Research Article

The Effect of Information Technology Sophistication, Top Management Support, and Personal Capability on Accounting Information System Performance in Cooperatives

(A Case Study on Savings and Loan Cooperatives in Badung Regency)

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Abstract: The development of information technology has had a significant effect on the management of accounting information systems (AIS) within organizations, including Savings and Loan Cooperatives (KSP). This study aims to obtain empirical evidence regarding the effect of information technology sophistication, top management support, and personal capability on the performance of accounting information systems (AIS) in Savings and Loan Cooperatives (KSP) in Badung Regency. The implementation of an effective AIS is essential to enhance efficiency, accuracy, and the relevance of financial information to support managerial decision-making in the digitalization era. This study employs a quantitative approach with an associative design. The research population includes all registered and active KSP employees who have used information systems in Badung Regency, with a sample of 90 respondents determined through the purposive sampling method. Primary data were obtained through questionnaires and analyzed using multiple linear regression. The results indicate that information technology sophistication has a positive and significant effect on AIS performance, top management support has a positive and significant effect on AIS performance, and personal capability has a positive and significant effect on AIS performance.

Keywords: Accounting Systems; Information Technology; Management Support; Personal Capabilities; Savings Cooperatives

1. Introduction

The advancement of information technology continues to progress rapidly in line with innovations in technology-based information systems. This development provides convenience in work and enables various activities to be carried out more quickly, accurately, and precisely, thereby increasing productivity at both individual and organizational levels. Information technology itself is a combination of various computer- and telecommunication-based technologies, such as hardware, software, networks, databases, and other telecommunication devices. One form of information technology development that is widely utilized to support organizational operations is the information system (Putra et al., 2017). In the field of accounting, the development of information system technology has greatly facilitated data processing in financial institutions. The increasing use of information systems as a form of information technology has transformed data processing from manual to automated (Wiratmaja & Sari Widhiyani, 2022).

The increasingly intense business competition is inseparable from the development of information systems, as such developments encourage businesses to compete to become the best and remain competitive. Companies have begun to abandon manual systems and shift to information systems to improve the effectiveness of system user performance and keep pace with technological developments (Susanto & Meiryani, 2019). Based on the research of Septiawanani et al. (2024), the performance of accounting information systems (AIS) can be considered successful if there is user participation, information system personnel capability,

top management support, formalization of information system development, as well as education and training programs that can improve system performance and ultimately have an efficient impact on user performance within the company. The success of a company's information system depends on how well the system performs, so that when the system is implemented, it can generate positive responses from its users.

There are many financial and non-financial institutions in Indonesia that have implemented the use of accounting information systems. Financial institutions in Indonesia are divided into two categories: banking financial institutions and non-banking financial institutions. One of the non-banking financial institutions in Indonesia is the cooperative. According to Article 1 of Law No. 25 of 1992 concerning Cooperatives, a cooperative is a business entity consisting of individuals or cooperative legal entities that carries out its activities based on cooperative principles and functions as a people's economic movement founded on the principle of kinship. Cooperatives play an important role in economic development and community welfare as a pillar of the people's economy, ensuring the sustainability of Indonesia's economic growth. A cooperative is one form of business organization that aligns with the Indonesian national identity and deserves to be developed as an important business organization or institution, rather than as a last resort. Based on their types, cooperatives consist of savings and loan cooperatives (KSP), consumer cooperatives, production cooperatives, and others.

A savings and loan cooperative (KSP) is a type of cooperative engaged in capital accumulation through regular savings collected from its members, which are then lent to members or the public in need of funds. Its goal is to improve member welfare through the formation of principal savings, mandatory savings, and voluntary savings. The main business processes of a KSP include member registration and data management, fund collection (savings), fund distribution (loans), installment payments, as well as financial reporting and annual member meetings (RAT).

The development and progress of cooperatives can be assessed from their financial statements over a specific period or accounting cycle, allowing evaluation of their financial management performance (Atmojo, 2015 in Febrianti & Netrawati, 2022). Cooperatives are considered to have not fully utilized technology, especially information technology, which could actually enhance productivity and performance (Wulan Riyadi, 2020). Research on accounting information systems conducted by Ngurah et al. (2016) states that the existence of AIS can improve service quality and user satisfaction. Therefore, cooperatives are encouraged to catch up in technology adoption. With information technology, cooperatives that were once underestimated and perceived as traditional can become a modern economic force within society. One policy that can be implemented to help cooperative development is improving performance effectiveness through the application of accounting information systems (Suhendro, 2017).

