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Research Article

The Influence of Information Technology Sophistication, Skills, and Work Experience on the Effectiveness of Accounting Information Systems
(An Empirical Study on Savings and Loan Cooperatives in Denpasar City)

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Abstract: In the digital era, savings and loan cooperatives are required to manage their finances efficiently and accountably through the implementation of effective accounting information systems (AIS). AIS plays a crucial role in producing accurate, timely, and reliable financial reports. However, many cooperatives in Denpasar City continue to face challenges such as delayed reporting and low-quality financial information, despite having adopted information technology. This study aims to examine the influence of information technology sophistication, skills, and work experience on the effectiveness of accounting information systems. The sample consists of 98 cooperative employees who use accounting information systems in their work, selected using purposive sampling. Data were collected through questionnaires, and the analysis was conducted using multiple linear regression. The results of the study indicate that information technology sophistication, skills, and work experience have a significant positive effect on the effectiveness of accounting information systems. This research provides empirical evidence supporting the Technology Acceptance Model (TAM), which emphasizes two main factors influencing technology adoption: perceived ease of use and perceived usefulness. The findings are expected to contribute to cooperative management development and encourage improvements in human resource capacity and the use of technology to support better financial governance.

Keywords: Information Technology Sophistication, Skills, Work Experience.

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1. INTRODCUTION

Technology plays a vital role in the advancement of the globalization era. The rapid development of technology offers numerous benefits, particularly in enabling individuals to access information quickly and easily. Furthermore, technology reduces the risk of human error as many tasks are now automated. The objective of information technology is to solve problems, foster creativity, and enhance efficiency and effectiveness in work (Mintawati et al., 2024). The utilization of information technology has a significant impact on accounting information systems. Information systems facilitate employees' work by improving the speed, flexibility, integration, and accuracy of the information produced, ultimately affecting company operations (Bagus Ghana Manuaba & Ketut Yadnyana, 2021).

The advancement of information technology has greatly improved Accounting Information Systems (AIS) across various companies (Valentino Anggara & Yadnyana, 2019). Previously, accounting records were maintained manually. With the progress of information technology, accounting systems are now automated and computerized, leading to increased sophistication and enhancing human resource quality (Alaoma et al., 2020). Feng & Zhong (2022) emphasize that accounting information serves as a crucial reference in decision-making and is key to business sustainability amid competition. The implementation of AIS supports efficiency and competitive advantage by providing essential financial data to management (Pratiwi et al., 2020). Companies must deliver reliable, timely, relevant, and accurate financial information, which necessitates a quality information system (Pawirosumarto, 2024). A high-quality information system that meets reliability standards will satisfy users and

optimize their performance, thus encouraging user engagement (Sigalingging & Permatasari, 2021).

Financial institutions, which provide financial services, play a significant role in supporting economic systems. Their primary function is to collect funds from the public through various financial instruments such as savings, deposits, or investments. In the current economic landscape, financial institutions are essential in shaping accounting systems, particularly AIS, which processes financial data into reports useful for both internal and external stakeholders. In Indonesia, financial institutions are divided into banking and non-banking types. One example of a non-banking financial institution is the cooperative.

A cooperative is a business entity consisting of individuals or cooperative legal entities that operate based on cooperative principles and mutual assistance (Tarisa & Wiratna, 2024). According to Law No. 25 of 1992 on Cooperatives, cooperative business activities can be single or multi-purpose. A single-purpose cooperative focuses on one specific type of business, such as a savings and loan cooperative. In such cooperatives, saving and lending are the core activities. They collect funds from members or other parties and distribute loans under certain conditions, often requiring collateral.

To operate effectively, savings and loan cooperatives must prepare and present financial statements in an orderly and standardized manner. Ministerial Regulation No. 2 of 2024 on Cooperative Accounting Policy outlines that savings and loan cooperatives must comply with the Financial Accounting Standards for Private Entities (SAK EP) or the General Financial Accounting Standards (SAK-Umum/PSAK) if previously implemented. Due to increasingly complex financial transactions, AIS plays a critical role in ensuring accurate, structured, and regulation-compliant financial reporting.

