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THE EFFECT OF EDUCATION LEVEL, EMPLOYEE PERFORMANCE, AND PERSONAL TECHNIQUES ON THE EFFECTIVENESS OF ACCOUNTING INFORMATION SYSTEM UTILIZATION (A Study on Village Credit Institutions in Tabanan District)

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Abstract

The Accounting Information System (AIS) serves as an essential instrument for converting transactional data into financial information that supports decision-making processes. The effectiveness of an AIS reflects the extent to which an organization is capable of managing data efficiently and achieving its objectives. Village Credit Institutions (LPDs) in the Tabanan District have shown notable progress in financial management; however, they continue to encounter challenges such as limited training opportunities and recurring errors in data entry. This study aims to examine the effect of education level, employee performance, and personal techniques on the effectiveness of AIS usage. A quantitative approach was employed, involving a total sample of 65 respondents across 13 LPDs using a saturated sampling technique. The data analysis techniques used include validity tests, reliability tests, multiple linear regression analysis, F-test, and t-test. The findings reveal that education level has a positive and significant effect on the effectiveness of AIS utilization, employee performance also has a positive and significant effect, and personal techniques likewise exert a positive and significant influence on the effectiveness of AIS utilization.

Keywords: Education Level, Employee Performance, Personal Techniques, Effectiveness of Accounting Information System Utilization

INTRODUCTION

Technological advancements in the current era of globalization have led to the emergence of numerous innovations in information systems. These systems do not evolve independently but require the support of various factors to ensure their effectiveness. The Accounting Information System (AIS) is a system that transforms business transaction data into financial information that is useful to its users. The development of information technology has significantly influenced AIS, particularly through the digitization of information processes. AIS is an integral part of an organization, delivering financial event-based information to its users. High-quality accounting information is vital for companies, as it serves as a foundation for decision-making processes (Udayana & Juliarsa, 2022).

AIS plays a critical role in organizations by providing users with information derived from financial data processing. The utilization of such systems offers considerable advantages to organizations, especially as technology is increasingly seen as essential and indispensable (Raditya & Yasa, 2022). Within the context of technological advancement, the effectiveness of AIS heavily depends on the quality of software and hardware used. The more sophisticated these components are, the greater the support they provide to AIS performance. However, technological sophistication must align with the actual needs of the users to optimize the management of financial information.

The effectiveness of AIS reflects how well an organization can achieve its objectives by optimally managing resources in the processing, collection, and electronic storage of data. As part of an information management system, AIS is not only responsible for handling financial data but also for providing accurate, relevant, and timely information to support managerial decision-making. Designed to enhance operational efficiency, ensure transparency in financial reporting, and minimize recording errors, AIS enables organizations to better attain their financial goals. Additionally, the system contributes to improved accountability, faster audit processes, and compliance with prevailing financial standards and regulations.

According to the Decree of the Governor of Bali Province No. 972 of 1984, later updated through Regional Regulation (Perda) No. 3 of 2017, Article 3, the Village Credit Institution (Lembaga Perkreditan Desa or LPD) is tasked with operating within village communities to serve the financial needs of the krama desa or indigenous communities. LPDs are financial institutions in the form of village-owned savings and loan bodies, functioning as operational units managing village assets in both cash and securities. Through their business activities, LPDs play a vital role in improving the welfare of the krama desa and promoting sustainable village development. Thus, LPDs serve as one of the key pillars of financial management and economic development within traditional village settings.

The number of LPDs in Bali continues to grow significantly each year, with a total of 1,439 institutions recorded in 2023. Tabanan Regency holds the highest number of LPDs in Bali, totaling 311 spread across various traditional villages. These institutions play a major role in supporting the local economy, particularly in providing credit, savings, and other financial services aimed at enhancing village welfare. With their increasing numbers and improved management systems, LPDs in Tabanan are expected to continue progressing and providing greater benefits to the local community.

Among these, LPD Desa Adat Bedha in Tabanan District has demonstrated excellent performance in asset management. This district was selected as the focal area for this study due to having the LPD with the largest assets in the regency. According to the Village Credit Institution Empowerment Agency (LPLPD), LPD Desa Adat Bedha recorded the highest asset value, amounting to IDR 280,770,966,000. This success reflects both strong economic potential and effective financial governance. Furthermore, the village encompasses 38 banjar adat (traditional sub-villages), and the high level of community trust in the institution has significantly contributed to asset growth.