The existence of cooperatives in a region, especially in rural areas, plays a crucial role in improving community welfare. Cooperatives provide financial access for people with limited economic capacity, helping them meet daily needs and develop their businesses. Moreover, the implementation of AIS in cooperative operations is vital to enhancing organizational efficiency. AIS provides accurate and relevant financial information, supports management in making effective decisions, and improves the competitiveness of cooperatives (Budiningrum & Subiyantoro, 2023). Based on data from the Department of Cooperatives, SMEs, Industry, and Trade of Badung Regency, the development of savings and loan cooperatives in Badung Regency has shown significant growth, demonstrating a positive trend. By the end of 2024, there were 619 cooperatives in Badung Regency, with 554 of them active. Table 1 below presents the development of cooperatives in Badung Regency from 2022 to 2024.

Table 1. The Development of the Number and Assets of Savings and Loan Cooperatives (KSP) in Badung Regency.

No	Year	Number of Active Cooperatives	Number of KSP	Total KSP assets (Rp)
1	2022	543	141	944.377.299.131
2	2023	549	145	903.499.324.723
3	2024	554	162	1,711,413,598,468

Source: Department of Cooperatives, SMEs, Industry and Trade, Badung Regency 2024.

In Table 1, the growth of cooperatives in Badung Regency shows an increase both in the number and in the assets of savings and loan cooperatives, which have risen significantly. Badung Regency was chosen because the region has been actively promoting digitalization, as seen through the many initiatives of the Badung Regency Government in disseminating digitalization programs. The support of information technology in cooperative operations is extremely valuable. With the socialization of accounting information technology digitalization in cooperatives, it is expected that the performance of cooperatives in Badung Regency will improve. As micro enterprises originating from traditional village organizations managed by human resources with limited knowledge of information technology, the implementation of accounting information systems (AIS) will be very helpful in managing their financial transactions.

According to Wijayanti & Purnamawati (2022), the implementation of accounting information systems in cooperatives is considered necessary, as the use of such systems provides many conveniences and benefits in the development of cooperative businesses. One example of AIS implementation in cooperatives is during the preparation and reporting of cooperative financial statements. Cooperatives often utilize general accounting software such as Microsoft Excel for manual bookkeeping, as well as applications such as Siskopin, Ibs Collect, Silk2, and Sefa6. The AIS is applied to collect all business activity data, which is then automatically uploaded and stored efficiently and effectively. In addition, the AIS also facilitates the credit disbursement process and provides easy access to information about loans distributed to members (Wijayanti & Purnamawati, 2022). The integration of information technology that replaces manual bookkeeping systems with accounting information systems brings significant changes to cooperatives in improving member welfare and public service, as well as enhancing the competitiveness of cooperatives.

However, problems related to the use of accounting information systems and the inadequacy of supporting facilities have caused many cooperatives to struggle to compete in the rapidly advancing technological era. Ideally, the advancement of accounting information technology should benefit employees by simplifying their work processes (Ribeiro & Putra, 2023). The importance of using information technology and the ability to operate accounting information systems—supported by competent system users—can drive organizations to create competitive advantages. System users are a critical focus related to the effectiveness of accounting information systems (Pardani & Damayanthi, 2017).

According to Astana & Srikarsa (2018), the ability of cooperatives to grow and develop cannot be separated from their competitiveness in facing other financial institutions, which requires cooperatives to continually improve their service performance through accounting information systems. The AIS is used by employees to facilitate financial report preparation and minimize potential fraud in the preparation of financial statements, which serve as a basis for decision-making regarding the sustainability of cooperatives. Performance can be defined as the outcome or work achievement. Accounting information system performance reflects how effectively the system operates and whether it meets the organization's needs and goals (Arikayanthi et al., 2023). Thus, the performance of an AIS can be interpreted as an assessment and evaluation of the implementation of the system used by a company or

organization in achieving effective, efficient, and accurate accounting information delivery in accordance with its objectives.

There are several factors that affect the performance of accounting information systems, including information technology sophistication, top management support, and personal capability.