In line with technological advancements, digitalization in the financial sector has become essential, including for cooperatives (Government Regulation of Indonesia, 2023). Law No. 4 of 2023 on the Development and Strengthening of the Financial Sector addresses this by including provisions on Financial Sector Technology Innovation (ITSK) in Articles 213 to 220. ITSK offers cooperatives opportunities to enhance efficiency and competitiveness in delivering financial services. The law also supports the use of ITSK in economic and financial activities, including Sharia-based operations, urging cooperatives to adopt technology in their operations.

To achieve this, savings and loan cooperatives need computerized AIS to streamline transactions, record member data, and prepare accounting reports (Habili et al., 2023). A system is considered effective if it produces information that meets user needs in a timely, accurate, and reliable manner (Tindage & Salampessy, 2021). Information technology is essential to ensure a system functions effectively. Well-functioning AIS can enhance efficiency, transparency, and the overall value of cooperatives. In the digital era, AIS is crucial for supporting cooperative operations and ensuring the preparation and presentation of financial reports are accurate and timely.

Field data indicates that the use of accounting information technology remains suboptimal. This is evident in delayed financial reporting and cooperatives' inability to conduct Annual Member Meetings. Failure to hold these meetings or report to the Bali Provincial Cooperative Office may lead to cooperatives being considered inactive or even dissolved (Ribeiro & Putra, 2023).

Savings and loan cooperatives in Denpasar were chosen for this study due to their ongoing digital transformation efforts. According to RRI.co.id (2023), the Denpasar City Office for Cooperatives and SMEs continues to encourage digital transformation among cooperatives. As of 2022, nearly all of the 1,144 legally recognized cooperatives in Denpasar have adopted digital programs. With digitalization, the public can now transact via mobile banking. This indicates that Denpasar cooperatives are actively educating and supporting the implementation of

computerized or app-based systems to improve transaction efficiency and transparency in savings and financial reports.

This study highlights the importance of effective AIS, as companies require IT to generate better and more efficient information (Veranika et al., 2022). This aligns with the Technology Acceptance Model (TAM) developed by Davis (1989), an adaptation of the Theory of Reasoned Action (TRA). TAM is widely used to predict and explain how individuals adopt and use technology in their work. Prieto et al. (2017) note that TAM is one of the most widely applied models in information systems research. Accordingly, this study supports the TAM model by showing that AIS can enhance individual or organizational performance and facilitate task completion (Gupta in Dewanti & Kresnandra, 2024).

Based on the background and previous research discrepancies, the study explores the influence of three key factors—information technology sophistication, skills, and work experience—on the effectiveness of AIS in savings and loan cooperatives in Denpasar City.

2. METHOD

This study employs a quantitative approach with an associative method to analyze the influence of technological sophistication, skill, and work experience on the effectiveness of accounting information systems in Savings and Loans Cooperatives in Denpasar City. The research location was selected because all cooperatives included in the sample have implemented accounting information systems. The research design refers to a conceptual framework based on relevant theories and previous studies, aiming to examine the relationships between variables as formulated in the hypotheses (Sugiyono, 2017; Panjaitan, 2024).

The variables in this study consist of three independent variables: technological sophistication (X1), skill (X2), and work experience (X3), and one dependent variable: the effectiveness of the accounting information system (Y). The study population comprises 154 cooperatives, but only 49 cooperatives classified as healthy were selected as samples, resulting in a total of 98 respondents. Primary data were collected through online questionnaires, while secondary data were obtained from the Denpasar City Office of Cooperatives and MSMEs, as well as other relevant documents (Sugiyono, 2022; Ghozali, 2021).

Data analysis was conducted using multiple linear regression with the aid of SPSS software. Prior to regression testing, classical assumption tests were carried out, including tests for normality, multicollinearity, and heteroscedasticity to ensure model validity. The coefficient of determination (R^2) test was used to measure the strength of the model, the F-test to assess the overall model feasibility, and the t-test to examine the partial influence of each independent variable on the effectiveness of accounting information systems in the cooperatives (Ghozali, 2021; Sugiyono, 2022).

