embezzlement of funds by LPDs employees. This makes the financial statements that are presented not reliable. This occurs due to manipulation of data in financial statements carried out by irresponsible people. This incident occurred during the transition from a manual system to a computerization and a discrepancy was found in the savings book and LPD records amounting to Rp68.000.000 (Bali Antara News, 2017). This case shows the importance of using an Accounting Information System (AIS) to improve the quality of financial statements at LPD, at least by minimizing the possibility of human error or any similar errors.

The development of Information Technology (IT) has provided great opportunities for LPDs to optimize the performance of accounting information systems. A digital-based system allows the financial recording process to be more quickly, accurately and transparently. Besides, the integration of technology such as cloud computing, big data analytics, and automation of financial statements can help LPD increase their competitiveness and strengthen the public trust in these village financial institutions. However, the successful implementation of an accounting information system does not only depend on the technology used, but also on the human factors who operate it, such as personal technical ability and user involvement.

Personal technical ability is a person's ability to operate a system based on knowledge and experience in operating accounting information systems (Suryani, 2023). In the LPD context, a high personal technical capability enables the employees to utilize system features more optimally, thereby increasing the efficiency of recording transactions, minimizing errors, and speeding up the financial statements process. Information systems users who have good technical skills that are obtained from the education or from the experience using the system directly will increase satisfaction in running the accounting information system, so that it will continue to be used to help complete their work because users have adequate knowledge and abilities (Christy et al., 2023). Research results from Ardiwinata & Sujana (2019) and Wulandari et al. (2022) found that personal technical ability has a positive effect on the performance of accounting information systems. Meanwhile, research results from Ernawatiningsih & Widhiastuti (2020) state that personal technical ability does not significantly affect the performance of accounting information systems.

According to Firmansyah (2020) any information regarding transaction activities must involve appropriate information system users or those who have the right to be parties who have authority over the transaction process. Information systems must consider user aspects in the form of training, active use, and evaluation of the system used. The higher the user involvement the more likely the information system will be well adapted and can

improve operational efficiency. User involvement is how the employees engage with organizational members mentally and emotionally when developing an accounting information system. Therefore, the more often users use the accounting information system, then it will minimize the errors (Safitri et al., 2023). In a study conducted by Davis (1989) through the Technology Acceptance Model (TAM), it was explained that user participation in the development and use of the system will increase perceived usefulness and perceived ease of use, which ultimately affect the success of information system implementation. However, if user involvement is low, then the system that has been implemented is at risk of not being used optimally or even no longer used. Research by Permana & Suryana (2020) and Andriyani & Triyanto (2022) stated that user involvement has a positive effect on the performance of accounting information systems. Meanwhile, research results from Sutariani et al. (2022) state that user involvement does not significantly affect the performance of accounting information systems.

Personal technical ability and user involvement have an important role in the performance of accounting information systems, however, the effectiveness of this relationship can be further strengthened or weakened by the utilization of information technology. Information technology has a role as an enabler, which can increase accessibility, data processing speed, and security in information systems. Thus, when the utilization of information technology is optimal, personal technical ability and user involvement can produce a better accounting information system performance. On the other hand, if information technology cannot be utilized properly, the influence of personal technical ability and user involvement on information system performance can be weakened.

This research is important to conduct because the results will make a significant contribution in optimizing the use of AIS in LPDs as well as improving community financial performance and accounting at the local level, which will have a positive impact on fund management and local economic improvement. This research will also assist LPD management in formulating better policies related to technology training, investment in IT systems, as well as supporting policies that strengthen technical capabilities and user involvement to create a more effective system.

Literature Review & Hypothesis

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) was developed by Davis (1989) to explain the factors that affect the acceptance and use of a technological system by individuals. TAM states that a person's decision to use an information system is greatly influenced by perceived usefulness (PU) and perceived ease of use (PEOU). According to Davis (1989), TAM assumes that the more useful and easy to use the technology is, the more individuals will be inclined to accept it and use it in their activities. This model has been widely used in research that focus on adoption of technology in various sectors, including accounting information systems in financial institutions such as Lembaga Perkreditan Desa (LPD). In this research, TAM theory is used because TAM theory has a relationship with factors that influence the performance of accounting information systems. This research examines personal technical ability, user involvement and the utilization of information technology. TAM theory is able to explain the causal relationship between beliefs about the benefits of an information system and user convenience, behavior, goals and needs of an information system.