The first factor, information technology sophistication, has transformed accounting information that was once processed manually into automated Accounting Information Systems (AIS). The performance of AIS is not only supported by top management support and personal capability but also by the sophistication of technology, hardware support, software support, and internet speed. Companies that are quicker in adopting and developing information technology have higher advantages and better alignment in AIS operations. AIS technology can be used to convert and process raw data into important information needed by both internal and external parties (Nur Saputro & Kusumawati, 2023). An attractive system interface can facilitate operations and enhance the effectiveness of AIS performance. Technological sophistication serves as a source of strength that enables companies to gain a competitive advantage and is one of the key factors contributing to organizational success (Mutmainah et al., 2021). Studies conducted by Haq et al. (2024), Budiartha & Sari (2024), Premaswari & Suartana (2021), Devi & Dharmadiaksa (2021), and Cahyani & Putra (2022) found that there is a positive effect of information technology sophistication on AIS performance. However, the findings of Nur Saputro & Kusumawati (2023) indicate that AIS performance is not affected by information technology sophistication.

The second factor, top management support, refers to the assistance provided by individuals in top managerial positions who are responsible for achieving organizational goals and making the highest-level decisions (Harris & Chernatony, 2001). Strong and positive top management support can enhance the performance of accounting information systems. Studies conducted by Cahyani & Putra (2022), Parwa & Widhiyani (2019), and Haryanto & Dewi (2021) state that top management support has a positive effect on AIS performance. In contrast, studies by Fitrios (2020) and Devi & Darma (2020) found that top management support does not have a significant effect on AIS performance.

The third factor, personal capability, refers to an individual's ability based on experience, education, and training that can increase satisfaction in using the accounting information system implemented by an organization (Mertha & Suartana, 2020). Knowledge and skills are essential in operating an information system. The effectiveness and quality of an AIS depend on how well users can operate the application and understand its features. Therefore, individual performance and personal capability are required from employees (Putra & Dwirandra, 2021). The operation of information systems is not free from human error, such as mistakes in recording financial transactions or financial data that result in inaccurate financial statements (Darmayanti, 2021).

The personal capability of employees influences the performance of accounting information systems in reporting asset data. The higher the personal capability of employees, the better the AIS performance produced (Ardiwinata & Sujana, 2019). This finding is supported by studies by Pradnya Dewi & Putra (2023) and Saraswati & Widhiyani (2024), which state that personal capability has a positive effect on AIS performance. However, a different result was found by Darmayanti (2021), who stated that personal capability does not have an effect on AIS performance.

Based on the background explanation above and the inconsistency among previous studies, this research aims to re-examine "The Effect of Information Technology Sophistication, Top Management Support, and Personal Capability on Accounting Information System Performance in Savings and Loan Cooperatives".

2. Materials and Method

This study employs a quantitative approach with an associative design to analyze the effect of information technology sophistication, top management support, and personal capability on the performance of accounting information systems (AIS) in Savings and Loan Cooperatives (KSP) in Badung Regency. The research method used is a survey, with questionnaires serving as the primary instrument for collecting primary data from respondents, consisting of personnel from the accounting department, IT department, and cooperative managers. The research design is based on the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) as the conceptual foundation to explain the relationships among research variables (Diatmika & Widhiyani, 2021; Sugiyono, 2020).

The study was conducted on five Savings and Loan Cooperatives (KSP) in each district of Badung Regency, with a total of 30 cooperatives selected using a purposive sampling method based on the criteria of having the largest assets and implementing an information system. The total number of respondents was 90, consisting of three representatives from each cooperative. The data used include primary data obtained from questionnaires and secondary data obtained from the Department of Cooperatives, SMEs, Industry, and Trade of Badung Regency (2024). The independent variables include information technology sophistication, top management support, and personal capability, while the dependent variable is the performance of the accounting information system (Ghozali, 2021; Sugiyono, 2020).

Data analysis was carried out using multiple linear regression analysis with the aid of the SPSS program, accompanied by classical assumption tests such as normality, multicollinearity, and heteroscedasticity tests. Validity and reliability tests were conducted to ensure the reliability of the research instruments, while the F-test was used to assess model feasibility, and the t-test was applied to examine the effect of each independent variable. The analysis results are expected to provide empirical evidence regarding the role of technology, management support, and personal capability in improving the effectiveness of accounting information systems in cooperatives amid the digitalization of financial management (Ghozali, 2021; Budiartha & Sari, 2024; Pradnya Dewi & Putra, 2023).

