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Analysis of Factors Influencing the Performance of Accounting Information Systems at Village Credit Institutions in Abiansemal District

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Abstract: The rapid development of information technology has encouraged Village Credit Institutions (LPDs) to adopt Accounting Information Systems (AIS) as an effort to enhance operational efficiency and effectiveness. However, the implementation of AIS in several LPDs in Abiansemal District still faces various challenges, such as data input errors and lack of system integration. This study aims to analyze the influence of system development formalization, organizational size, user involvement, training and education, as well as personal technical skills on the performance of accounting information systems. The research method used is quantitative with a survey approach. The sample consists of 96 respondents, comprising leaders and managers of 32 active LPDs in Abiansemal District, Badung Regency. The data analysis techniques include validity and reliability tests, classical assumption tests, multiple linear regression analysis, coefficient of determination test, F-test, and t-test using SPSS software. The results show that all five independent variables—system development formalization, organizational size, user involvement, training and education, and personal technical skills—have a simultaneous and partial positive and significant influence on the performance of accounting information systems. The coefficient of determination indicates that 55.8% of the variation in AIS performance can be explained by these five variables.

Keywords: System Development Formalization, Organizational Size, User Involvement, Training and Education, Personal Technical Skills, Accounting Information System Performance.

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1. INTRODUCTION

The development of information and communication technology in the digital era has brought about a paradigmatic shift in various sectors of life, including the financial sector. Digital banking has become an increasingly dominant phenomenon as a result of financial innovation and banking transformation. The challenges and opportunities of digital banking are a major focus that requires in-depth understanding to support the sustainability and success of the financial industry (Alwi et al., 2024).

Accounting information systems were initially carried out manually by humans. In line with advancements in information system technology, manual systems have gradually transformed into computer-based systems. Humans are relatively slow and limited in processing data, whereas computers can process hundreds of data entries and transactions simultaneously. In addition to influencing data processing and storage, computers have a significant impact on organizational structure, decision-making, and the empowerment of accounting functions (Widiasih, 2022).

The advancement of information technology in the banking sector has made accounting information systems an essential element for financial institutions to enhance organizational efficiency and support corporate competitiveness through the provision of financial information. The implementation of AIS provides

financial institutions with opportunities to improve the efficiency and effectiveness of decision-making processes (Safitri & Dwiana Putra, 2021).

The rapid adoption of AIS in financial institutions has had a significant impact on the performance quality of these institutions. To improve the economic well-being of the community, particularly in Bali, the government supports economic development by establishing non-bank financial institutions known as Village Credit Institutions (LPDs) (Kadek et al., 2024). LPDs are institutions established by local governments as a means of channeling funds to members of Desa Pakraman in Bali. These institutions are intended to provide public services in rural communities, particularly in the economic sector, with the hope of promoting improved welfare for rural populations (Aryawan et al., 2023). As a key driver of rural economic development, digitalization of LPDs is essential to support progress in Bali. The presence of AIS in LPDs is expected to generate high-quality information. AIS performance will be optimal if supported by advanced technology (Putri, 2020).

Bali Governor Regulation No. 44 of 2017 serves as an important foundation for ensuring the governance and operations of LPDs are carried out according to principles of prudence, transparency, and accountability. However, the rapid development of technology has introduced new challenges affecting LPD operations. Digital transformation, while offering opportunities to improve management efficiency and effectiveness, also presents risks, particularly in terms of data security. Data security is crucial to protect customer information from potential threats (Restika, 2023).

