

The Influence of Personal Technical Skills, Management Participation, and The Utilization of Information Technology on The Effectiveness of Accounting Information Systems

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Abstract: Improving financial management effectiveness in cooperatives, particularly Savings and Loans Cooperatives, can be better achieved through the implementation of an accounting information system. The effectiveness of an accounting information system refers to the extent to which the system can collect, process, store data, and provide information and reports in a timely manner. This study aims to examine the influence of personal technical skills, management participation, and the utilization of information technology on the effectiveness of accounting information systems. The sample consisted of 118 cooperative employees who use information systems in their daily work, selected using a purposive sampling method. Data collection was conducted through a questionnaire, and the analytical technique used was multiple linear regression analysis. The results show that personal technical skills, management participation, and the utilization of information technology have a significant positive effect on the effectiveness of accounting information systems. This study provides empirical evidence supporting the Technology Acceptance Model (TAM), which explains that the acceptance of a technology is mainly influenced by two key factors: perceived ease of use and perceived usefulness.

Keywords: Effectiveness of Accounting Information Systems; Management Participation; Personal Technical Skills; Utilization of Information Technology.

1. INTRODUCTION

The use of information technology in the field of accounting has led companies to shift from manual accounting to computer-based accounting. By utilizing computer-based accounting systems, companies can develop various technological systems to improve the quality of their financial reports. In the face of increasing competition, an effective accounting information system is required to capture and generate both internal and external information, thereby equipping management with the knowledge to recognize changes in conditions and respond appropriately (Ernawatiningsih & Kepramareni, 2019).

In the business environment, the demand for accounting information systems has increased both to support business operations and to produce better performance measurements (Haleem et al., 2018). Information systems can assist management in carrying out its functions and in sustaining a company's operations (Kepramareni et al., 2022). Moreover, accounting information systems can aid in better managerial decision-making, strengthen internal control systems, improve the quality of financial reporting, simplify financial transaction processes, and enhance organizational profitability (Lather et al., 2023).

An accounting information system can be defined as a collection of human and capital resources within an organization tasked with providing financial information generated from financial transaction activities (Manuaba & Yadnyana, 2021). Information systems refer to the use of computer technology within organizations to present information to users (Haleem

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et al., 2018). The development of accounting information systems is crucial as it adds value to a company by providing accurate and timely information (Muslim et al., 2022).

The effectiveness of an information system refers to the extent to which it can achieve its intended goals using a set of resources designed to collect, process, and store electronic data. The system then converts this data into useful information and generates the required formal reports (Suryani, 2021). According to the Technology Acceptance Model (TAM), technology acceptance is primarily determined by two key factors: perceived ease of use and perceived usefulness. These two factors play a significant role in shaping user attitudes toward technology and subsequently influence the system's effectiveness. A system perceived as easy to use and beneficial is more likely to be accepted and optimized by users, thereby increasing the effectiveness of the accounting information system in supporting the company's accounting operations.

By paying greater attention to the effectiveness of accounting information systems, companies can obtain high-quality information to support better decision-making (Siqani & Vokshi, 2023). Therefore, identifying the factors associated with the effectiveness of information systems within a company is essential to ensure that the system truly supports the organization's needs in achieving its objectives.

Financial institutions are entities that provide financial services, such as collecting funds from the public and channeling them to those in need. Financial institutions can be classified into two categories: banking financial institutions and non-bank financial institutions. One form of non-bank financial institution is a cooperative. A cooperative is a business entity owned and operated by individuals for mutual benefit, functioning as a people's economic movement based on the principle of kinship. The cooperative system in Indonesia is regulated under Law No. 25 of 1992 concerning Cooperatives, which serves as the legal foundation for cooperatives in Indonesia.

The Indonesian government, through the Coordinating Ministry for Economic Affairs, has emphasized that cooperatives play a strategic role in driving economic transformation to achieve the Golden Indonesia 2045 vision and to escape the middle-income trap. Cooperatives are engines of the people's economy, contributing not only to increasing business volume—which nearly reached IDR 200 trillion in 2023—but also to Gross Domestic Product (GDP), with a contribution of 6.20% in 2020 and 2021 (Coordinating Ministry for Economic Affairs, 2024).