3. Results and discussion
Research Overview

Savings and Loan Cooperatives (KSP) are microfinance institutions based on cooperative principles that play a vital role in improving the economic well-being of their members through savings and loan services. This research was conducted at five KSPs with the largest assets in Badung Regency, which were deemed to have adequate resources for implementing an accounting information system. The sample was determined using a purposive sampling technique, involving the cooperative chairperson or manager, the accounting department, and information technology users who play a direct role in financial management and decision-making.

Respondent Characteristics

Table 2. Respondent Characteristics.

No	Variables	Classification	Number of Respondents
1	Cooperative	KSP Guna Artha Mesari,	3
		KSP Ngardi Rahayu Bali	3
		KSP Dhana Artha	3
		Sri Parta Kencana Credit Union Office	3
		KSP Sedana Giri Menesa	3
		KSP Dharma Yasa Kerti	3
		KSP Menik Arta Sedana	3
		KSP Silih Asih Kedonganan	3
		KSP Werdhi Buana Artha	3
		KSP Etika Dana	3
		Sari Tirta Amerta Credit Union	3
		KSP Dalem Dukuh Pipitan	3
		KSP Cahaya Mitra Mandiri	3
		KSP Yudistira	3
		KSP Bhuana Kasih	3
		KSP Werdhi Mekar Sari Sedana	3
		Sari Sedana Bakti Credit Union	3
		KSP Ganesh Bali	3
		KSP Jaya Kerthi Mangupura	3
		KSP Candra Sedana	3
		Satya Bhakti Credit Union	3
		Kusuma Arta Sari Credit Union	3
		KSP Arta Sedana Sangeh	3
		KSP Pinang Sari Sedana	3
		KSP Santhi Sedana	3
		KSP Artha Sumitra Utama	3
		KSP Evening Loan	3
		KSP Giri Arta Lestari	3
		KSP Yasa Kerti	3
		KSP Candra Kerti	3
Amount			90
2	Position	Chairman of the Cooperative	30
		Accounting Department	30
		IT users	30
Amount			90
3	Gender	Man	33
		Woman	57
Amount			90
4	Age	< 20 years	0
		20 – 30 years	28
		> 30 years	72
Amount			90
4	last education	High School/Equivalent	9
		Diploma 1/2/3	11
		Bachelor's Degree/Equivalent	63
		Bachelor's Degree/Equivalent	7
		Bachelor's Degree 3/Equivalent	0
Amount			90

Source: Data Source processed, 2025.

Descriptive Statistics of Research Variables

Table 3. Descriptive Statistics Results.

Variables	N	Minimum	Maximum	Mean	Standard Deviation
KTI (X1)	90	8	20	1757	2,491
DMP (X2)	90	12	24	20.52	2,908
KP (X3)	90	12	24	20.77	2,888
KSIA (Y)	90	12	24	21.14	2,909

Source: processed data, 2025.

Based on the results of the descriptive statistical test in Table 3, from 90 respondents it is known that all research variables show a tendency of "agree" to "strongly agree" answers with a high level of data consistency. The Information Technology Sophistication variable has an average of 17.57 and a standard deviation of 2.491; Top Management Support has an average of 20.52 with a standard deviation of 2.908; Personal Ability has an average of 20.77 with a standard deviation of 2.888; and Accounting Information System Performance has an average of 21.4 with a standard deviation of 2.909. The relatively small standard deviation values for these four variables indicate that the data distribution is quite homogeneous and respondents provide consistent responses to the statements in the questionnaire.

Research Instrument Testing Results

Validity Test

Table 4. Validity Test Results.