With the implementation of optimal management strategies including the effective use of AISLPDs in Tabanan, especially in Tabanan District, are expected to continue developing and contributing to the sustainable economic welfare of rural communities. Nevertheless, several challenges remain. One major issue is the lack of comprehensive training for staff, limiting their ability to operate AIS effectively. Although many LPDs have adopted computerized systems, human errors during data input such as miscopying or incorrect data entry still frequently occur, resulting in inaccuracies in financial reporting. Understanding such issues highlights the need to identify the factors that influence AIS effectiveness.

A higher level of education enhances an individual's ability to comprehend and apply information. Education is essential for improving individual capacity, enabling more accurate and precise decision-making, thereby increasing AIS effectiveness. Studies by Zalukhu & Huatauruk (2022), Maharani et al. (2024), Ribeiro & Putra (2023), and Gustina (2021) have found a positive and significant relationship between education level and AIS effectiveness. In contrast, a study by Putri et al. (2022) found a negative effect.

Employee performance represents a combination of skills, effort, and overall capabilities that collectively contribute to organizational productivity. Performance evaluation is crucial in supporting the effective and efficient development of an organization, as it shapes better policies and human resource programs (Hoki & Efriadi, 2022). The concept of task-technology fit describes the alignment between information systems and task requirements to facilitate effective work outcomes. Studies by Karyawan et al. (2024) and Dewi & Sumadi (2021) concluded that employee performance positively affects AIS effectiveness, while Djati et al. (2022) reported an opposing result.

Beyond education and employee performance, personal techniques also play a vital role. Technical competence reflects the extent of an individual's ability to manage the accounting systems in use (Bukhori et al., 2022). AIS effectiveness depends on the user's ability to apply the system optimally. Several studies, including those by Putri & Srinadi (2020), Yuan et al. (2024), and Bukhori et al. (2022), support the positive influence of technical competence on AIS effectiveness. However, Dewi et al. (2021) found that technical competence negatively impacted AIS performance.

Based on the observed phenomena and inconsistencies in previous studies, this research aims to examine the effect of education level, employee performance, and personal technical skills on the effectiveness of AIS utilization. In light of the above background, the present study is titled "The Effect of Education Level, Employee Performance, and Personal Techniques on the Effectiveness of Accounting Information System Utilization (A Study on Village Credit Institutions in Tabanan District).)".

RESEARCH METHOD

This study employed an associative quantitative approach to examine the effect of education level, employee performance, and personal techniques on the effectiveness of accounting information system (AIS) utilization in Village Credit

Institutions (LPDs) in the Tabanan District. The population of this study comprised all employees of LPDs, with a sample of 65 individuals selected using purposive sampling, based on the criterion of direct involvement in the use of AIS. The research focused on AIS effectiveness as the dependent variable (Y), influenced by three independent variables: education level (X1), employee performance (X2), and personal techniques (X3) (Sugiyono, 2022).

The operational definitions of the variables were derived from indicators used in previous studies. Education level includes the type of education, relevance of the field of study, and experience in both formal and non-formal education (Gustina, 2021). Employee performance was measured through work quality and quantity, task execution, and responsibility (Capah & Artikel, 2020). Personal techniques encompassed the user's knowledge, ability, and technical skills in operating the system (Ariani, 2019). AIS effectiveness was assessed using six main indicators: information quality, system quality, service quality, system use, user satisfaction, and net benefits (Sandrini, 2018). Data were collected through a four-point Likert scale questionnaire, supplemented by unstructured interviews to enrich the information gathered.

Data analysis was conducted using descriptive statistics to profile the data, and multiple linear regression analysis to test the relationships among variables. Prior to regression testing, the validity and reliability of the instruments were verified using Pearson correlation and Cronbach's Alpha to ensure the feasibility of the measurement tools. Classical assumption testsincluding normality, multicollinearity, and heteroscedasticity tests—were also performed to prevent biased regression results. The F-test was used to assess the overall model fit, while the t-test was used to evaluate the partial effect of each independent variable on the effectiveness of AIS utilization. The coefficient of determination (R^2) was applied to determine the proportion of influence that the independent variables exert on the dependent variable within the model (Ghozali, 2016; Sugiyono, 2022).