Accounting Information System Performance

Accounting information system is a system that produces information from a series of actions that include collecting, recording, storing, processing, and preparing accounting reports (Rachman & Andriani, 2024). The performance of an accounting information system is the quality and quantity of the collecting of resources, both human and equipment, which are arranged to convert accounting data into accounting information for decision making. Accounting Information System (AIS) performance also refers to the system's effectiveness in collecting, storing, processing and presenting financial information that can be used for managerial and operational decision making (Romney & Steinbart, 2020). A well-performing accounting information system must be able to provide accurate, relevant, trustworthy and timely information to support transparency and efficiency in the financial management of an organization.

Personal Technical Ability

Personal technical ability refers to an individual's expertise, knowledge and skills in using, managing and optimizing a technology-based system, including Accounting Information Systems (AIS) (Laudon & Laudon, 2022). In the context of information systems, personal technical ability is very important because it determines the extent to which a user can operate the software, understand the workflow system, and overcome technical problems that may occur. Employees with high technical abilities will find it easier to understand the system, so they have a high perceived ease of use, which ultimately increases acceptance of the technology. This also illustrates that there is a positive relationship between personal technical ability and accounting information system performance.

User Involvement

User involvement refers to the level of active participation of individuals in the process of developing, implementing, and using an information system (Barki & Hartwick, 1994). In the context of Accounting Information Systems (AIS), user involvement is more emphasized on the role played by users and the actions that are taken to support and aim off their contributions (Safitri et al., 2023). More frequent user involvement will improve the performance of the accounting information system, due to the positive relationship between user involvement in the design process and the development of information systems in the performance of the accounting information system.

Utilization of Information Technology

Utilization of Information Technology (IT) refers to the extent to which an organization or individual uses information technology to support and improve the operational efficiency, productivity and decision making (Laudon & Laudon, 2022). In the context of Accounting Information Systems (AIS), IT utilization means how technology is used to automate financial recording, increase the accuracy of financial statements, and speed up the data analysis process. The utilization of information technology in accounting information systems has an important role in increasing efficiency, accuracy and transparency of recording finance. In this research, IT utilization will be tested as a moderating variable that can strengthen or weaken the relationship between personal technical ability and user involvement on the performance of accounting information systems in LPD.

Hypothesis Development

Personal technical ability refers to an individual's knowledge and skills in understanding, operating and managing accounting information systems (Wilkinson et al., 2017). In the context of LPD,

employees with a high level of technical competence are more capable to use the system efficiently, thereby minimizing recording errors, increasing the accuracy of financial statements, and speeding up the financial transaction process. According to the Technology Acceptance Model (TAM) developed by Davis (1989), individuals who have a high perceived ease of use on a system tend to be more productive in using it. In other words, employees who master the technology will be more effective in utilizing the available accounting information system features. Thus, the higher the personal technical ability of employees will make the higher the performance of the accounting information system in the LPD. The results of research by Wulandari et al. (2022) and Ardiwinata & Sujana (2019) also state that personal technical ability has a positive effect on the performance of accounting information systems. So, the hypothesis in this research is as follows:

H_1: Personal technical ability has a positive effect on the performance of the accounting information system at the LPD in Gianyar District.

User involvement in an information system reflects the individual's level of active participation in the process of developing, implementing and using an accounting system (Barki & Hartwick, 1994). The higher the user involvement will make the higher level of system acceptance and utilization, which ultimately has a positive impact on the effectiveness and efficiency of the accounting information system. Technology Acceptance Model (TAM) developed by Davis (1989) also explains that user involvement increases the perceived usefulness, which indirectly encourages use of the system more optimally. Thus, the higher the user involvement in the accounting information system will make the greater impact on improving the performance of the accounting information system at the LPD. The research results by Permana & Suryana (2020) and Andriyani E. & Triyanto E. (2022) stated that the user involvement has a positive effect on the performance of accounting information systems. So, the hypothesis in this research is as follows:

H_2: User involvement has a positive effect on the performance of the accounting information system at the LPD in Gianyar District.

Information technology utilization functions as an enabler, which can strengthen the relationship between personal technical ability and accounting information system performance (Laudon & Laudon, 2022). In this study, the utilization of information technology acts as a moderating variable, which can strengthen or weaken the effect of personal technical ability on the performance of accounting information systems. Specifically, high utilization of hardware such as servers or network infrastructure can increase the speed, stability, and accessibility of the system, thus enabling employees with strong technical capabilities to optimize their work processes. However, if hardware is underutilized or inadequate such as slow servers or poor network connectivity, then this may hinder even skilled users, thus reducing overall system performance regardless of their technical abilities.