No	Variables	Statement Items	R Count	R Table
1	Information Technology Sophistication (X1)	X1.1	0.741	0.1745
		X1.2	0.806	0.1745
		X1.3	0.842	0.1745
		X1.4	0.847	0.1745
		X1.5	0.876	0.1745
2	Top Management Support (X2)	X2.1	0.811	0.1745
		X2.2	0.832	0.1745
		X2.3	0.846	0.1745
		X2.4	0.882	0.1745
		X2.5	0.809	0.1745
		X2.6	0.838	0.1745
3	Personal Ability (X3)	X3.1	0.783	0.1745
		X3.2	0.811	0.1745
		X3.3	0.780	0.1745
		X3.4	0.898	0.1745
		X3.5	0.811	0.1745
		X3.6	0.797	0.1745
4	Accounting Information System Performance (Y)	Y1.1	0.803	0.1745
		Y1.2	0.807	0.1745
		Y1.3	0.856	0.1745
		Y1.4	0.839	0.1745
		Y1.5	0.820	0.1745
		Y1.6	0.803	0.1745

Source: processed data, 2025.

The table above shows the results of the instrument validity test using Pearson correlation values, where all indicators had correlation coefficients above 0.1745. Thus, the research instrument is declared valid and capable of accurately measuring the variables.

Reliability

Table 5. Reliability Test Results.

Variables	Statement Items	Cronchbach's Alpha	Information
Sophistication of Information Technology (X1)	5	0.881	Reliable
Top management support (X2)	6	0.914	Reliable
Personal ability (X3)	6	0.897	Reliable
Accounting Information System Performance (Y)	6	0.904	Reliable

Source: processed data, 2025.

Research result

This section describes the general overview of the research area, respondent characteristics, and the results of testing and interpretation, which include instrument testing, descriptive statistics, classical assumption testing, and multiple linear regression analysis.

Data Analysis Results

This subsection presents the results of the multiple linear regression analysis. Before performing the regression test, a classical assumption test was conducted to ensure the accuracy and reliability of the regression model.

Classical Assumption Test

The classical assumption test is conducted in regression analysis to ensure that the regression model used is unbiased. This test is essential so that the research results are reliable and free from misinterpretation. The classical assumption tests include the normality test, multicollinearity test, and heteroscedasticity test.

Normality Test

The normality test was conducted to determine whether the residual variable in the regression model follows a normal or near-normal distribution. The test was performed using the One-Sample Kolmogorov-Smirnov (K-S) method. The data are considered normally distributed if the Asymp. Sig value is greater than the significance level of 0.05 (Ghozali, 2021). The results of the normality test are presented in Table 6.

Table 6. Normality Test Results.

		Unstandardized Residual
N		90
Normal Parametersa,b	Mean	,0000000
	Standard Deviation	1.41223413
Most Extreme Differences	Absolute	,081
	Positive	,047
	Negative	-,081
Test Statistics		,081
Asymp. Sig. (2-tailed)		,192c

Source: processed data, 2025.

Based on Table 6, the obtained significance value is 0.192. Since this value is greater than 0.05, it can be concluded that the residuals in this model are normally distributed.

Multicollinearity Test

The multicollinearity test is one of the classical assumption tests aimed at detecting a high linear relationship among independent variables in a regression model. Multicollinearity can cause instability in the estimation of regression coefficients, thereby reducing the accuracy of interpretation in the analysis results. This test is usually conducted by examining the Variance Inflation Factor (VIF) and Tolerance values. If the VIF value < 10 and the Tolerance value > 0.01, it can be stated that there is no multicollinearity problem in the regression model. However, if the VIF value > 10 and the Tolerance value < 0.01, then it can

be concluded that multicollinearity exists (Ghozali, 2021). The multicollinearity test was performed using the SPSS program, and the results are presented in Table 7 below.

Table 7. Multicollinearity Test Results.

Model	Collinearity Statistics	
	Tolerance	VIF
Sophistication of information technology	0.485	2,061
Top Management Support	0.279	3,585
Personal Skills	0.309	3,240

Source: processed data, 2025.

Based on the results of the multicollinearity test in Table 7, it can be seen that the Tolerance values for all independent variables are greater than 0.01, and the Variance Inflation Factor (VIF) values are less than 10. Therefore, it can be concluded that there is no multicollinearity problem in this regression model.

Heteroscedasticity test

The heteroscedasticity test aims to identify whether there is inconsistency in the variance of errors among observations in a regression model. The method used to detect heteroscedasticity is the Glejser test. The testing criterion states that if the significance value between the independent variables and the absolute residual value is greater than 0.05, it can be concluded that the regression model does not experience heteroscedasticity (Ghozali, 2021). The heteroscedasticity test was conducted using the SPSS program, and the results are shown in Table 8 below.