RESULTS AND DISCUSSION

Descriptive Analysis of Research Variables

Descriptive statistics provide an overview of the characteristics of the research variables, including the mean, minimum, maximum, and standard deviation values. The results of the descriptive statistical test are presented in Table 1.

Table 1. Descriptive Statistics Test Results

Information	N	Minimum	Maximum	Mean	Standard Deviation
Level of education	65	7	20	15.34	4,484
Employee performance	65	8	20	15.45	3,437
Personal techniques	65	5	20	15.75	4,504
Effectiveness of using accounting information systems	65	9	24	18.40	4,337
Valid N (listwise)	65				

Source: processed data, 2025

Based on Table 1, the following conclusions can be drawn for each variable:

1) The education level variable has a minimum value of 7 and a maximum of 20, with a mean of 15.34 and a standard deviation of 4.484. Since the standard deviation is smaller than the mean, this indicates that respondents' answers regarding education level are relatively evenly distributed.
2) The employee performance variable has a minimum value of 8 and a maximum of 20, with a mean of 15.45 and a standard deviation of 3.437. The standard deviation being smaller than the mean suggests that responses on employee performance are also evenly distributed.
3) The personal techniques variable has a minimum value of 5 and a maximum of 20, with a mean of 15.75 and a standard deviation of 4.504. This indicates that responses on personal techniques are evenly spread as the standard deviation is lower than the mean.
4) The effectiveness of accounting information system usage variable has a minimum value of 9 and a maximum of 24, with a mean of 18.40 and a standard deviation of 4.337. This also reflects a consistent distribution of responses, as the standard deviation is smaller than the mean.

Classical Assumption Test Results

1) Normality Test

The normality test aims to examine whether the residuals from the constructed regression model are normally distributed. If the residuals are not normally distributed, the regression model may produce biased predictions. This test was conducted using the Kolmogorov–Smirnov (K–S) statistic via SPSS. The criterion for this test is to compare the obtained significance value with the chosen alpha level. The data are considered to be normally distributed if the p-value is greater than 0.05. The results of the normality test are presented in Table 2.

Table 2. Normality Test Results

	Unstandardized Residual
N	65
Asymp.Sig.(2-tailed)	0.080

Source: Processed Primary Data, (2025)

Based on Table 2, the Asymp. Sig. (2-tailed) value is 0.080, which is greater than 0.05. This indicates that the data are normally distributed, thus satisfying the assumption of normality required for regression analysis.

2) Multicollinearity Test

The multicollinearity test aims to determine whether there is a high correlation between independent variables in the regression model. If multicollinearity is present, it can distort the results of the regression analysis. Multicollinearity can be detected by examining the tolerance and variance inflation factor (VIF) values. If the tolerance is ≥ 0.10 or the VIF is ≤ 10, the model is considered free from multicollinearity. Conversely, multicollinearity is indicated when the tolerance is < 0.10 or the VIF is > 10. Table 3 presents the multicollinearity test results.

Table 3. Multicollinearity Test Results

Variables	Tolerance	VIF	Information
Education level (X1)	0.643	1,556	Multicol free
Employee performance (X2)	0.796	1,256	Multicol free
Personal technique (X3)	0.574	1,743	Multicol free

Source: Processed Primary Data (2025)

Based on Table 3, all independent variables have tolerance values greater than 0.10 and VIF values less than 10. This confirms that the regression model is free from multicollinearity issues.

3) Heteroscedasticity Test

The heteroscedasticity test is used to determine whether there are differences in the variance of residuals across observations in the regression model (Ghozali, 2016). A good regression model should not exhibit heteroscedasticity, meaning that the residual variance remains constant across observations. If heteroscedasticity is present, prediction results may become unreliable. This study employed the Glejser test to detect heteroscedasticity, as it is considered more accurate and less prone to bias. The test was conducted by regressing the absolute values of the residuals against the independent variables. If the significance value is greater than 0.05, it indicates the absence of heteroscedasticity. The results are presented in Table 4.

Table 4. Heteroscedasticity Test Results

Variables	Significance	Information
Education level (X1)	0.079	Free of heteroscedasticity
Employee performance (X2)	0.300	Free of heteroscedasticity
Personal technique (X3)	0.794	Free of heteroscedasticity

Source: Processed Primary Data, (2025)

Based on Table 4, the significance values for all independent variables are above 0.05. This indicates that the model is free from heteroscedasticity.

