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ACCOUNTING INFORMATION SYSTEM PERFORMANCE AND ITS DETERMINANTS IN VILLAGE CREDIT INSTITUTIONS

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Abstract

The purpose of this research is to assess how the effectiveness of the accounting information system (AIS) at Village Credit Institutions (LPDs) in Gianyar Regency is influenced by organizational culture, work experience, user training and education, personal technical abilities, and support from senior management. The research group comprises all 1,730 employees from the 254 active LPDs spread across seven different areas in Gianyar Regency. A technique known as proportionate stratified random sampling was utilized to select a research sample of 138 individuals. Multiple linear regression analysis was conducted on the data. The findings indicate that organizational culture, work experience, backing from upper management, and personal technical skills all significantly and positively impact the performance of the AIS. This indicates that the performance of the AIS improves as these four factors improve. In comparison, the effectiveness of AIS is not significantly affected by user education and training programs. These results suggest that work experience, organizational support, a conducive culture, and technical skills are crucial for improving the efficiency of accounting information systems. However, formal training programs have not yet significantly influenced the performance of these systems. By focusing on relevant internal factors, this research offers valuable guidance for LPD management to improve AIS performance.

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INTRODUCTION

Technology's rapid advancement has a significant impact on people's lives and improves business operations, particularly through the use of computers and similar devices. Accounting information systems (AIS) and other information systems are crucial in this context for boosting business productivity and efficiency. (Al-Dmour et al., 2021; Susanto & Meiryani., 2019). These systems are essential for decision-making, tax reporting, financial management, and supporting other facets of the business, such as marketing and production, by providing accurate and timely financial information (Putra & Manuari, 2024). According to studies by Ali et al., (2021) and Banurea & Usman, (2025)The adoption of SIA significantly enhances organizational performance. SIA's performance, however, is influenced by various factors. First, the user's personal technical ability plays a role because it relates to the ability in manage and process financial information effectively. Previous research Christy et al., (2023) showed a positive influence of engineering ability on SIA performance. However, some studies are not in line, such as those by Rahmawati & Krisnawati, (2021) and Sari et al., (2021) state that engineering skills do not always have a significant effect.

User education and training programs, which help individuals improve their use of the system, are the second element. Dewi & Putra, (2023) found in their study that training has a beneficial effect on SIA's performance, as it can reduce errors and enhance decision-making. Nevertheless Anggita & Suartana, (2021) discovered that training is not always beneficial unless it is focused and intensive. Thirdly, the creation and administration of SIA depend heavily on top management's support. The highest levels of leadership's dedication in the form of policies, facilities, and financing will foster system optimization. Gunawan (2022) support the positive impact of this support. The fourth element, which is the experience that users have with the system, affects how well the system works. Research by Anjani et al., (2021) shows that having job experience improves a person's ability to use systems properly.

The final factor is organizational culture, which reflects the values, norms, and behavioral patterns practiced within the institution. A strong, positive culture fosters collaboration, commitment, and optimal use of the system. While Prilyningrum et al., (2023) reported insignificant cultural effects, Riyanto & Setiawan, (2021) found that organizational culture had a substantial influence on SIA performance. In the context of Gianyar Regency, Village Credit Institutions (LPD) play an essential role in supporting the local economy and are expected to drive economic development rooted in traditional values, as mandated by Governor Regulation Number 44 of 2017 and Bali Provincial Regulation Number 3 of 2017. However, the use of SIA has not been fully effective across LPDs, as illustrated by 2021 data showing a decline in performance despite total assets reaching IDR 5.1 trillion, with discrepancies attributed mainly to differences in SIA implementation and application.

Observations indicate that in some LPDs, the systems still rely on Microsoft Access and Excel, resulting in low user satisfaction. A lack of training, insufficient management support, and limited employee experience contribute to this. As a result, the system is not utilized optimally, and the financial recording process is still carried out manually, thereby reducing the relevance and timeliness of the information produced. (Manuari & Putra, 2023; Gunadi, et al., 2024). Given the differences observed in earlier studies, this research was conducted to evaluate how well the accounting information system functions and the factors that influence it. The five key aspects examined were the company's culture, individual technical skills, user training, hands-on experience, and support from higher management.