Table 8. Heteroscedasticity Test Results.

Model	Sig.
(Constant)	0.278
Sophistication of Information Technology	0.060
Top Management Support	0.630
Personal Skills	0.460

Source: processed data, 2025.

Based on Table 8, the results of the heteroscedasticity test using the Glejser method show that all independent variables have significance values (Sig.) greater than 0.05. Information Technology Sophistication has a significance value of 0.060, Top Management Support 0.630, and Personal Capability 0.460. Since all significance values are greater than 0.05, it can be concluded that there is no heteroscedasticity problem in this regression model.

Multiple Linear Regression Test

This study employed a multiple linear regression analysis model, processed with the help of SPSS software. The purpose of this analysis is to determine the extent to which Information Technology Sophistication (KTI), Top Management Support (DMP), and Personal Capability (KP) influence the performance of the Accounting Information System (AIS) in Savings and Loan Cooperatives (KSP) in Badung Regency. In this model, Information Technology Sophistication, Top Management Support, and Personal Capability act as independent variables, while Accounting Information System performance serves as the dependent variable. The summary of the regression analysis results is presented in Table 9 below.

Table 9. Results of Multiple Linear Regression Analysis.

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	1,172	1,208		,970	,335
KTI (X1)	,372	,088	,318	4,235	,000
DMP (X2)	,269	,099	,269	2,717	,008
KP (X3)	,381	,095	,378	4,014	,000

Source: processed data, 2025.

Based on Table 9, the regression equation used in this study can be formulated as follows.

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$
$$Y = 1.172 + 0.372X_1 + 0.269X_2 + 0.381X_3$$

Where:

Y	: Accounting Information System Performance
α	: Constant
$\beta_1, \beta_2, \beta_3$	: Regression coefficients of independent variables
X1	: Information Technology Sophistication
X2	: Top Management Support
X3	: Personal Capability
e	: Error term

The regression equation shows that the constant value is 1.172 (positive), which means that if all independent variables (X_1, X_2, and X_3) are equal to zero, then the value of the dependent variable (accounting information system performance) is 1.172.

The information technology sophistication variable (X_1) has a regression coefficient of 0.372 and a significance value of 0.000, which means that information technology sophistication has a positive and significant effect on accounting information system performance. This indicates that the better the implementation of information technology sophistication, the higher the accounting information system performance.

The top management support variable (X_2) has a regression coefficient of 0.269 and a significance value of 0.008. This shows that top management support has a strong positive effect on accounting information system performance. The better the top management support implemented, the more effective the accounting information system performance.

Furthermore, the personal capability variable (X_3) also shows a positive and significant effect on accounting information system performance, with a coefficient value of 0.381 and a significance value of 0.000. This means that the higher the personal capability possessed by employees, the better the performance of the accounting information system.

Result of the Coefficient of Determination (R²) Test

Adjusted R^2 or the coefficient of determination is used to measure the extent to which the independent variables can explain the dependent variable. The value of this coefficient ranges between 0 and 1. The higher the value, the greater the ability of the independent variables to explain the dependent variable (Gozali, 2021). The summary of the Adjusted R^2 test results is presented in Table 10 below.

Table 10. R² Test Results.

Model	Adjusted R²
1	0.756

Source: processed data, 2025.

Based on the results in Table 10, it is known that the Adjusted R^2 value is 0.756 or 75.6 percent. Thus, the independent variables in this study can affect the accounting information system performance by 75.6 percent, while the remaining 24.4 percent is influenced by other variables outside the study.

Results of the Model Feasibility Test (F-Test)

The F-test is used to assess whether all independent variables simultaneously affect the dependent variable. The test is conducted with a significance level of 0.05. The evaluation criteria are as follows: if the significance value (Sig F) < 0.05, it indicates that the independent variables collectively have an effect on the dependent variable, and vice versa (Gozali, 2021). The summary of the F-test results is presented in Table 11 below.

Table 11. F Test Results.

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	575,620	3	191,873	92,963	,000b
Residual	177,502	86	2,064		
Total	753,122	89			

Source: processed data, 2025

Based on Table 11, the results of the F-test show that the calculated F-value is 92.963 with a significance level of 0.000. Since the significance value is less than 0.05, this indicates a significant simultaneous effect of the independent variables on the dependent variable. In other words, the regression model is feasible to use. Therefore, it can be concluded that the variables of information technology sophistication, top management support, and personal capability jointly (simultaneously) influence the accounting information system performance.