Attention to cooperatives is not only part of the national agenda but is also strongly reflected in regional policies and initiatives, such as in the Province of Bali. The Bali Provincial Government, through the Office of Cooperatives and SMEs, demonstrates a strong commitment to strengthening the existence of cooperatives and micro, small, and medium enterprises (MSMEs). This commitment has borne fruit, notably with the award as the Best Province in MSME Data Collection in 2022, conferred by the Ministry of Cooperatives and SMEs of the Republic of Indonesia. This achievement confirms that the presence of cooperatives in Bali is not only growing in number but is also being managed with a structured approach in terms of data collection, monitoring, and institutional development (Bali Provincial Office of Cooperatives and SMEs, 2022).

As one of the provinces recognized for its excellence in MSME data collection in 2022, Bali places strong emphasis on the development of cooperative businesses. Cooperatives can be categorized into five types: service cooperatives, marketing cooperatives, producer cooperatives, consumer cooperatives, and savings and loan cooperatives. The following is data on the distribution of active cooperatives in Bali Province based on their type:

Table 1. Number of Cooperatives in Bali Province by Type in 2023

Type of Cooperative	Number of Active Cooperatives
Service Cooperatives	215
Consumer Cooperatives	2,078
Marketing Cooperatives	114

Type of Cooperative	Number of Active Cooperatives
Producer Cooperatives	170
Savings and Loan Cooperatives	1,194
Total	3,771

Source: Office of Cooperatives and MSMEs, Denpasar City

Based on the data on the number of active cooperatives in Bali Province, Consumer Cooperatives have the highest number, totaling 2,078 units, followed by Savings and Loan Cooperatives (SLCs) with 1,194 units. Although not the largest in quantity, SLCs have often contributed to the highest number of problematic or defaulting cooperatives in Bali. This is closely related to the nature of SLCs, which are directly engaged in managing deposits and disbursing loans, hence handling large cash flows and bearing high risks.

Several SLCs in Bali have been involved in default and fund misuse cases, causing losses to the public. For instance, KSP Werdhi Sedana in Badung Regency was reported by nine depositors for failing to disburse a total of IDR 2.9 billion in savings, with allegations of fund embezzlement by the cooperative manager (Detik Bali, 2023). In Tabanan, KSP 99 faced a similar case where most of the depositors—mainly retirees and the elderly—were unable to withdraw their savings due to depleted cooperative funds, caused by numerous bad loans and unsecured lending to officials and council members (Radar Bali, 2024). Meanwhile, KSP Pariartha Sejahtera in Denpasar collapsed due to non-performing loans, with total customer savings reaching IDR 126 million and non-performing loans amounting to IDR 202 million (Nusa Bali, 2020).

Savings and Loan Cooperatives play an important role by providing easier access to financing for lower- and middle-income communities, especially those who have difficulty obtaining loans from banks. However, these cases demonstrate that despite not being the most numerous, SLCs account for the most problematic cooperative cases due to weak management and ineffective information systems. Therefore, SLCs require greater attention to prevent the recurrence of such issues in the future.

Based on the data on the development of Savings and Loan Cooperatives in Bali Province, Tabanan Regency recorded the highest number of SLCs compared to the other eight regencies/cities, even surpassing Denpasar City, which was previously known as the center of economic growth.

The following is the data on the number of active and inactive Savings and Loan Cooperatives in the regencies/cities of Bali Province, based on data from the Office of Cooperatives and MSMEs, Denpasar City.

Table 2. Distribution of Savings and Loan Cooperatives (SLCs) by Regencies/Cities in Bali Province, 2023

Regency/City	Active SLCs	Inactive SLCs
Jembrana Regency	32	7
Tabanan Regency	203	52
Badung Regency	145	9
Gianyar Regency	179	37
Klungkung Regency	49	8
Bangli Regency	71	8
Karangasem Regency	137	22
Buleleng Regency	71	31

Regency/City	Active SLCs	Inactive SLCs
Denpasar City	169	152
Provincial Supervision	138	7
Total	1,194	333

Source: Office of Cooperatives and MSMEs, Denpasar City

According to the 2023 data on active Savings and Loan Cooperatives (SLCs) in Bali, Tabanan Regency recorded the highest number with 203 active units, surpassing Gianyar (179) and Denpasar (169). Despite leading in quantity, the SLCs in Tabanan still require close oversight from relevant authorities due to ongoing operational challenges, including a noticeable year-on-year decline in their numbers.