Gianyar Regency, where the study took place, is rich in culture and art, making the Village Credit Institutions (LPD) an essential part of fostering a community-driven economy. The goal of LPD is to establish a foundation for sustainable economic development in communities by enhancing the quality and efficiency of its services (Manuari & Putra, 2024). This research aims to explore how different factors affect the effectiveness of the accounting information system (AIS) in Village Credit Institutions (LPD) in Gianyar Regency. The main goal is to determine whether personal technical skills, user

training, support from upper management, practical experience, and the company's culture affect how well the AIS works in LPDs. Considering these points, this study aims to evaluate and provide evidence on how each of these factors influences the performance of the accounting information system in LPDs across Gianyar Regency, focusing on the impact of key elements.

This research aims to enhance the understanding of how internal factors within an organization can improve the effectiveness of the current information systems. (Mahesana & Ratnadi, 2025). This research offers both theoretical and practical advantages. Theoretically, the results are expected to support concepts related to the Technology Acceptance Model (TAM). This theory provides solid evidence about the factors that influence the acceptance and use of technology, especially in accounting information systems. Practically, this study is anticipated to guide LPD leaders in enhancing the effectiveness of accounting information systems by improving internal organizational factors, while also helping raise service quality and improve financial management at the village level.

Davis (1989) created the Technology Acceptance Model (TAM) in as a framework for understanding how individuals come to accept and utilize technology. The TAM is based on the Theory of Reasoned Action (TRA) and emphasizes two key beliefs: that a technology is simple to use and that it is beneficial. Particularly in the context of Village Credit Institutions (LPD), this model is frequently used to explain how people adopt information systems. Five key elements influence the success and acceptance of SIA in LPD: the company's culture, relevant work experience, support from senior management, educational and training programs, and engineering capabilities. Users find the system easier to use thanks to their technical proficiency. Job experience aids in system acclimation and problem-solving, while training programs enhance users' technical skills.

The Technology Acceptance Model (TAM) can be used to describe the variables that affect SIA's effectiveness in LPD, as the organization's culture fosters behaviors and practices that support technology development. The purpose of an accounting information system is to gather, analyze, and display financial data utilized by management and other stakeholders. (Romney & Steinbart, 2021). This system encompasses the people involved in accounting, as well as processes, hardware, and software. The primary duties of SIA are to gather transaction data, analyze it, store information, generate financial statements, and monitor processes to ensure the data generated is reliable and accurate. The objective of SIA is to offer accurate, pertinent, and reliable data that aids in financial reporting, decision-making, financial management, planning, and budgeting. Individual engineering skills, education, work experience, management support, and organizational culture all influence this. (Haris et al., 2021).

Several factors, including organizational culture, level of professional experience, level of education and training, individual technical skills, and level of top management support, influence the effectiveness of the Accounting Information System (AIS). The user's specific engineering abilities demonstrate their understanding and proficiency in system administration, both of which significantly influence how effectively SIA is used. Sufficient training and education will enhance users' comprehension and acceptance of the system, leading to its optimal performance in the end. (Putri & Tanuwijaya, 2021). Senior management's dedication to allocating resources and directing strategy can help the system be implemented. (Juliantari & Gede, 2021). Prior work experience also improves people's proficiency with the system and their ability to handle technical problems. (Prilyningrum et al., 2023). If the workplace culture encourages innovation and skill development, the implemented information system will eventually be adopted.

These five components work together to significantly increase the efficiency of a company's accounting information system. The Technology Acceptance Model (TAM) states that users' ability to use technology is a significant determinant of how well and effectively the system is received. Personal engineering demonstrates this talent; a strong technical aptitude makes people more inclined to adopt and use technology effectively, thereby enhancing the performance of the Accounting Information System (AIS). Several prior studies support this; furthermore, user education and training programs are essential for fostering understanding and acceptance of technology. By equipping users with the skills

needed to use the system successfully, practical, simple training has a positive impact on SIA's overall performance. Furthermore, senior management support, including resource allocation and training, demonstrates the organization's commitment to integrating technology, thereby contributing to the system's successful implementation. A person's work experience also has an impact on SIA's effectiveness since it enables them to handle novel circumstances and address issues as they arise.