Table 1. LPD Profit Data in Bali Province 2019-2022

Regency	Amount of Profit			
	2019	2020	2021	2022
Jembrana	22,050,832	18,876,077	17,619,682	20.173.209
Tabanan	56,323,073	41,410,612	39,662,660	43,573,517
Badung	162,730,972	75,974,785	34,567,944	74,717,029
Gianyar	131,653,591	85,496,103	49,002,416	36,441,195
The city of Klungkung	41,603,358	31,709,202	26,763,593	32,738,796
Bangli	39.155.186	33,696,983	34,306,875	38.123.175
Karangasem	45,347,588	34,668,029	29,464,542	30,602,074
Buleleng	57,489,105	33,301,553	32,151,854	31,864,011
Denpasar	78,460,309	43,512,683	36,778,007	46,578,963

Source: Bali Province LPLPD (2023)

Based on Table 1 above, it is known that there was a significant decline in assets in the Badung Regency LPD in 2020-2021 and increased again in 2022. The decline occurred due to economic conditions affected by the pandemic and cases of fraud in several LPDs in Badung Regency with the largest case occurring in Abiansemal District. One of the cases that tarnished the image of the LPD in Abiansemal District was the corruption case in the Sangeh Traditional Village LPD which resulted in losses of up to IDR 57.2 billion. The results of interviews and observations conducted on LPDs spread across Abiansemal District showed that although the LPD had used an accounting information system, there were still several problems in the LPD, namely human error, such as staff errors in entering accounting data.

This phenomenon shows that the implementation of accounting information systems has not been effective and the integration and computerization of accounting information systems have not been optimal. In the context of Tas-Technology-Fit (TTF) developed by Goodhue and Thompson (1955), this problem can be explained through two main factors. First, the technology used must be in accordance with the tasks supported (fit), which includes proper management of accounting data. Second, technology must be actively used by users (utilization), which includes the ability and readiness of staff to utilize the system optimally.

The application of TTF in this context shows that the performance of the accounting information system is influenced by the extent to which the system is able to meet the needs of accounting tasks and the extent to which users have the ability and readiness to utilize the technology optimally. In addition, factors such as formalization of system development, organizational size, user involvement, training and education, and personal technical capabilities also play an important role in influencing the effectiveness and performance of the accounting information system in LPD.

Formalization of system development can be interpreted as an affirmation in the system development process which is systematically documented and confirmed through existing documents.(Lase, 2022). The higher the level of formalization of information system development will improve the performance of the accounting information system due to the relationship between system development and the performance of the accounting information system.(Kadek et al., 2024). Meanwhile, different research results were put forward by(NPP Pratiwi et al., 2021),(Aryawan et al., 2023), And(Sutariani et al., 2022)that the formalization of system development does not affect the performance of the accounting information system.

Organization size is one of the factors that influence the effectiveness of accounting information systems. Research results(Aryawan et al., 2023), stated that organizational size has a positive and significant effect on the performance of accounting information systems. However, this is not in line with research from Cahyani (2024), and(ME Pratiwi et al., 2022)stated that organizational size does not affect the performance of accounting information systems.

User involvement is defined as the level of user belief that the accounting information system is easy to use, so that it does not require excessive effort and is free from difficulties.(Mahoni et al., 2022). This research is supported by research (Trisnayanti et al., 2021), which states that user involvement has a positive effect on the performance of accounting information systems. On the other hand, research(Aryawan et al., 2023), stated that user involvement does not affect the performance of the accounting information system.

Training is any effort to improve the performance of a job.(Zulaeha & Sari, 2020). According to(Mahoni et al., 2022), user training and education programs held to improve user skills and understanding of accounting information systems will make users satisfied and able to use the system well and smoothly. Research results(Maliantari et al., 2021), And(ME Pratiwi et al., 2022), stated that training and education had a positive effect on the performance of accounting information systems, while research(Sutariani et al., 2022), stated that training and education do not affect the performance of accounting information systems.

According to(Lase, 2022), And(Zulaeha & Sari, 2020), stated that personal technical capabilities have a positive effect on the performance of accounting information systems. On the other hand, research (Trisnayanti et al., 2021), and(ME Pratiwi et al., 2022)stated that personal technical capabilities do not affect the performance of accounting information systems.