Meanwhile, high use of software such as accounting applications or cloud-based systems allows employees to fully utilize system features such as automation, real-time data processing, and enhanced data security, but if the software is underutilized or inadequate such as for example, outdated software, lack of integration, this will limit the capacity of even the most technically proficient employees, thereby weakening system performance. Thus, the use of information technology can moderate the effect of personal technical ability on the performance of accounting information systems, so the hypothesis in this study is

as follows:

H_3: The utilization of information technology is able to moderate the influence of personal technical ability on the performance of accounting Information Systems at LPDs in Gianyar District.

According to Dewi & Dharmadiaksa (2018) information technology is a necessity for organizations that can help organizational and individual performance. User involvement can encourage the effectiveness of accounting information systems, and this impact can be strengthened by optimal utilization of information technology. Specifically, a reliable hardware infrastructure ensures that users can access and interact with the system quickly and without technical barriers. This allows users to provide direct feedback, influence how the system is developed, and play a role in customizing the system to better suit their operational needs. With adequate hardware, user involvement in this process becomes even more significant. Meanwhile, sophisticated and customizable software allows users to be involved in the development and customization of system features. Users can provide feedback and contribute in terms of better design and functionality, such as report automation or better data integration. With high software utilization, user involvement in system customization and shaping becomes more effective. Otherwise, if the utilization of information technology is still low, even though users are involved in the system, they cannot fully optimize the information system because of the limitations of available technology. So, the hypothesis in this research is as follows:

H_4: The utilization of information technology is able to moderate the influence of user involvement on the performance of the accounting information system at LPD in Gianyar District

Research Method

Operational Definition of Variables

Accounting Information System Performance (AIS)

Abhimantra & Suryanawa (2016) measuring the performance of accounting information systems from two approaches, namely the satisfaction of users of accounting information systems and the use of accounting information systems themselves by employees in helping to complete their work to process financial data into accounting information. Accounting information system performance variables, measured using a five-point Likert scale taken from previous research, namely (Aryawan et al., 2023). The indicators used to measure the performance of accounting information systems based on previous research (Dewi, 2023):

a) Implementing accounting information systems according to authority
b) Implementing accounting information systems to achieve maximum work results
c) Use of appropriate information technology
d) Responsible for the use of accounting information systems
e) Implementing accounting information systems according to moral ethics

Personal Technical Capability

According to Agustina et al. (2020) personal technical ability is related to the abilities possessed by users of accounting information systems. The instrument in this study used a questionnaire. The personal technical ability variable uses a 5-point Likert scale taken from previous research from (Anggarawati, 2021). Indicators of personal technical ability variables consist of:

a. Expertise in adapting to the development of computer technology
b. Expertise in using computers in general
c. Expertise in operating

d. General ability in developing information systems

User Involvement

User involvement is a user activity in the information system development stage which shows how far respondents are involved in the accounting information system development process (Baskara & Ary Wirajaya, 2019). Users involved in the system development process can improve the performance of accounting information systems through the delivery of information or system development in accordance with the needs of users (Diponegoro & Ilham, 2023). The user involvement variable is measured using a 5-point Likert scale whose questionnaire is taken from previous research (Wiranata, 2023). The indicators used to measure are:

a. Level of participation
b. Level of influence
c. Level of knowledge
d. Level of understanding
e. Level of maintenance

Utilization of Information Technology

Utilization of information technology is data processing, information processing and electronic management work processes. Utilization of information technology can help increase the effectiveness of accounting information systems. If users are able to master the available information technology, the effectiveness of the resulting system will be maximized (Anggreni & Suardikha, 2020). The information technology utilization variable will be presented using a 5-point Likert scale with the source of the questionnaire from research (Sumantara, 2021). The indicators used to measure the utilization of information technology in the study are:

a. Procurement and preparation of adequate computers
b. Internet network
c. Licensed accounting software