Finally, the company culture fosters innovation and the acquisition of technical skills, which in turn, enhances SIA's performance, allowing the system to be used with confidence. Technical skills are widely recognized as a critical determinant of the effectiveness of Accounting Information Systems (AISs). Users with strong technological competencies tend to operate the system more accurately and efficiently, thereby minimizing input errors and enhancing information processing speed. Prior studies confirm that users' technical mastery significantly influences the quality and smoothness of AIS use. (Tam & Oliveira, 2020; Hwang & Yi, 2021). Moreover, competent users can fully utilize system features to optimize operational outcomes. Thus, a higher level of users' technical skills is expected to improve SIA's overall performance. Based on this argument, the first hypothesis is proposed:

H_1: Technical skills have a positive effect on SIA effectiveness.

Education and training are fundamental in improving users' capability to operate the Accounting Information System (AIS) effectively. Structured and adequate training enhances users' understanding of system functions, reduces errors, and increases confidence in system utilization. Prior research shows that education and training programs significantly improve user skills, system acceptance, and operational accuracy. (Alshurafat et al, 2020 and Sardi et al 2020). Continuous learning also prepares users to adapt to system updates and technological changes within the organization. Therefore, the better the education and training received by users, the more effective the SIA will be in supporting organizational processes. Based on this reasoning, the second hypothesis is formulated:

H_2: Education and training have a positive effect on SIA effectiveness.

Top management support is considered a strategic factor in ensuring the success and continuous use of the Accounting Information System (AIS). Strong management commitment in allocating resources, establishing policies, and supervising system implementation creates a conducive environment for effective AIS utilization. Previous studies demonstrate that management involvement significantly enhances system adoption, efficiency, and organizational motivation toward AIS. (Nguyen et al, 2020 and Al-Hiyari et al 2021). Management support also increases users' confidence in system usage and their willingness to comply with system procedures. Consequently, higher managerial support is expected to result in improved SIA performance within the organization; accordingly, the third hypothesis is proposed:

H_3: Top management support has a positive effect on SIA effectiveness.

Work experience contributes to the level of user expertise in effectively operating the Accounting Information System (AIS). Users with longer work experience generally possess a better understanding of system functions, enabling them to perform tasks more quickly and accurately. Existing research highlights that experience enhances precision, operational efficiency, and problem-solving capabilities in the context of AIS utilization (Rouibah et al, 2020; Widjaja & Rahayu, 2022). In addition, experienced users are more adaptable in handling system-related issues and minimizing operational disruptions. Thus, greater work experience is expected to increase the success of SIA implementation within an organization. Based on these arguments, the fourth hypothesis is formulated:

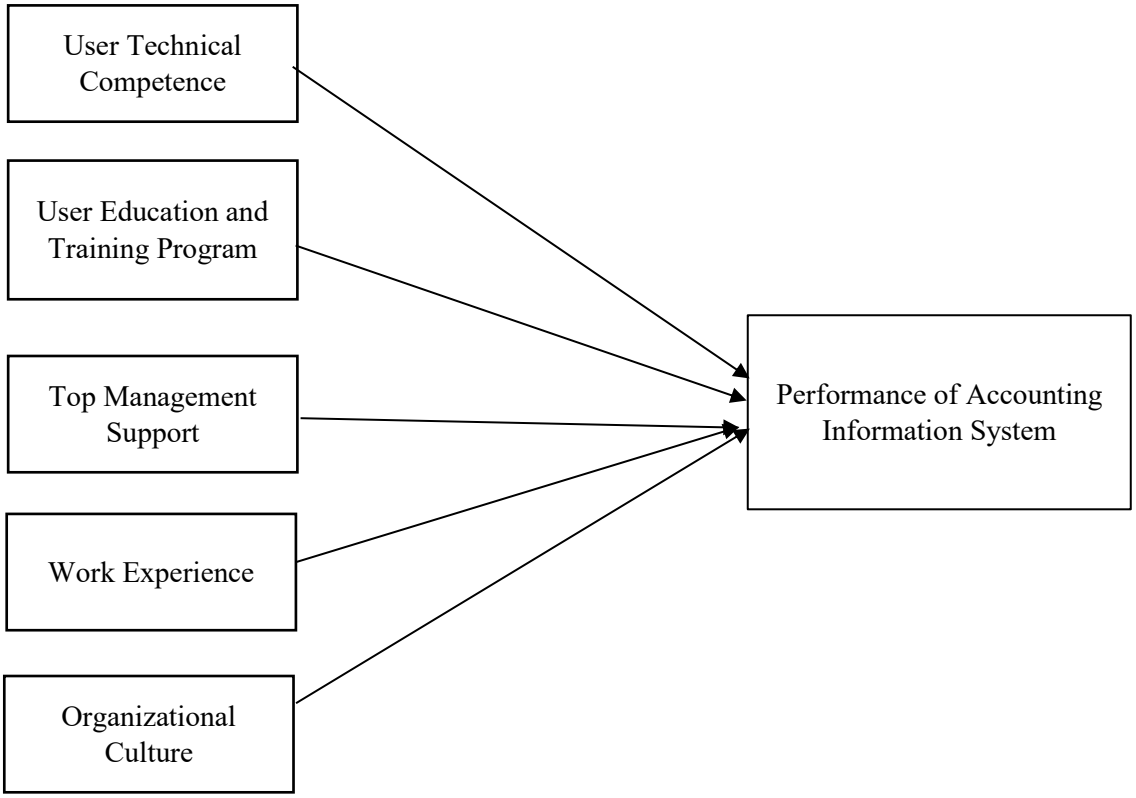
H4: Work experience has a positive effect on SIA effectiveness.