Multiple Linear Regression Analysis Results

Multiple linear regression analysis is a statistical method used to calculate and model the relationship between a dependent variable and several independent variables. The results of the multiple linear regression analysis are presented in Table 5.

Table 5. Results of Multiple Linear Regression Analysis

Source: Processed Primary Data, (2025)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3,022	1,851		1,633	0.108
	Level of education	0.259	0.101	0.268	2,567	0.013
	Employee performance	0.358	0.118	0.284	3,023	0.004
	Personal techniques	0.373	0.106	0.387	3,502	0.001
	R	0.757				
	R Square	0.572				
	Adjusted R Square	0.551				
	F Statistics	27,220				
	Significance of F Test	0,000				

Based on Table 5, the multiple linear regression equation can be formulated as follows:

$Y = 3.022 + 0.259X_1 + 0.358X_2 + 0.373X_3$

The regression equation above shows the magnitude and direction of the influence of each independent variable on the dependent variable. A positive regression coefficient indicates a direct (positive) relationship. The explanation of each coefficient is as follows:

1) The constant value of 3.022 indicates that if the variables education level (X_1), employee performance (X_2), and personal techniques (X_3) are all zero, the effectiveness of AIS utilization (Y) is predicted to be 3.022 units.
2) The regression coefficient for education level (X_1) is 0.259, indicating a positive effect of education level on AIS effectiveness. This means that, assuming other variables are held constant, a one-unit increase in education level is associated with a 0.259 unit increase in the effectiveness of AIS utilization.
3) The regression coefficient for employee performance (X_2) is 0.358, indicating a positive effect of employee performance on AIS effectiveness. This implies that, with other variables constant, a one-unit increase in employee performance will result in a 0.358 unit increase in AIS effectiveness.

4) The regression coefficient for personal techniques (X_3) is 0.373, signifying a positive influence of personal techniques on AIS effectiveness. This means that a one-unit increase in personal techniques, while holding other variables constant, will lead to a 0.373 unit increase in AIS effectiveness.

Coefficient of Determination (R^2) Test Result

The coefficient of determination test (adjusted R^2) is used to assess the extent to which the independent variables in the model explain the dependent variable. Based on Table 5, the adjusted R square value is 0.551. This indicates that 55.1% of the variation in the effectiveness of accounting information system utilization (Y) is influenced by the variables of education level (X_1), employee performance (X_2), and personal techniques (X_3), while the remaining 44.9% is affected by other factors outside the model.

F-Test Result (Model Feasibility Test)

The F-test is conducted to evaluate whether all independent variables used in the model can simultaneously explain the dependent variable. The F-test result is determined based on the significance value obtained from the ANOVA output generated by SPSS software. A research model is considered feasible, and the hypotheses acceptable, if the significance value is less than the predefined alpha level (sig < 0.05), indicating that the model is appropriate for use. Based on the F-test result shown in Table 5, the significance value is 0.000, which is less than 0.05. This indicates that education level (X_1), employee performance (X_2), and personal techniques (X_3) have a significant effect on the effectiveness of accounting information system utilization (Y). Therefore, the model is deemed statistically feasible, and hypothesis testing may proceed.

Hypothesis Testing (t-Test Result)

The t-test is conducted to examine the extent to which each independent variable individually (partially) influences the dependent variable. A 5% significance level is used to assess the statistical significance of each predictor. If the significance value is less than the established threshold (sig < 0.05), the hypothesis is accepted, indicating that the independent variable has a significant partial effect on the dependent variable. Conversely, if the significance value exceeds the threshold (sig > 0.05), the hypothesis is rejected, meaning the independent variable does not have a significant partial effect. Based on the results shown in Table 5, the t-test findings are explained as follows:

1) The analysis of the effect of education level on the effectiveness of AIS utilization yields a significance value of 0.013 (< 0.050), with a positive regression coefficient of 0.259 and a t-statistic of 2.567 (> t-table value of 1.670). This indicates that H_0 is rejected and H_1 is accepted, meaning that education level has a positive and significant effect on the effectiveness of accounting information system utilization.