The location in this research is the Lembaga Perkreditan Desa (LPD) in Gianyar District. The object of this research is LPD employees in Gianyar District who use an accounting information system. This research was conducted at 40 LPDs in Gianyar District with the population that being used in this research is all employees who work at LPDs in Gianyar District. There are 230 employees from 40 LPDs spread across Gianyar District. The sample determination method used in this research is non-probability sampling, namely purposive sampling with sample determination criteria that employees involved in using the Accounting Information System. Then, there were 77 employees who met the sample criteria. The data collection method uses a questionnaire. Hypothesis testing in this study uses the Moderating Regression Analysis (MRA) variable regression analysis application. The model for testing moderation regression analysis for interaction tests is as follows:

KSIA = a + b1KTP + b2KP + b3KTP* PTI + b4KP* PTI + e

Information:

1. KSIA:Accounting Information System Performance
2. KTP:Personal Technical Ability
3. KP:User Involvement
4. PTI:Utilization of Information Technology
5. a:Constant
6. e:Error term is the level of estimator error in the research

Before carrying out the analysis, first use the validity test and reliability test, then test the classical assumptions with the normality test, multicollinearity test and heteroscedasticity test. Hypothesis tests use the F test, coefficient of determination test (R^2), and t test.

Results and Discussion

Descriptive Test

Table 1
Descriptive Statistics

	N	Min	Max	Mean	Std. Dev
KTP	77	7.00	25.00	22.41	3.29
KP	77	7.00	25.00	21.95	3.41
KSIA	77	6.00	25.00	22.52	3.60
PTI	77	9.00	40.00	35.86	5.13

Descriptive analysis was carried out to describe the characteristics of the data obtained in this research. The results of descriptive statistics shows that all variables have quite high average values, which shows that the majority of respondents have a good level of technical competence in operating the Accounting Information Systems (AIS). Besides that, employee involvement in the use and development of AIS is quite high and the information system that is used is quite effective in helping the financial recording and management also describes that the majority of LPDs have used the information technology in their accounting operations.

Tabel 2
Validity Test

Variable		Pearson correlation	r-tabel	Concl.
KTP	X1.1	0.736	0.2242	valid
	X1.2	0.727	0.2242	valid
	X1.3	0.826	0.2242	valid
	X1.4	0.837	0.2242	valid
	X1.5	0.839	0.2242	valid
KP	X2.1	0.824	0.2242	valid
	X2.2	0.736	0.2242	valid
	X2.3	0.744	0.2242	valid
	X2.4	0.702	0.2242	valid
	X2.5	0.879	0.2242	valid
KSIA	Y1.1	0.817	0.2242	valid
	Y1.2	0.752	0.2242	valid
	Y1.3	0.868	0.2242	valid
	Y1.4	0.851	0.2242	valid
	Y1.5	0.842	0.2242	valid
PTI	M1.1	0.798	0.2242	valid
	M1.2	0.694	0.2242	valid
	M1.3	0.767	0.2242	valid
	M1.4	0.731	0.2242	valid
	M1.5	0.758	0.2242	valid
	M1.6	0.826	0.2242	valid
	M1.7	0.766	0.2242	valid
	M1.8	0.753	0.2242	valid

Tabel 3
Reliability Test

Variable	Cronbach's Alpha	Conclusion
KTP	0.852	Reliable
KP	0.834	Reliable
KSIA	0.889	Reliable
PTI	0.896	Reliable

The results of the validity test shows that all indicators have value (pearson correlation) greater than r table so it can be concluded that this research instrument is valid in measuring the variables studied. The results of the reliability test with Cronbach's Alpha shows a value above 0.7 for all variables, therefore all research instruments are declared reliable.

Classical Assumption Test

Tabel 4
Normality Test

		Unstandardized Residual
N		77
Normal Parameters, b	Mean	0E-7
	Std. Deviation	1.14912534
Most Extreme Differences	Absolute	.153
	Positive	.092
	Negative	-.153
Kolmogorov-Smirnov Z		1.342
Asymp. Sig. (2-tailed)		.054

Normality test using the Kolmogorov-Smirnov Test shows the Asymp. Sig. value (2- tailed) is 0.054, which is bigger than 0.05, so it can be concluded that the data is normally distributed.

Tabel 5
Multicollinearity Test

Multicollinearity Test Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
KTP	.241	4.153
KP	.264	3.794
PTI	.361	2.768

a. Dependent Variable: KSIA

The multicollinearity test shows that all variables have a Tolerance value > 0.1 and VIF < 10, so there is no multicollinearity between the independent variables.