Organizational culture plays a crucial role in shaping user behavior and organizational readiness in adopting the Accounting Information System (AIS). A culture that encourages teamwork, discipline, innovation, and openness to technology facilitates better acceptance and utilization of the system. Previous research confirms that a supportive work culture leads to greater effectiveness and continuity in AIS operations (Al-Dmour et al., 2020; Kwarteng & Aveh, 2022). Such a culture promotes information sharing, learning, and collaboration, enabling users to optimize system benefits. Therefore,

a strong organizational culture that supports digital transformation is expected to enhance SIA's performance. Consequently, the fifth hypothesis is stated:
H_5: Organizational culture has a positive effect on SIA effectiveness.
Research hypothesis:
H_1: Technical skills have a positive effect on SIA effectiveness.
H_2: Education and training have a positive effect on SIA effectiveness.
H_3: Top management support has a positive effect on SIA effectiveness.
H_4: Work experience has a positive effect on SIA effectiveness.
H_5: Organizational culture has a positive effect on SIA effectiveness.

RESEARCH METHOD

This study took place at the Village Credit Institutions (LPD) in Gianyar Regency, Bali, an area renowned for its vibrant artistic and cultural heritage, which shapes how LPDs uphold traditional practices while fostering local economic development. The research explores five elements that influence the effectiveness of the Accounting Information System (AIS). These elements include users' technical skills, educational and training programs for users, support from upper management, past work experience, and the organization's culture. All of these are independent variables (X1–X5), with the AIS's performance as the dependent variable (Y). The information collected includes quantitative data from 254 functioning LPDs, as well as qualitative insights into their overall condition. This data was obtained from primary sources through surveys and interviews, as well as secondary information sourced from the Institute for the Empowerment of Village Credit Institutions of Gianyar Regency.



Source: (Manuari & Putra, 2024)

Figure 1. Conceptual Framework

The research group comprises 1.730 employees currently working at LPD across seven sub-districts, from which a sample of 138 participants was chosen for the research. The sample size for this study was determined using G*Power 3.1, a stand-alone statistical power analysis software developed for commonly applied statistical tests in social and behavioral research. Data collection was conducted via a questionnaire that employed a five-point Likert scale, along with detailed interviews. The validity of the instruments was confirmed by examining the significance of correlations between indicators, and reliability was assessed using Cronbach's Alpha values, which exceeded 0. The data were analyzed using multiple linear regression to determine the impact of the five independent variables on the AIS's performance, in line with the research framework. Below is the research framework for this study, as depicted in Figure 1.