Table 3. shows the trend of active SLCs in Tabanan from 2019 to 2023:

Year	Active SLCs
2019	234
2020	229
2021	213
2022	203
2023	203

(Source: Office of Cooperatives and MSMEs, Tabanan Regency)

The downward trend in the number of Savings and Loan Cooperatives (SLCs) in Tabanan Regency from year to year indicates a continued need for greater attention to the future development of such cooperatives, particularly those in Tabanan Subdistrict. In 2022, the SLCs in Tabanan Subdistrict came under public scrutiny following a case of frozen funds involving dozens of clients of Koperasi 99. The affected clients approached the Tabanan Police Department seeking clarification regarding their funds, which had not been disbursed. The cooperative was unable to release the funds due to zero account balances caused by a high volume of non-performing loans. In addition, clients raised various complaints, including data input errors, inability of the management to release funds, and an unauthorized change of management without official approval from the relevant government agency (Detik Bali, 2022). This case reflects weak governance in savings and loan cooperatives, which directly contributes to declining public trust.

The issue of weak governance among savings and loan cooperatives in Tabanan Subdistrict is not limited to the Koperasi 99 case. Data from the Tabanan Regency Office of Cooperatives, MSMEs, and Labor indicates that 89 cooperatives are currently in the process of dissolution due to poor management and operational incapacity (Nusa Bali, 2024). Furthermore, cooperatives in Tabanan Subdistrict represent the highest number of inactive cooperatives in the regency, with 26 cooperatives marked for dissolution.

One key indicator of an inactive cooperative is the failure to hold an Annual Members Meeting (RAT) for three consecutive years. This failure is generally attributed to a weak financial recording and reporting system, which forms the foundation of the RAT. This indicates that many cooperatives—particularly SLCs—still lack an effective accounting information system (AIS). A sound AIS serves as the backbone of effective cooperative management, as it enables the automation of accounting tasks, enhances transparency, and provides accurate data to support decision-making (Aslindar & Suryanto, 2024).

Although the use of accounting information systems facilitates data input and output within companies, implementation often encounters technical challenges, such as a mismatch between the system and company operations, or users lacking the skills to operate the system properly—thereby preventing the achievement of desired outcomes. The effectiveness of an

organization's AIS largely depends on the competency of its users (Budiartha & Sari, 2024). When employees possess strong personal technical skills to perform organizational tasks—especially those related to AIS usage—the system is likely to be more effective. Moreover, the information produced will be faster, more accurate, and relevant for decision-makers (Anjani et al., 2021).

Personal technical ability in AIS usage refers to the user's capacity to understand and transform technology into useful information. The Technology Acceptance Model (TAM) explains that user skills have a positive impact on producing high-quality financial reports (Dewanti & Kresnandra, 2024). According to TAM, user attitudes toward information systems are shaped by perceived usefulness and perceived ease of use. When personal technical skills are strong, the system becomes more effective and provides greater benefits (Rachma et al., 2022). TAM also posits that greater understanding of the benefits of AIS leads to broader acceptance and use of the system, ultimately enhancing its effectiveness (Anggreni & Suardikha, 2020).

Research by Putri & Juliarsa (2023) confirms that personal technical ability positively affects the effectiveness of AIS. System success depends on user engagement; when users are capable and find the system easy to operate, effectiveness is achieved (Novianti & Khamimah, 2023). These findings are supported by Mediaty et al. (2023), Muslim et al. (2022), Surtikanti et al. (2021), Dwivayani & Muliarta (2020), and Adisanjaya & Ramantha (2018). However, studies by Kepramareni et al. (2022) and Rachma et al. (2022) found that personal technical ability does not significantly affect AIS effectiveness.