Hypothesis Testing (t-Test)

The t-test is used to determine whether each independent variable has an effect on the dependent variable. The test is conducted with a significance level of 0.05. If the significance value (Sig) < 0.05, it can be concluded that the independent variable has a partial effect on the dependent variable. Conversely, if the significance value > 0.05, it indicates no effect (Gozali, 2021). The t-table value is obtained from the t-distribution table using the formula for degrees of freedom (df) = n – k, where (n) represents the number of data samples and (k) represents the number of analyzed variables. In this test, the sample consists of 90 respondents with a 5% significance level, resulting in a (df) value of 88 (90 - 4), and a t-table value of 1.662. The summary of the t-test results is presented in Table 12 below.

Table 12. t-Test Results.

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	1,172	1,208		,970	,335
KTI (X1)	,372	,088	,318	4,235	,000
DMP (X2)	,269	,099	,269	2,717	,008
KP (X3)	,381	,095	,378	4,014	,000

Source: processed data, 2025.

Based on Table 12, the significance values of each variable are presented, where the independent variables are Information Technology Sophistication, Top Management Support, and Personal Capability, while the dependent variable is Accounting Information System Performance. The following is a detailed explanation of the table above:

a. Based on the t-test results, the Information Technology Sophistication variable has a calculated t-value of 4.235, which is greater than the t-table value of 1.662, with a significance level of 0.000. Since the significance value is less than 0.05, it can be concluded that Information Technology Sophistication has a positive effect on Accounting Information System Performance.

b. The t-test results show that the Top Management Support variable has a calculated t-value of 2.717, which is greater than the t-table value of 1.662, with a significance level of 0.008. Since the significance value is less than 0.05, it can be concluded that Top Management Support has a positive effect on Accounting Information System Performance.

c. The t-test results also show that the Personal Capability variable has a calculated t-value of 4.014, which is greater than the t-table value of 1.662, with a significance level of 0.000. Since the significance value is less than 0.05, it can be concluded that Personal Capability has a positive effect on Accounting Information System Performance.

Discussion of research results

This section elaborates on the discussion of the research findings in relation to the proposed hypotheses.

The Effect of Information Technology Sophistication on Accounting Information System Performance

Based on the results of the analysis in this study, it is known that the variable of Information Technology Sophistication has a positive effect on Accounting Information System performance. The test results indicate that the first hypothesis (H_1), which states that Information Technology Sophistication has a positive effect on Accounting Information System performance, is accepted. This means that the more sophisticated the information technology used in a cooperative, the better the performance of its accounting information system.

These findings support the theoretical view that the application of sophisticated information technology reflects the extent to which individuals believe that the use of a particular technology does not require excessive effort (Ardianto & Azizah, 2021). Such technological sophistication enables cooperatives to achieve good information system performance, thereby having a positive impact on the organization's overall performance through the production of timely, accurate, and reliable financial reports.

This finding is also consistent with the results of research conducted by Budiartha & Sari (2024), which stated that Information Technology Sophistication provides convenience and efficiency in the use of accounting information systems. The result aligns with the Technology Acceptance Model (TAM), which suggests that more advanced and user-friendly technology is perceived as more useful and easier to use, thus improving performance. Proper utilization of sophisticated information technology will help enhance information system performance. This indicates that the higher the level of technological sophistication possessed by an organization, the better its information system performance will be.

This study also supports the findings of Haq et al. (2024), which showed that Information Technology Sophistication has a positive and significant effect on Accounting Information System performance. The use of advanced information technology facilitates user tasks, increases efficiency, and improves service quality for customers. Furthermore, the study conducted by Agnesia et al. (2021) on Rural Banks (BPR) in Kediri District, Tabanan, also demonstrated that Information Technology Sophistication influences Accounting Information System performance. Technological advancements foster growing sophistication in information systems, enabling companies to remain competitive in today's era. The more advanced the information technology employed, the greater the capacity to improve the quality of financial reporting.