The equation for multiple linear regression may be written as follows, according to the conceptual framework:

$Y = \alpha + \beta_1 UTC_1 \beta_2 UETP \beta_3 TMS_3 \beta_4 WE_4 \beta_5 OCBO_5 + e$.....(1)

Information:

Y = Performance of Accounting Information System
α = Constant
β = Regression Coefficient
UTC = User Technical Competence
UETP = User Education and Training Program
TMS = Top Management Support
WE = Work Experience
OC = Organizational Culture
e = Standard Error

The spread of the data was explained using frequency descriptive analysis. To ensure the regression model meets the required assumptions, standard tests are conducted to assess multicollinearity, heteroscedasticity, and normality. The usefulness of the model was examined using a partial t-test, the coefficient of determination (R^2), and an F-test to determine how each independent variable affects the dependent variable. (Ghozali, 2018).

RESULTS AND DISCUSSION

Table 1.
Descriptive Statistical Analysis

	N	Minimum	Maximum	Mean	Deviation
UTC	138	25.00	35.00	30.000	2.168
UETP	138	12.00	20.00	17.246	1.473
TMS	138	10.00	15.00	12.927	1.181
WE	138	22.00	30.00	25.978	1.900
OC	138	14.00	20.00	17.355	1.458
Y	138	25.00	35.00	29.971	2.320
Valid N (listwise)	138				

Source: Data processing results, 2024

The findings indicate that participants tend to rate every aspect as being at a moderately high level. Positive ratings are given for factors such as the user's technical competence. Besides that, there are educational and training programs, support from upper management, work history, and the company's culture, suggesting that the majority of employees effectively integrate and experience these aspects similarly. In addition, the accounting information system's performance received excellent marks, indicating that users believe it is practical and valuable in their jobs. To sum up, the data indicates a consistently favorable attitude towards all variables influencing system performance.

Table 2.
Results of the Validity Test of Research Instruments

No.	Variabel	Question Items	Validity	
			Correlation Coefficients	Information
1	User Technical Competence (X_1)	X1.1	0.659	Valid
		X1.2	0.558	Valid
		X1.3	0.565	Valid
		X1.4	0.668	Valid
		X1.5	0.576	Valid
		X1.6	0.680	Valid
		X1.7	0.562	Valid
2	User Education and Training Program (X_2)	X2.1	0.703	Valid
		X2.2	0.700	Valid
		X2.3	0.758	Valid
		X2.4	0.708	Valid
3	Top Management Support (X_3)	X3.1	0.726	Valid
		X3.2	0.784	Valid
		X3.3	0.741	Valid
4	Work Experience (X_4)	X4.1	0.707	Valid
		X4.2	0.643	Valid
		X4.3	0.584	Valid
		X4.4	0.623	Valid
		X4.5	0.644	Valid
		X4.6	0.631	Valid
5.	Organizational Culture (X_5)	X5.1	0.684	Valid
		X5.2	0.788	Valid
		X5.3	0.759	Valid
		X5.4	0.710	Valid
6.	Performance of Accounting Information Systems (Y)	Y1.1	0.663	Valid
		Y1.2	0.745	Valid
		Y1.3	0.668	Valid
		Y1.4	0.664	Valid
		Y1.5	0.587	Valid
		Y1.6	0.683	Valid
		Y1.7	0.719	Valid

Source: Data processing results, 2024

Based on the validity assessment results shown in Table 2, the user's technical competence shows a correlation greater than 0.30 with the total score for each variable. Additionally, educational and training programs, top management support, previous work experience, organizational culture, and accounting information system efficiency show correlation values greater than 0.30 with the total score for each variable. This value indicates that each indicator meets the minimum threshold required for validity testing. In other words, the instrument items accurately measure the construct they represent. The results also confirm that no statement item needs to be eliminated or revised due to low correlation. Therefore, all indicators used in this study are deemed valid and capable of effectively measuring the intended concepts.

Table 3.
Results of the Reliability Test of Research Instruments

No	Variables	*Cronbach's Alpha*	Information
1.	User Technical Competence (X_1)	0.718	Reliable
2.	User Education and Training Program (X_2)	0.796	Reliable
3.	Top Management Support (X_3)	0.776	Reliable
4.	Work Experience (X_4)	0.708	Reliable
5.	Organizational Culture (X_5)	0.715	Reliable
6.	Performance of Accounting Information System (Y)	0.802	Reliable

Source: Data Processing Result, 2024

The reliability test results in Table 3 show that each variable has a Cronbach's Alpha value exceeding 0.70, which represents the minimum standard typically used to evaluate instrument reliability. This finding indicates that all variables fulfill the required reliability criteria. In addition, the results confirm that the instrument items consistently measure the constructs they are intended to represent. No variable demonstrates low reliability that would warrant revision or removal. Therefore, the entire research instrument is declared reliable and suitable for consistently measuring the variables under investigation.