Management participation refers to managerial involvement in formulating strategies for the development and implementation of information systems (Suprihati & Kristiyanti, 2021). Basic management functions include planning, organizing, directing, and supervising. These functions determine the degree to which a system can be implemented effectively within an organization. Management participation plays a crucial role in maximizing organizational potential, thereby enhancing productivity and operational activities.

When a company demonstrates strong management participation, this positively influences the use of AIS, as the system is chosen to support and commit the necessary resources for business development. Managerial involvement in the operation of AIS is essential for organizational success. Through participation in system design, implementation, and maintenance, managers gain a better understanding of the data generated and can leverage it for decision-making (Nguyen et al., 2024).

In relation to TAM, management participation contributes to the development and implementation of AIS (Putri & Juliarsa, 2023). Active managerial roles can enhance perceived usefulness and perceived ease of use. Involved management can ensure that the system meets organizational needs, offer training, and provide resources that help users operate the system with greater ease and confidence.

Studies by Nguyen et al. (2024), Novianti & Khamimah (2023), and Adisanjaya & Ramantha (2018) found that management participation positively influences AIS effectiveness. These findings highlight the pivotal role of management in ensuring AIS integration within operations, leading to reliable and accurate data generation. Management can also offer system improvements and identify training needs to optimize system benefits. However, research by Putri & Juliarsa (2023) shows different results, indicating no significant effect of management participation on AIS effectiveness. Likewise, Ngo (2023) found that management involvement did not significantly influence AIS effectiveness.

In implementing and developing AIS, the use of information technology is critical. Information technology utilization refers to the behavior or attitude of accountants in using technology to accomplish tasks and improve performance (Novianti & Khamimah, 2023). Referring to the rising dissolution of cooperatives in Tabanan Subdistrict, the success of information technology depends heavily on users' technical skills. When users can operate available technology properly, system functionality is maximized (Anggreni & Suardikha, 2020).

AIS success within organizations depends on user engagement. When users are capable and find the system easy to use, it indicates effective technology utilization (Novianti &

Khamimah, 2023). TAM provides insight into how AIS users accept and adopt technology. Users' belief in technology's benefits reflects their expectation that it will enhance job efficiency and effectiveness. Perceived ease of use concerns how easily the technology can be learned and operated (Maharani et al., 2024). TAM explains that proper acceptance and use of information technology can reinforce AIS effectiveness.

Research by Novianti & Khamimah (2023) shows that information technology utilization positively influences AIS effectiveness. Better technological understanding of AIS leads to improved system performance. Information technology plays a critical role in preparing financial reports, as it aids employees in completing their reporting tasks (Ribeiro & Putra, 2023).

Siqani & Vokshi (2023) also found a positive relationship between IT utilization and AIS performance. These findings are supported by Putri & Juliarsa (2023), Muslim et al. (2022), and Suprihati & Kristiyanti (2021). However, studies by Suryani (2021) and Sasongko (2020) reported different outcomes, suggesting that IT utilization does not significantly impact AIS effectiveness.

This study refers to previous relevant research that examined the factors affecting AIS effectiveness. The study conducted by Putri & Juliarsa (2023) in LPD Denpasar focused on variables such as IT sophistication, management participation, and personal technical ability. The current study shares common independent variables with that research, namely personal technical ability, management participation, and IT utilization. This study refers to previous relevant research that examined the factors influencing the effectiveness of accounting information systems. The study conducted by Putri & Juliarsa (2023) at the Village Credit Institutions (LPD) in Denpasar City explored variables such as the sophistication of information technology, management participation, and personal technical skills. The present study shares similarities in the independent variables examined, namely personal technical skills, management participation, and the utilization of information technology.

These variables are considered to be critical components in ensuring the effective implementation and use of accounting information systems, particularly within Savings and Loans Cooperatives in Tabanan District. By investigating these factors, the current study aims to provide empirical evidence regarding how each of these aspects contributes to system effectiveness and to offer insights that may support the improvement of cooperative governance and accountability.

Furthermore, this study seeks to address the ongoing challenges related to the operational sustainability of cooperatives by emphasizing the importance of technological adaptation, managerial involvement, and user competency in managing accounting information systems. The ultimate goal is to enhance trust in the cooperative sector by fostering transparent, accurate, and efficient financial reporting practices that align with the principles of good cooperative governance.