The Effect of Top Management Support on Accounting Information System Performance

Based on the results of the analysis, the variable of Top Management Support is proven to have a positive effect on Accounting Information System performance. The test results indicate that the second hypothesis (H_2), which states that Top Management Support has a positive effect on Accounting Information System performance, is accepted. This means that the higher the level of support from top management in utilizing information technology within an organization, the more effective the organization's performance will be.

Top management support plays an active role in providing the necessary resources for the successful operation of the accounting information system. This support includes the provision of human resources, hardware, software, funding, and strategic commitment to ensure the optimal functioning of the system. Moreover, top management support not only involves allocating resources but also providing clear direction to employees regarding organizational improvement. Strong top management support enhances the performance of

accounting information systems and facilitates better managerial decision-making in the future.

This finding supports the Theory of Planned Behavior (TPB), which explains the relationship between belief, behavior, and available resources that drive individuals to engage in certain actions. The component of subjective norm relates to an individual's perception of approval and support from top management. When employees receive support from top management through the provision of software, labor, and equipment needed to perform their duties, it influences their subjective norms and strengthens their intention to carry out their work effectively, particularly tasks related to accounting information systems.

In line with this, Saraswati & Widhiyani (2024) found that Top Management Support positively affects Accounting Information System performance. The higher the level of top management support employees receive, the better the performance of accounting information systems in Rural Banks (BPR) in Denpasar City. Top management support plays a crucial role in providing software, manpower, and system infrastructure that enhances accounting information system performance.

This study is also consistent with research conducted by Sugihartini & Emy (2022), which showed that Top Management Support has a positive effect on Accounting Information System performance. This indicates that top management plays a key role in every stage of the system development life cycle, including planning, design, and implementation. Their involvement and commitment are essential for the successful implementation of information systems. Top management possesses the authority and influence to promote and encourage participation in system development, which in turn impacts the performance of accounting information systems.

Furthermore, this finding aligns with research by Agnesia et al. (2021), which revealed that management support has a positive and significant effect on Accounting Information System performance. Top management is responsible for controlling and monitoring various outputs of the accounting information system itself. With proper supervision and strong support from top management, the performance of the accounting information system will improve.

The Effect of Personal Capability on Accounting Information System Performance

Based on the analysis results, the variable of Personal Capability is proven to have a positive effect on Accounting Information System performance. The test results indicate that the third hypothesis (H$_3$), which states that Personal Capability has a positive effect on Accounting Information System performance, is accepted. This finding demonstrates that the higher the level of personal capability in using accounting information systems, the better the resulting performance.

This result also supports the Technology Acceptance Model (TAM), where personal capability is related to the perceived ease of use. Technical capability refers to an individual's ability to perform various tasks within a job. When using technology, personal technical skills are essential for operating the system. A higher level of personal capability enhances ease of use, as users with strong technical skills can operate the system more effectively, leading to improved Accounting Information System performance.

Research by Budiartha & Sari (2024) stated that Personal Capability has a positive and significant effect on Accounting Information System performance in Rural Banks (BPR) throughout Denpasar City. This indicates that employees using information systems must possess skills aligned with the system in use. Users of accounting information systems are required to have knowledge of computers and the systems they operate to ensure smooth performance. Strong personal capability in system operation leads to better implementation of accounting information systems and consequently improves overall performance.

In the context of Savings and Loan Cooperatives (KSP), appropriate personal capability is crucial, as the advancement of information technology requires employees to be proficient in using and operating such technology. In-depth knowledge and understanding of information technology are highly beneficial for cooperative employees to enhance KSP performance. This result is also consistent with studies conducted by Pradnya Dewi & Putra (2023) and Wiratmaja & Sari Widhiyani (2022), which found that Personal Capability has a positive effect on Accounting Information System performance. These findings indicate that Accounting Information System performance can be improved through strong personal capability — the higher the level of personal capability, the better the Accounting Information System performance.

4. Conclusion

Based on the discussion and data analysis in the previous chapter, the conclusions of this study are as follows. The sophistication of information technology has a positive and significant effect on the performance of accounting information systems. This indicates that the more advanced the technology used, the better the performance of the accounting information system will be. Top management support has a positive and significant effect on the performance of accounting information systems. Positive support from top management in providing software, equipment, and other resources will improve the performance of the accounting information system. Personal capability has a positive and significant effect on the performance of accounting information systems. Users of accounting information systems are required to have knowledge of computers and the information systems being used to enhance the performance of the accounting information system.

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