This study refers to previous relevant research in examining the factors that influence the performance of accounting information systems. The research conductedSutariani et al. (2022)in LPD Denpasar City raised four variables including, technology use, user involvement, user training and formalization of system development. This study has similarities with the study in the same three variables, namely user involvement, user training and formalization of system development. However, the difference lies in two different variables, namely organizational size and personal technical capabilities and the object of this study was conducted at LPD Abiansemal District.

Next, researchAryawan et al. (2023)conducted in LPD Petang District examines four variables, namely top management support, formalization of system development, existence of a supervisory body and organizational size. The similarity of this study with the previous study is that there are two identical variables, namely formalization of system development and organizational size. However, this study differs in the selection of three other variables, namely user involvement, training and education and personal technical skills. In addition, another difference lies in the object of the study, where the previous study was conducted in LPD Petang District, while this study focuses on LPD Abiansemal District.

In addition, Lase's (2022) research, conducted at PT Perkasa Internusa Mandiri Medan, raised five variables, including user involvement, personal technical skills, organizational size, user training and education programs, and formalization of system development with one moderating variable, namely top management support. The similarity of this study with the previous study is the use of the same five variables, namely formalization of system development, organizational size, user involvement, user training and education, and personal technical skills. However, the difference lies in the absence of the use of moderating variables and the difference in research objects, where this study was conducted at the Village Credit Institution in Abiansemal District. Thus, this study contributes by combining several variables that have been tested in previous studies, so that it can provide a more specific understanding of the factors that influence the performance of the accounting information system at the LPD in Abiansemal District.

Based on the description above, the author is interested in conducting research on several factors that influence the performance of accounting information systems. The location of the research chosen is the Village Credit Institution (LPD) in Abiansemal District, because LPD in Abiansemal District has implemented the Accounting Information System (AIS) in its operations, but there are still LPDs that are not yet effective in using the accounting information system. The selection of LPD in Abiansemal District is also inseparable from the inconsistency of the results of previous studies in LPD Abiansemal District. So the author is interested in compiling a study entitled "Analysis of Factors Influencing the Performance of Accounting Information Systems at Village Credit Institutions in Abiansemal District".

2. RESEARCH METHODS

This study employed a quantitative approach with an associative method to examine the relationship between two or more variables. The research was conducted at the Village Credit Institutions (Lembaga Perkreditan Desa/LPD) located in Abiansemal District, Badung Regency, Bali. The object of the research was the performance of the accounting information system (AIS). The independent variables in this study include system development formalization (X1), organizational size (X2), user involvement (X3), training and education (X4), and personal technical skills (X5), while the dependent variable is the performance of the accounting information system (Y). Each variable was measured using a four-point Likert scale and assessed based on specific indicators derived from relevant literature. Respondent responses were categorized into four levels: very poor, poor, good, and very good, corresponding to score intervals ranging from 1.00 to 4.00.

The population of this study consisted of all 34 LPD units in Abiansemal District, as recorded in the 2024 data from the Badung Regency LPD

Supervisory Institution (LPLPD). The sampling technique employed was purposive sampling, a method in which samples are selected based on predefined criteria established by the researcher. In this case, only LPDs that were still actively operating were included as research samples. This sampling approach was intended to produce relevant and accurate results in assessing the influence of the independent variables on the performance of the accounting information system at the selected LPDs.

Data collection methods involved the use of questionnaires and observation. Questionnaires were distributed directly to respondents at LPDs in Abiansemal District, while observations were conducted to capture relevant objects and interactions. The research instrument, a four-point Likert scale questionnaire, was tested for validity (using Pearson correlation coefficient > 0.30) and reliability (using Cronbach's Alpha > 0.70). The data analysis techniques included quantitative descriptive analysis and multiple linear regression using SPSS software. Classical assumption tests were conducted, including the normality test (Kolmogorov-Smirnov), multicollinearity test (tolerance > 0.10 and VIF < 10), and heteroscedasticity test (Glejser test and Park's method). Regression analysis was applied to measure the effect of the independent variables on the dependent variable.