2. RESEARCH METHODS

This research was conducted at Savings and Loans Cooperatives (KSP) in the Tabanan District. The object of this study is the effectiveness of accounting information systems. The independent variables in this research include: personal technical skills (X_1), with indicators such as knowledge, abilities, and skills (Diatmika & Widhiyani, 2021); management participation (X_2), with indicators including 1) planning, 2) organizing, 3) directing, and 4) supervising (Cahyadi et al., 2020); and the utilization of information technology (X_3), with indicators including 1) frequency of use, 2) intensity of use, and 3) the software used (Noviana et al., 2021). The dependent variable is the effectiveness of the accounting information system (Y), with indicators including 1) system quality, 2) information quality, 3) user satisfaction, 4) information usefulness, and 5) individual organizational impact (Sutariyani, 2018).

The population of this study consists of all employees of Savings and Loans Cooperatives in Tabanan District, totaling 233 individuals. The sample was selected using purposive sampling. The criteria for sample selection are: 1) employees of Savings and Loans

Cooperatives in Tabanan District who use computer-based accounting information systems in their duties, and 2) employees who have been using computer-based accounting information systems for at least one year, under the assumption that they are already familiar with the system. Based on these criteria, a total of 118 respondents were selected.

This study employs quantitative data, collected using a four-point Likert scale questionnaire. The data sources include both primary and secondary data. Data collection was conducted through the distribution of questionnaires. For data analysis, this study uses multiple linear regression analysis with the following formula:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \dots\dots\dots (1)$$

Explanation::

Y	= Effectiveness of the Accounting Information System
α	= Constant
$\beta_{1,2,3}$	= Regression Coefficients
X_1	= Personal Technical Skills
X_2	= Management Participation
X_3	= Utilization of Information Technology
ε	= Error Term

3. RESULT AND DISCUSSION

Based on the results of the study conducted at Savings and Loan Cooperatives in the Tabanan District, the characteristics of the respondents—including gender, job position, and length of service—are presented in Table 4 below

Table 4. Respondent Characteristics

Characteristics	Category	Number of Respondents (People)	Percentage (%)
Gender	Man	37	31.4
	Woman	81	68.6
	Amount	118	100
Respondent's Position	Supervisor	3	2.5
	Manager	13	11.0
	Secretary	2	1.7
	Treasurer	6	5.1
	Cashier	18	15.3
	Loan Section	28	23.7
	Savings Section	16	13.6
	Bookkeeping	32	27.1
	Amount	118	100
Length of Service	1-3 Years	17	14.4
	3-5 years	23	19.5
	> 5 years	78	66.1

Amount	118	100
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Source: research data, 2025

Based on the respondent characteristics in Table 1, the data show that the majority of respondents in this study are female, outnumbering male respondents. Most of the respondents also hold positions in bookkeeping compared to other roles. This indicates that bookkeeping staff constitute the majority of users of the accounting information system. The study further reveals that most respondents have been working for more than five years, indicating long-term experience in using the accounting information system.

The validity test is conducted by calculating the correlation between the score of each question or statement and the total score, resulting in a Pearson Correlation value. If the correlation coefficient exceeds 0.3, each question or statement item is considered valid (Sugiyono, 2020).

Table 5. Validity Test

Variables	Statement Items	Pearson Correlation	Information
Personal Technical Ability (X1)			
	X1.1	0.787	Valid
	X1.2	0.760	Valid
	X1.3	0.812	Valid
	X1.4	0.864	Valid
	X1.5	0.814	Valid
	X1.6	0.744	Valid
Management Participation (X2)			
	X2.1	0.723	Valid
	X2.2	0.768	Valid
	X2.3	0.724	Valid
	X2.4	0.730	Valid
Utilization of Information Technology (X3)			
	X3.1	0.700	Valid
	X3.2	0.794	Valid
	X3.3	0.762	Valid
	X4.4	0.781	Valid
	X3.5	0.706	Valid
Effectiveness of Accounting Information System (Y)			
	Y.1	0.792	Valid
	Y.2	0.759	Valid
	Y.3	0.728	Valid
	Y.4	0.787	Valid
	Y.5	0.753	Valid

Source: research data, 2025

Based on the results of the validity test in Table 5, all variables have a correlation coefficient value to the total score of statement items that exceeds 0.30. Thus, the instrument used to measure the research variables is declared valid.