2) The analysis of the effect of employee performance on the effectiveness of AIS utilization yields a significance value of 0.004 (< 0.050), with a positive regression coefficient of 0.358 and a t-statistic of 3.023 (> t-table value of 1.670). This indicates that H_0 is rejected and H_2 is accepted, meaning that employee performance has a positive and significant effect on the effectiveness of accounting information system utilization.
3) The analysis of the effect of personal techniques on the effectiveness of AIS utilization yields a significance value of 0.001 (< 0.050), with a positive regression coefficient of 0.373 and a t-statistic of 3.502 (> t-table value of 1.670). This indicates that H_0 is rejected and H_3 is accepted, meaning that personal techniques have a positive and significant effect on the effectiveness of accounting information system utilization.

Discussion of Research Findings

The Effect of Education Level on the Effectiveness of Accounting Information System Utilization

The test results indicate that the first hypothesis (H_1), which posits that education level has a positive effect on the effectiveness of accounting information system (AIS) utilization, is accepted. This means that the higher the level of education, the more effective the use of AIS.

This finding aligns with the Technology Acceptance Model (TAM), which emphasizes two key factors influencing user acceptance of an information system: perceived ease of use and perceived usefulness. Perceived ease of use refers to the degree to which a user believes that using the system will be effortless, while perceived usefulness relates to the degree to which the user believes that the system will enhance their performance (Permana, 2022). In accordance with TAM, employees with higher educational attainment are more likely to possess greater competency in operating AIS, thereby enhancing their ability to understand and utilize the system efficiently. Through education, users can improve the speed and ease of accessing information within AIS, which not only increases institutional competitiveness but also enables individuals to operate the system more effectively.

These findings support previous studies by Zalukhu & Huatauruk (2022), Ribeiro & Putra (2023), Putri et al. (2021), Komang (2020), Maharani et al. (2024), and Gustina (2021), all of which found that education level has a positive effect on the effectiveness of AIS utilization.

The Effect of Employee Performance on the Effectiveness of Accounting Information System Utilization

The test results indicate that the second hypothesis (H_2), which states that employee performance has a positive effect on AIS effectiveness, is accepted. This implies that higher employee performance leads to more effective use of AIS.

This also corresponds with the Technology Acceptance Model (TAM), which highlights perceived ease of use and perceived usefulness as core determinants of system acceptance (Permana, 2022). In the context of this study, the ease of operating an accounting information system facilitates decision-making processes and enhances organizational performance. When employees perform better, it positively impacts the effectiveness of AIS utilization.

This finding supports prior studies by Dwi Marina & Wati (2021), Samosir (2019), Hoki & Efriadi (2022), and Devi & Dharmadiaksa (2021), all of which concluded that employee performance has a positive effect on the effectiveness of AIS utilization.

The Effect of Personal Techniques on the Effectiveness of Accounting Information System Utilization

The test results show that the third hypothesis (H_3), which proposes that personal techniques have a positive effect on the effectiveness of AIS utilization, is accepted. This means that the higher the quality of personal techniques, the more effective the utilization of AIS.

Consistent with the Technology Acceptance Model (TAM), which aims to analyze and understand the factors affecting the acceptance of computer technology (including information systems), one key behavioral factor is an individual's intention to use the system. According to TAM, strong personal technical skills significantly influence how effectively someone can utilize an information system. Users with sufficient technical competencies are more confident in operating AIS, which motivates them to engage with the system more optimally. These capabilities help users overcome system-related challenges and enable them to access and manage information more efficiently and effectively.

This result is in line with studies conducted by Putri & Juliarsa (2023), Putri & Srinadi (2020), Anjani et al. (2021), Kadek et al. (2020), and again Putri & Juliarsa (2023), which found that personal techniques have a positive effect on the effectiveness of accounting information system utilization.

CONCLUSION

Based on the results of data analysis and the discussion presented above, the following conclusions can be drawn:

1) Education level has a positive and significant effect on the effectiveness of accounting information system utilization. This means that a higher level of education leads to greater effectiveness in the use of AIS.
2) Employee performance has a positive and significant effect on the effectiveness of accounting information system utilization. This implies that better employee performance contributes to more effective use of AIS.
3) Personal techniques have a positive and significant effect on the effectiveness of accounting information system utilization. In other words, higher technical competency enhances the effectiveness of AIS utilization.

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