3. RESULTS AND DISCUSSION

Research Instrument Test Results

Validity Test Results

Table 2. Validity Test Results

No	Variables	Instrument	Person Correlation	Information
1	Formalization of System Development (X1)	X1.1	0.875	Valid
		X1.2	0.860	Valid
		X1.3	0.863	Valid
2	Organization Size (X2)	X2.1	0.886	Valid
		X2.2	0.786	Valid
		X2.3	0.863	Valid
3	User Engagement (X3)	X3.1	0.737	Valid
		X3.2	0.790	Valid
		X3.3	0.835	Valid
		X3.4	0.814	Valid
4	Training and Education (X4)	X4.1	0.872	Valid
		X4.2	0.737	Valid
		X4.3	0.854	Valid
		X4.4	0.872	Valid
5	Personal Technical Ability (X5)	X5.1	0.867	Valid
		X5.2	0.878	Valid
		X5.3	0.924	Valid
6	Accounting Information System Performance (Y)	Y1	0.808	Valid
		Y2	0.837	Valid
		Y3	0.805	Valid
		Y4	0.803	Valid

Source: Processed Primary Data, Appendix 3 (2025)

HasThe validity test in Table 2 shows that all research variable instruments consisting of formalization of system development, organizational size, user involvement, training and education, personal technical skills, and accounting information system performance have met the validity test requirements with a score of 0.30, so that the instrument is suitable for use as a measuring tool for these variables.

Reliability Test Results

Table 3. Reliability Test Results

No	Variables	Cronbach's Alpha	Information
1	Formalization of System Development (X1)	0.832	Reliable
2	Organization Size (X2)	0.796	Reliable
3	User Engagement (X3)	0.804	Reliable
4	Training and Education (X4)	0.855	Reliable
5	Personal Technical Ability (X5)	0.867	Reliable
5	Accounting Information System Performance (Y)	0.829	Reliable

Source: Processed Primary Data, Appendix 4 (2025)

Reliability test results paTable 3 shows that each variable, namely formalization of system development, organizational size, user involvement, training and education, personal technical skills, and accounting information system performance, each has a value above 0.70 as shown in the Cronbach's alpha results, so that all instruments have met the reliability requirements.

Descriptive Statistics

1) Formalization of System Development (X1)

Table 4. Descriptive Statistics of System Development Formalization Variables

No	Statement	Respondents' Response Frequency				Mean	Assessment Category
		1	2	3	4		
1	The existence of documentation or recording during the system development process.	0	23	36	37	3.15	Good
2	Employees or system users understand the steps listed in the system documentation.	2	18	33	43	3.22	Good
3	Socialization is carried out at every stage in the system development process.	0	19	34	43	3.25	Good
	Average					3.20	Good

Source: Processed Primary Data, Appendix 5

Based on Table 4It can be described that the highest average score on the formalization variable of system development is in the statement "socialization is carried out at every stage in the system development process" with an average score of 3.25 which is included in the good category. The lowest score of 3.15 refers to the statement "there is documentation or recording during the system development process". This means that there are several LPDs that have not yet made complete documentation and records in the process of developing an accounting information system, this can cause employees to not know clearly about the stages in developing an accounting information system.

2) Organization Size (X2)

Table 5. Descriptive Statistics of Organization Size Variables

No	Statement	Respondents' Response Frequency				Mean	Assessment Category
		1	2	3	4		
1	The size of the organization plays an important role in driving the ability of users to achieve LPD goals.	0	18	36	42	3.25	Good
2	The LPD where I work has determined the right number of employees according to its operational needs, which supports the effectiveness of work implementation.	1	20	33	42	3.21	Good
3	The number of employees that is in accordance with operational needs at the LPD where I work ensures that the services provided to customers can be carried out efficiently.	0	16	41	39	3.24	Good
	Average					3.23	Good

Source: Processed Primary Data, Appendix 5

Based on TTable 5 can be described that the highest average score on the organizational size variable is in the statement "organizational size has an important role in encouraging the ability of users to achieve LPD goals" with an average score of 3.25. The lowest score refers to the statement "The LPD where I work has set the right number of employees according to its operational needs, which supports the effectiveness of work implementation" with a score of 3.21. This shows that there are still some LPDs that do not have the number of employees according to their operational needs. This condition is caused by limited funds and the scope of the institution which is still limited.