Table 6. Reliability Test

Variables	Cronbach's Alpha	Information
Personal Technical Ability (X_1)	0.884	Reliable
Management Participation (X_2)	0.718	Reliable
Utilization of Information Technology (X_3)	0.804	Reliable
Effectiveness of Accounting Information System (Y)	0.821	Reliable

Source: research data, 2025

The results of the reliability test presented in Table 6 show that all research instruments for each variable, namely the effectiveness of the accounting information system, management participation, and utilization of information technology, have a value Cronbach's Alpha is above 0.70. Thus, all instruments can be declared reliable.

Table 7. Descriptive Statistical Analysis

	N	Minimum	Maximum	Mean	Std. Deviation
Personal Technical Skills	118	14	24	19.86	2,463
Management Participation	118	11	16	13.70	1,510
Utilization of Information Technology	118	12	20	16.75	1,931
Effectiveness of Accounting Information Systems	118	13	20	16.76	1,942

Source: research data, 2025

Based on Table 7, it can be seen that the total sample used is 118 employees, the personal technical ability variable has the lowest or minimum value of 14 and the highest or maximum value of 24, the average or mean value of 19.86 and the standard deviation of 2.463. The management participation variable has the lowest or minimum value of 11 and the highest or maximum value of 16, the average or mean value of 13.70 and the standard deviation of 1.510. The information technology utilization variable has the lowest or minimum value of 12 and the highest or maximum value of 20, the average or mean value of 16.75 and the standard deviation of 1.931. The effectiveness of the accounting information system variable has the lowest or minimum value of 13 and the highest or maximum value of 20, the average or mean value of 16.76 and the standard deviation of 1.942.

The next stage is the classical assumption test which begins with the normality test. To test normality, this study uses Kolmogorov-Smirnov statistics. Data is considered normally distributed if the significance value is more than 0.05. The results of the normality test are presented in Table 8.

Table 8. Normality Test

	Unstandardized Residual
N	118
Asymp.Sig (2-tailed)	0.200

Source: research data, 2025

Based on Table 8, it can be seen that the normality test value in this study shows an Asymp.Sig (2-tailed) value of 0.200 which is greater than 0.05, and it can be concluded that the equation model is normally distributed. Thus, the regression model between the independent variables and the dependent variables in this study is stated to be normally distributed and suitable for use.

The next stage in the classical assumption test is the multicollinearity test, which aims to determine the correlation between independent variables. If the tolerance value is more than 0.10 or the VIF value is less than 10, then it can be concluded that there is no multicollinearity.

Table 9. Multicollinearity Test

Variables	Tolerance	VIF	Information
Personal Technical Ability (X_1)	0.423	2,363	Multicollinearity Free
Management Participation (X_2)	0.493	2,027	Multicollinearity Free
Utilization of Information Technology (X_3)	0.362	2,760	Multicollinearity Free

Source: research data, 2025

Based on the results of the multicollinearity test listed in Table 9, it can be concluded that in the regression equation model, the independent variables have a tolerance value > 0.10 & VIF value < 10 , so it can be concluded that the independent variables are not affected by multicollinearity.

The last test in the classical assumption test is the heteroscedasticity test which aims to determine whether there is a difference in residual variance between observations in the regression model. This study uses the Glejser test, where if the significance value of each independent variable is more than 0.05, it can be concluded that there is no heteroscedasticity.

Table 10. Heteroscedasticity Test

Variables	Sig.	Information
Personal Technical Ability (X_1)	0.205	Free of Heteroscedasticity
Management Participation (X_2)	0.160	Free of Heteroscedasticity
Utilization of Information Technology (X_3)	0.329	Free of Heteroscedasticity

Source: research data, 2025

Based on table 10, it shows the results that Personal Technical Ability (X_1), Management Participation (X_2) and Utilization of Information Technology (X_3) have a Sig value > 0.05 which means that there is no influence between the independent variables on the absolute residual. Thus, it can be said that in the model equation there is no symptom of heteroscedasticity.