Tabel 6
Heteroscedasticity Test

Variabel	Sig.
KTP	0.580
KP	0.910
PTI	0.264

a. Dependent Variable: ABARES

The heteroscedasticity test with the Glejser test shows that all variables have a Sig value > 0.05, so there is no heteroscedasticity problem in the regression model.

F (ANOVA) Test

Based on the regression results, the significance value is <0.05 (i.e. 0.000), so the overall regression model is significant. It means that the variables of personal technical ability, user involvement, and the utilization of information technology affect the performance of the accounting information system concurrently. The model that was used in this research can be trusted in explaining the relationship between independent and dependent variables.

Coefficient of Determination Test (R^2)

The Adjusted R-Square value of 0.892 indicates that 89.2% of the variation in accounting information system performance can be explained by the personal technical ability, user involvement, and utilization of information technology, while the remainder is affected by other factors outside this research.

MRA (Moderating Regression Analysis) test

The MRA test results shows the regression equation

Y = -2,169 + 0,284(X1) + 0,159(X2) + 0,415(M) + 0,011(X1*M) + 0,007(X2*M)

Based on the results of the regression equation, it shows that the variables studied have a positive effect on the dependent variable. The constant value of -2.169 indicates that if all independent variables are zero, then the value of the dependent variable will be at that number. However, in a practical context, this value often has no significant meaning.

Personal technical ability has a coefficient of 0.284 with a significance level of 0.001, which means that personal technical ability has a positive effect on AIS performance, therefore hypothesis 1 is accepted. These results indicate that the employees with a high technological competence are able to use the system features maximally, thereby reducing recording errors and increasing the efficiency of financial reporting. These results are in line with research by (Basyri & Priono, 2021) which explains that users who already have above average abilities in running and operating a system can help implement AIS better, so that the performance of the company's information system also increases.

User involvement has a coefficient of 0.159 with a significance level of 0.042, which means user involvement has a positive effect on AIS performance, therefore hypothesis 2 is accepted. These results indicate that the user involvement in implementation and operation systems contributes to increased utilization systems. The high user involvement in developing an information system in a company, it will also provide ample space for the possibility of positive input from users regarding what is desired for the accounting information system that will be used so that users or implementers of the accounting information system will feel able to increase the performance productivity with the help of the existing accounting information system. This research is supported by the research of (Praptiningsih et al., 2019) which states that the higher participation of information system users in developing a system can

influence AIS performance.

The interaction between the utilization of information technology and personal technical ability has a coefficient value of 0.011 with a significance level of 0.000, which means that the utilization of information technology has a positive effect in strengthening the relationship between the personal technical ability and AIS performance. Therefore, hypothesis 3 is accepted. These results describe that the higher the utilization of information technology, the greater the impact of employee technical ability on the effectiveness of the accounting information system. Employees with high technical competence who work in an environment with optimal utilization of technology will show a better accounting information system performance compared to employees who work in an environment with low utilization of technology.

The interaction between the utilization of information technology and user involvement has a coefficient of 0.007 with a significance level of 0.008, which means that the utilization of information technology has a positive effect in strengthening the relationship between user involvement and AIS performance. Therefore, hypothesis 4 is accepted. These results show the higher the utilization of information technology, the bigger the impact of user involvement in increasing the effectiveness of the accounting information system. User involvement in accounting information systems includes active participation in the training, system use, as well as evaluation and development systems. With a good and appropriate knowledge of information technology, users can interact more actively with the systems.

Conclusion and Recommendation

Conclusion

The research results show that personal technical ability and user involvement have a positive effect on the performance of accounting information systems. Besides, this effect can be strengthened by a good utilization of information technology. Thus, it can be concluded that information technology is not only a supporting tool, but also an important factor that strengthens the effectiveness of accounting information systems. LPDs that have employees with high technical skills and users who are actively involved will be more optimal if the utilization of information technology runs well. With the right strategy, LPDs can achieve more transparent, efficient and accurate financial management, thereby supporting the institution's sustainability and competitiveness in the era of financial digitalization.

Recommendation

This study has limitations related to the use of data that is mostly collected through closed questionnaires, without complementary qualitative data such as in-depth interviews that can explore users' perceptions or contextual experiences of AIS and information technology. So, for future researchers it is recommended to combine quantitative and qualitative approaches through interviews or FGDs in order to provide a deeper understanding of the context of technology implementation and user behavior.

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