3) User Engagement (X3)

Table 6. Descriptive Statistics of User Engagement Variables

No	Statement	Respondents' Response Frequency				Mean	Assessment Category
		1	2	3	4		
1	I am involved in the use of the accounting information system that has been provided at the LPD where I work.	3	35	32	35	2.94	Good
2	This accounting information system helps to lighten and simplify the work given to me.	0	28	27	41	3.14	Good

3	This accounting information system provides financial reports accurately and quickly, thus supporting appropriate decision making in financial management at LPD.	3	28	19	46	3.13	Good
4	This accounting information system provides benefits or positive impacts for LPD in achieving its goals.	1	29	19	47	3.17	Good
	Average					3.09	Good

Source: Processed Primary Data, Appendix 5

4) Training and Education (X4)

Table 7. Descriptive Statistics of Training and Education Variables

No	Statement	Respondents' Response Frequency				Mean	Assessment Category
		1	2	3	4		
1	LPD always holds training and education programs to learn how to run the system.	2	15	37	42	3.24	Good
2	The training material is in accordance with the tasks or work that I do.	1	15	48	32	3.16	Good
3	The method of delivering the training material is appropriate, so that I can easily understand and comprehend the training material.	2	15	46	33	3.15	Good
4	Training and education can improve my performance in using accounting information systems.	1	19	44	32	3.11	Good
	Average					3.16	Good

Source: Processed Primary Data, Appendix 5

5) Personal Technical Ability (X5)

Table 8. Descriptive Statistics of Personal Technical Ability Variables

No	Statement	Respondents' Response Frequency				Mean	Assessment Category
		1	2	3	4		
1	The knowledge I have helps me to find errors in recording.	0	25	33	38	3.14	Good
2	I have the ability to operate the information system in LPD, so that I am able to produce financial reports on time.	1	17	40	38	3.20	Good
3	The skills I have make it easier for me to complete the work.	0	26	40	30	3.04	Good
	Average					3.13	Good

Source: Processed Primary Data, Appendix 5

6) Accounting Information System Performance (Y)

Table 9. Descriptive Statistics of Accounting Information System Performance Variables

No	Statement	Respondents' Response Frequency				Mean	Assessment Category
		1	2	3	4		
1	The system in LPD produces information that is in accordance with user needs.	1	17	36	42	3.24	Good
2	Information systems have easy input, output, and data processing processes.	1	22	27	46	3.23	Good
3	The information system used supports the provision of information for fast and timely decision making.	2	10	41	43	3.30	Very good
4	The system in LPD produces up-to-date results, so that the required information can be fulfilled.	1	20	34	41	3.20	Good
	Average					3.24	Good

Source: Processed Primary Data, Appendix 5

Research Data Analysis Results

Classical Assumption Test

1) Normality Test Results

Table 10. Results of the One Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parametersa,b	Mean	0.0000000
	Std. Deviation	1.60786032
Most Extreme Differences	Absolute	0.089
	Positive	0.060
	Negative	-0.089
Test Statistics		0.089
Asymp.Sig. (2-tailed)		0.061c

Source: Processed Primary Data, Appendix 6 (2025)

Table 10 shows that the Asymp Sig (2-tailed) value of 0.061 is greater than 0.05. So it can be concluded that it has met the requirements for data normality.