Table 11. Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1	(Constant)	1,771	1,063		1,665	0.099
	Personal Technical Ability (X_1)	0.203	0.068	0.257	3,002	0.003
	Management Participation (X_2)	0.312	0.102	0.243	3,057	0.003

Utilization of Information Technology (X3)	0.399	0.093	0.397	4,289	<0.001
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Source: research data, 2025

Based on Table 11, the results of the multiple linear regression analysis can be obtained as follows:

$$Y = 1.771 + 0.203X_1 + 0.312X_2 + 0.399X_3 + \varepsilon$$

Information:

Y : Effectiveness of accounting information systems

X1 : Personal Technical Ability

X2 : Management Participation

X3 : Utilization of information technology

The explanation of the above equation is as follows. The constant value of 1.771 indicates that if the variables of Personal Technical Ability (X₁), Management Participation (X₂), and Information Technology Utilization (X₃) are held constant, then the variable of Accounting Information System Effectiveness (Y) has a value of 1.771. The coefficient for Personal Technical Ability is positive at 0.203 with a significance value less than 0.05, specifically 0.003, indicating that the variable Personal Technical Ability (X₁) has a positive effect on Information System Effectiveness (Y). The coefficient for Management Participation is positive at 0.312 with a significance value less than 0.05, specifically 0.003, indicating that the variable Management Participation (X₂) has a positive effect on Information System Effectiveness (Y). The coefficient for Information Technology Utilization is positive at 0.399 with a significance value less than 0.05, specifically less than 0.001, indicating that the variable Information Technology Utilization (X₃) has a positive effect on Information System Effectiveness (Y).

Table 12. Coefficient of Determination Test (R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.804a	0.646	0.637	1,171

Source: research data, 2025

Based on the test results in table 12, the results obtained are that the Adjusted-R² value is 0.637. This shows that 63.7% of the variation in the effectiveness variable of the accounting information system is influenced by personal technical capabilities, management participation, and utilization of information technology, while the remaining 36.3% is influenced by other factors or variables outside the model in this study.

Table 13. Model Test (F test)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	285,088	3	95,029	69,326	<0.001b
	Residual	156,268	114	1,371		
	Total	441,356	117			

Source: research data, 2025

The results of the model feasibility test (F-test) presented in Table 13 show an F-calculated value of 69.326 with a significance value of less than 0.001, which is smaller than 0.05. Therefore, it can be concluded that the variables Personal Technical Ability (X₁), Management Participation (X₂), and Information Technology Utilization (X₃) simultaneously have a significant effect on Information System Effectiveness (Y). In other words, the regression model is suitable for use.

The t-test or hypothesis test is conducted to assess the extent to which each independent variable individually influences the variation in the dependent variable. If the significance value of t ($\text{sig } t$) ≤ 0.05 , then the relationship between each independent variable and the dependent variable is significant. However, if the t-test results show a significance value ($\text{sig } t$) ≥ 0.05 , then the relationship between the independent variable and the dependent variable is not significant.

Table 14. t-Test Results

	Model	T Count	Sig. T-test
1	(Constant)	1,665	0.099
	Personal Technical Skills(X_1)	3,002	0.003
	Management Participation(X_2)	3,057	0.003
	Utilization of Information Technology(X_3)	4,289	<0.001

Source: research data, 2025

The Personal Technical Skills Variable (X_1) has a significance value of 0.003, which is less than 0.05. A significance value lower than the acceptable error level of 0.05 or 5% indicates that H_0 is rejected and H_1 is accepted. Therefore, it can be concluded that the hypothesis test accepts H_1 , meaning that the Personal Technical Skills variable (X_1) has a positive and significant effect on the Effectiveness of the Information System (Y).

The Management Participation Variable (X_2) has a significance value of 0.003, which is also less than 0.05. This result indicates that H_0 is rejected and H_1 is accepted. Thus, it can be concluded that hypothesis H_2 is accepted, meaning that the Management Participation variable (X_2) has a positive and significant influence on the Effectiveness of the Information System (Y).