Table 4.
Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			138
Normal Parameters[a,b]	Mean		0.00
	Hours of deviation		1.487
Most Extreme Differences	Absolute		0.061
	Positive		0.047
	Negative		-0.061
Test Statistic			0.061
Asymp. Sig. (2-tailed)[c]			0.200d
Monte Carlo Sig. (2-tailed)[e]	Sig		0.227
	99% Confidence Interval	Lower Bound	0.216
		Upper Bound	0.238

Source: Data Processing Result, 2024

By applying the One-Sample Kolmogorov-Smirnov test, the results of the normality evaluation are presented in Table 4. The Asymp. Sig. (two-tailed) The value is 0.200, which is higher than the 0.05 significance level. This value indicates that the residuals in the regression model follow a normal distribution. In other words, there is no indication of abnormal data patterns that could distort the model. Therefore, the regression model used in this study meets the normality assumption and is suitable for further analysis.

Table 5.
Multicollinearity Test Results

Coefficients							
	Unstandardized Coefficients		**Standardized Coefficients**	**t**	**Itself.**	**Collinearity Statistics**	
Model	**B**	**Std. Error**	**Beta**			**Tolerance**	**VIF**
1 (Constant)	1.254	2.098		0.598	0.551		
UTC	0.313	0.081	0.292	3.846	<0.001	0.539	1.854
UETP	0.201	0.114	0.128	1.754	0.082	0.588	1.699
TMS	0.298	0.137	0.152	2.172	0.032	0.638	1.568
WE	0.283	0.092	0.231	3.075	0.003	0.549	1.821
OC	0.270	0.116	0.170	2.319	0.022	0.582	1.718

Source: Data processing results, 2024

As presented in Table 5, the tolerance values for each independent variable, namely user technical skills, education and training, top management support, work experience, and organizational culture, are all greater than 0.10. In addition, the Variance Inflation Factor (VIF) values for all variables are equal to or less than 10. These results indicate that none of the variables exceed the acceptable multicollinearity thresholds. Thus, the independent variables do not demonstrate excessive intercorrelation that could distort the regression estimates. Therefore, it can be concluded that multicollinearity is not present in this study and that the regression analysis remains valid.

Table 6.
Heteroscedasticity Test Results

Coefficients						
		Unstandardized Coefficients		Standardized Coefficients	t	Significance
	Model	B	Std. Error	Beta		
1	(Constant)	-.480	1.327		-0.361	0.718
	UTC	0.096	0.051	0.218	1.870	0.064
	UETP	-0.012	0.072	-0.019	-0.170	0.865
	TMS	-0.049	0.087	-0.061	-0.565	0.573
	WE	0.012	0.058	0.023	0.200	0.842
	OC	-0.042	0.074	-0.064	-0.569	0.571

Source: Data processing results, 2024

The heteroscedasticity test results in Table 6 indicate that each independent variable has a p-value greater than 0.05, indicating that the regression model does not display heteroscedasticity. The coefficients for UTC (p = 0.064), UETP (p = 0.865), TMS (p = 0.573), WE (p = 0.842), and OC (p = 0.571) are all statistically insignificant. This finding indicates that the residuals are evenly distributed across observations. In other words, there is no systematic variance in the error terms that could bias the regression results. Therefore, the model satisfies the homoscedasticity assumption, thereby strengthening the reliability of the study.

Table 7.
Results of Determination Coefficient Analysis

Model Summary[b]				
Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	0.768a	0.589	0.574	1.515

Source: Data processing results, 2024

The Adjusted R^2 value presented in Table 8 is 0.574. This indicates that 57.4 percent of the variation in the effectiveness of the accounting information system can be explained by factors such as users' technical skills, education and training, top management support, work experience, and organizational culture. These variables collectively contribute to more than half of the system's performance outcomes. Meanwhile, the remaining 42.6 percent of the variation is influenced by other factors not examined in this study. Therefore, the model demonstrates a strong explanatory power, although additional variables beyond the scope of this research also affect system effectiveness.