2) Multicollinearity Test Results

Table 11. Multicollinearity Test Results

Model		Collinearity Statistics		Information
		Tolerance	VIF	
1	X1	0.581	1,721	Multicollinearity Free
	X2	0.551	1,816	Multicollinearity Free
	X3	0.865	1,156	Multicollinearity Free
	X4	0.615	1,625	Multicollinearity Free
	X5	0.535	1,869	Multicollinearity Free

Source: Processed Primary Data, Appendix 6 (2025)

Table 11 shows that the tolerance value of the independent variable is more than 0.10 and the VIF value is less than 10. So it can be concluded that the regression equation does not show symptoms of multicollinearity.

3) Heteroscedasticity Test Results

Table 12. Heteroscedasticity Test Results

Variables	Sig.	Information
Formalization of System Development (X1)	0.358	Free of Heteroscedasticity
Organization Size (X2)	0.124	Free of Heteroscedasticity
User Engagement (X3)	0.255	Free of Heteroscedasticity
Training and Education (X4)	0.427	Free of Heteroscedasticity
Personal Technical Ability (X5)	0.180	Free of Heteroscedasticity

Source: Processed Primary Data, Appendix 6 (2025)

Based on Table 12, it shows that the significance value of each variable is above 0.05. This shows that all variables are free from heteroscedasticity.

Multiple Linear Regression Analysis

Table 13. Multiple Linear Analysis Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(constant)	0.042	1,129		0.038	0.970
	X1	0.286	0.108	0.228	2,639	0.010
	X2	0.274	0.119	0.205	2,308	0.023
	X3	0.170	0.063	0.190	2,682	0.009
	X4	0.239	0.086	0.234	2,783	0.007
	X5	0.255	0.112	0.206	2,286	0.025
Adjusted R2		0.558				
F count		28,093				
Significant F		0,000				

Source: Processed Primary Data, Appendix 7 (2025)

Table 13 shows the results of the multiple linear regression analysis in this study, so based on these results the regression can be formulated as follows.

$$Y = 0.042 + 0.286X1 + 0.274X2 + 0.170X3 + 0.239X4 + 0.255X5$$

The results of the multiple linear regression equation above show the magnitude and direction of the influence of each independent variable on its dependent variable. A regression coefficient that has a positive value means it has a unidirectional influence. The following is an explanation of the equation above:

1) The positive regression coefficients on variables X1 to X5 indicate that any increase in formalization of system development, organizational size, user involvement, training and education, and personal technical skills will improve the performance of the accounting information system (Y). Meanwhile, the constant value of 0.042 indicates that if all independent variables are zero, then the performance of the accounting information system at the LPD of Abiansemal District is at a base value of 0.042 units.

2) The regression coefficient value of formalization of system development (X1), of 0.286 indicates that there is a positive influence between the variable of formalization of system development on the performance of the accounting information system of 0.286. This means that if the independent variable of formalization of system development increases by 1 unit with the assumption that other independent variables are constant, then the variable of performance of the accounting information system will increase by 0.286.
3) The regression coefficient value of organizational size (X2), of 0.274, indicates that there is a positive influence between the organizational size variable and the accounting information system performance of 0.274. This means that if the independent variable of organizational size increases by 1 unit with the assumption that other independent variables are constant, then the accounting information system performance variable will increase by 0.274.
4) The regression coefficient value of user involvement (X3), of 0.170, indicates that there is a positive influence between the variable of user involvement on the performance of the accounting information system of 0.170. This means that if the independent variable of user involvement increases by 1 unit with the assumption that other independent variables are constant, then the variable of the performance of the accounting information system will increase by 0.170.
5) The regression coefficient value of training and education (X4), of 0.239, indicates that there is a positive influence between the training and education variables on the performance of the accounting information system of 0.239. This means that if the independent variable of training and education increases by 1 unit with the assumption that other independent variables are constant, then the performance variable of the accounting information system will increase by 0.239.
6) The regression coefficient value of personal technical ability (X5), of 0.255, indicates that there is a positive influence between the personal technical ability variable and the performance of the accounting information system of 0.255. This means that if the independent variable of personal technical ability increases by 1 unit with the assumption that other independent variables are constant, then the accounting information system performance variable will increase by 0.255.