The Utilization of Information Technology Variable (X_3) has a significance value of <0.001, which is lower than the 0.05 threshold. This implies that H_0 is rejected and H_1 is accepted. Therefore, based on the results, it can be concluded that hypothesis H_3 is accepted, stating that the Utilization of Information Technology variable (X_3) has a positive and significant influence on the Effectiveness of the Information System (Y).

The result of the first hypothesis testing indicates that personal technical skills have a positive and significant impact on the effectiveness of accounting information systems. In other words, the higher the users' personal technical skills, the more effective the accounting information system becomes at the Savings and Loan Cooperatives in Tabanan District. Users with strong personal technical abilities can operate the system more efficiently in supporting financial recording, processing, and reporting. This finding supports previous research conducted by Manuaba & Yadnyana (2021), Putri & Juliarsa (2023), Anjani et al. (2021), Muslim et al. (2022), and Dewanti & Kresnandra (2024), which state that personal technical skills positively influence the effectiveness of accounting information systems. This is consistent with the Technology Acceptance Model (TAM), which explains that technology acceptance is influenced by two primary factors: perceived usefulness and perceived ease of use. When users possess strong technical skills, they are more likely to perceive the system as easy to use and beneficial.

The second hypothesis testing result indicates that management participation has a significant positive effect on the effectiveness of accounting information systems. This implies that stronger participation from the management of Savings and Loan Cooperatives contributes to greater effectiveness of accounting information systems in Tabanan District. This finding supports prior studies by Suprihati & Kristiyanti (2021), Novianti & Khamimah (2023), Dewanti & Kresnandra (2024), Diatmika & Widhiyanti (2021), Nguyen et al. (2024), Adisanjaya & Ramantha (2018), Anggreni & Suardikha (2020), and Andi et al. (2022). According to TAM, users' acceptance of technology is shaped by their perceptions of its usefulness and ease of use. When employees feel supported by management, they are more likely to adopt and effectively utilize accounting information systems. Improved management

involvement in planning, organizing, directing, and monitoring the system enables employees to better understand its functionality and benefits.

The third hypothesis testing result reveals that the utilization of information technology has a positive and significant impact on the effectiveness of accounting information systems. This suggests that the more effectively information technology is utilized, the more it enhances the effectiveness of accounting information systems at Savings and Loan Cooperatives in Tabanan District. The findings are supported by prior studies conducted by Aliefia et al. (2024), Noviana et al. (2021), Maharani et al. (2024), Novianti & Khamimah (2023), Muslim et al. (2022), Adisanjaya & Ramantha (2018), Anggreni & Suardikha (2020), Anjani et al. (2021), and Suprihati & Kristiyanti (2021). TAM highlights that users' acceptance of technology heavily depends on their perceptions of its usefulness and ease of use. Greater utilization of computer-based information technology within Savings and Loan Cooperatives in Tabanan District can provide increased benefits by facilitating employees in completing their tasks. As a result, employees perceive tangible benefits that ultimately drive their acceptance and effective use of the accounting information system.

4. CONCLUSION AND SUGGESTIONS

Based on the results and discussion, it can be concluded that personal technical skills, management participation, and the utilization of information technology have a positive and significant effect on the effectiveness of accounting information systems in the Savings and Loan Cooperatives in Tabanan District. This means that better personal technical skills, more active management participation, and more optimal utilization of information technology all contribute to improving the effectiveness of accounting information systems.

The results of the coefficient of determination test show that these three variables collectively contribute 63.7% to the effectiveness of accounting information systems, while the remaining 36.3% is influenced by other factors not examined in this study. Therefore, future research is recommended to explore other variables that may also influence the effectiveness of accounting information systems.

For the Savings and Loan Cooperatives in Tabanan District, it is advisable to pay more attention to the personal technical skills of employees in operating the information systems. Management involvement in regularly evaluating the use of accounting information systems should be enhanced by improving communication between management and employees and holding regular discussion or evaluation forums to ensure that system development aligns with operational needs. The cooperatives should also conduct periodic evaluations of their accounting information systems to identify any obstacles or weaknesses in the current systems being used.

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