Table 8.
F Test Results

ANOVA						
	Model	Sum of Squares	df	Mean Square	F	Itself.
1	Regression	434.858	5	86.972	37.885	<0.001b
	Residual	303.026	132	2.296		
	Total	737.884	137			

Source: Data processing results, 2024

As shown in Table 9, the F-test results indicate a p-value of 0.001, which is lower than the 0.05 threshold. This finding indicates that users' technical skills, education and training, top management support, work experience, and organizational culture simultaneously influence the performance of the accounting information system. In other words, the independent variables collectively explain variation in system effectiveness. The significance of the F-test confirms that the regression model used in this study is statistically fit. Therefore, the model is appropriate and warrants further interpretation and

examination.

Table 9.
Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Significance.
1	(Constant)	1.254	2.098		0.598	0.551
	UTC	0.313	0.081	0.292	3.846	<0.001
	UETC	0.201	0.114	0.128	1.754	0.082
	TMS	0.298	0.137	0.152	2.172	0.032
	WE	0.283	0.092	0.231	3.075	0.003
	OC	0.270	0.116	0.170	2.319	0.022

Source: Data processing results (2024)

According to the multiple linear regression analysis in Table 9, four of the five independent variables have a significant impact on the effectiveness of the Accounting Information System (AIS) in the LPDs of Gianyar Regency. The data indicate that User Technical Competence (UTC) has a beneficial, statistically significant impact on AIS performance ($B = 0.313$, $\beta = 0.292$, $t = 3.846$, $p < 0.001$), suggesting that users with stronger technical capabilities are better able to use the system. The data reveal that the training has not yet had a statistically significant positive effect on system performance ($B = 0.201$, $\beta = 0.128$, $t = 1.754$, $p = 0.082$), indicating that User Education and Training Content (UETC) has a positive but not statistically significant impact. The study indicated that managerial support, organizational culture, work experience, and user competence are essential for increasing the effectiveness of AIS, but that training courses need improvement to yield practical results. The importance of managerial commitment in promoting system adoption is highlighted by the positive and significant impact of Top Management Support (TMS) ($B = 0.298$, $\beta = 0.152$, $t = 2.172$, $p = 0.032$).

Similarly, Work Experience (WE) has a favorable and substantial influence on AIS performance ($B = 0.283$, $\beta = 0.231$, $t = 3.075$, $p = 0.003$), suggesting that experienced workers are better able to manage system-related challenges and maximize system usage. Additionally, Organizational Culture (OC) has a positive and noteworthy effect ($B = 0.270$, $\beta = 0.170$, $t = 2.319$, $p = 0.022$), indicating that a supportive, innovation-oriented culture promotes system adoption and performance. The constant is not statistically significant ($B = 1.254$, $p = 0.551$). Overall, the findings indicate that AIS performance in LPDs of Gianyar Regency is strongly influenced by user technical competence, top management support, work experience, and organizational culture. At the same time, education and training have not yet produced meaningful improvements. These results suggest that strengthening managerial commitment, enhancing user skills and experience, and fostering a supportive organizational culture are essential priorities for maximizing AIS effectiveness, and that training initiatives require further refinement to achieve practical impact.

CONCLUSIONS AND SUGGESTIONS

The analysis shows that individual technical abilities, support from senior management, relevant job experience, and the organization's culture positively influence how well the accounting information system (SIA) operates at Village Credit Institutions (LPD) in Gianyar Regency. This suggests that improving the quality of these four elements is likely to enhance the SIA's performance. Conversely, user education and training initiatives do not significantly improve the SIA's efficiency. This research has some constraints: it investigated LPD in Gianyar Regency with 138 participants and focused on only five elements affecting SIA performance, potentially overlooking other important factors.

In light of these conclusions, it is recommended that LPD leaders focus on fostering personal

technical skills, ensuring adequate managerial support, enhancing work experience, and cultivating a positive organizational culture to boost SIA performance. Moreover, although the training initiatives have not yielded significant results, it remains crucial to maintain these programs to develop employees' knowledge and skills further. Future studies should broaden the research parameters to include additional regions in Bali and refine the survey tools to improve respondents' comprehension.

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