Coefficient of Determination Test (R2)

The Determination Coefficient (R2) test was conducted to analyze how much the independent variables are able to explain changes in the dependent variables. The determination coefficient is known from the Adjusted R Square value. The calculation results obtained using SPSS show that the adjusted R2 is 0.558, which means that 55.8% of the performance of the accounting information system (Y) is influenced by the variables of formalization of system development (X1), organizational size (X2), user involvement (X3), training and education (X4) and personal technical skills (X5) the rest is (100% - 55.8%) = 44.2% influenced by other factors.

Model Feasibility Test (F Test)

The model feasibility test (F-test) was conducted to assess the suitability of the research model with the aim of determining whether all independent variables in the study have a simultaneous effect on the dependent variable. The results of the multiple linear regression analysis indicate a simultaneous influence of the independent variables on the dependent variable. The F-

significance value of 0.000 is less than 0.05, which means that the variables of system development formalization (X1), organizational size (X2), user involvement (X3), training and education (X4), and personal technical skills (X5) simultaneously affect the performance of the accounting information system, and the model used in this study is feasible for research.

Hypothesis Test (t-Test)

Hypothesis Test (t-Test) is conducted to test how far the influence of one independent variable individually on the dependent variable. The result of the t significance level is less than $\alpha = 0.05$, then the hypothesis can be accepted.

1) The influence of formalization of system development on the performance of accounting information systems.
   The coefficient value of β1 is 0.286 with a sig. value of 0.010 which is smaller than 0.05. This means that H1 is accepted with the results showing that formalization of system development has a positive effect on the performance of accounting information systems.
2) The effect of organizational size on accounting information system performance.
   The coefficient value of β2 is 0.274 with a sig. value of 0.023 which is smaller than 0.05. This means that H2 is accepted with the results showing that organizational size has a positive effect on the performance of accounting information systems.
3) The influence of user involvement on accounting information system performance.
   The coefficient value of β3 is 0.170 with a sig. value of 0.009 which is smaller than 0.05. This means that H3 is accepted with the results showing that user involvement has a positive effect on the performance of the accounting information system.
4) The influence of training and education on the performance of accounting information systems.
   The coefficient value of β4 is 0.239 with a sig. value of 0.007 which is smaller than 0.05. This means that H4 is accepted with the results showing that training and education have a positive effect on the performance of accounting information systems.
5) The influence of user involvement on accounting information system performance.
   The coefficient value of β5 is 0.255 with a sig. value of 0.025 which is smaller than 0.05. This means that H5 is accepted with the results showing that user involvement has a positive effect on the performance of the accounting information system.

4. CONCLUSION

1. The formalization of system development has a positive and significant effect on the performance of accounting information systems in Village Credit Institutions (LPDs) in Abiansemal District, meaning that the better the formalization of system development, the more improved the performance of accounting information systems produced by LPDs in Abiansemal District will be.

2. Organizational size has a positive and significant effect on the performance of accounting information systems in LPDs in Abiansemal District, indicating that the larger the size of the organization, the better the performance of the accounting information systems implemented by LPDs in Abiansemal District.
3. User involvement has a positive and significant effect on the performance of accounting information systems in LPDs in Abiansemal District, which means that the higher the level of user involvement, the better the performance of the accounting information systems produced by LPDs in Abiansemal District.
4. Training and education have a positive and significant effect on the performance of accounting information systems in LPDs in Abiansemal District, meaning that the better the training and education provided, the better the performance of the accounting information systems implemented by LPDs in Abiansemal District.
5. Personal technical skills have a positive and significant effect on the performance of accounting information systems in LPDs in Abiansemal District, indicating that the better the personal technical skills, the more enhanced the performance of the accounting information systems produced by LPDs in Abiansemal District.

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