3. RESULTS AND DISCUSSION

Instrument Validity Test Results

Table 1. Results of the Validity Test of Research Instruments

Variables	Indicator	Correlation Coefficient	Sig (2-tailed)	Information
Information Technology Sophistication (X1)	X1.1	0.648	0,000	Valid
	X1.2	0.768	0,000	Valid
	X1.3	0.797	0,000	Valid
	X1.4	0.751	0,000	Valid
	X1.5	0.732	0,000	Valid
Skill(X2)	X2.1	0.769	0,000	Valid
	X2.2	0.715	0,000	Valid
	X2.3	0.757	0,000	Valid
	X2.4	0.693	0,000	Valid

Work Experience (X3)	X3.1	0.757	0,000	Valid
	X3.2	0.698	0,000	Valid
	X3.3	0.799	0,000	Valid
	X3.4	0.729	0,000	Valid
	X3.5	0.788	0,000	Valid
Effectiveness of Accounting Information System (Y)	Y.1	0.746	0,000	Valid
	Y2	0.739	0,000	Valid
	Y3	0.680	0,000	Valid
	Y4	0.547	0.002	Valid
	Y5	0.599	0,000	Valid
	Y6	0.713	0,000	Valid

Source: Processed Data, 2025

The results of the validity test in Table 1 show that all research instruments used to measure the variables of information technology sophistication, skills, work experience and effectiveness of accounting information systems have a correlation coefficient value with a total score of all statement items greater than r table 0.361 with a significance of less than 0.05. This indicates that the statement items in the research instrument are valid and suitable for use as research instruments.

Reliability Test Results

Table 2. Results of Research Instrument Reliability Test

No	Variables	Cronbach's Alpha	Information
1	Information Technology Sophistication (X1)	0.789	Reliable
2	Skill(X2)	0.714	Reliable
3	Work experience	0.809	Reliable
4	Effectiveness of Accounting Information Systems	0.756	Reliable

Source: Processed Data, 2025

The results of the reliability test presented in Table 2 show that all research instruments have a Cronbach's Alpha coefficient of more than 0.60. So it can be stated that all variables have met the reliability requirements so that they can be used to conduct research.

Descriptive Statistical Analysis Results

Table 3. Results of Descriptive Statistical Tests

Information	N	Minimum	Maximum	Mean	Std. Deviation
Effectiveness of Accounting Information System (Y)	98	14.00	24.00	21.0714	2.18830
Information Technology Sophistication (X1)	98	13.00	20.00	17.5306	1.65725
Skill(X2)	98	8.00	16.00	13.5714	1.85005
Work Experience (X3)	98	11.00	20.00	16.1939	2.32272
Valid N (listwise)	98				

Source: Processed Data, 202

Based on Table 3 presented, it can be interpreted as follows.

1) The variable of effectiveness of accounting information system (Y) has a minimum value of 14, a maximum value of 24, and an average value of 21.07. This average value which is closer to the maximum value indicates that most respondents consider the effectiveness of accounting information system in cooperatives to be at a good level. This shows that the accounting information system in cooperatives has functioned effectively in supporting financial reporting and decision making. The standard deviation of 2.188 shows that the standard deviation value is smaller than the average value, which indicates that

there is consistency in respondents' perceptions of the effectiveness of accounting information systems. This means that the distribution of respondents' answers is quite even and does not show extreme differences.

2) The variable of information technology sophistication (X1) has a minimum value of 13, a maximum value of 20, and an average value of 17.53. The average value that is close to the maximum value indicates that most cooperatives have implemented fairly sophisticated information technology. This reflects the readiness of the technology used to support cooperative accounting and operational activities. The standard deviation of 1.657 is classified as low to moderate, indicating that respondents' perceptions of information technology sophistication are relatively uniform. The distribution of respondents' answers is quite even and does not deviate too much, which means that most cooperatives are at almost the same level of technology use.
3) The skill variable (X2) has a minimum value of 8 and a maximum value of 16, a mean of 13.57 and a standard deviation of 1.850. The average value that is quite close to the maximum value indicates that most respondents have a relatively good level of skill in using accounting information systems and their supporting technologies. This reflects that human resources in cooperatives have been equipped with sufficient skills in carrying out information system-based tasks. The standard deviation value of 1.850 indicates that the standard deviation value is smaller than the average value. This indicates that respondents' answers regarding skills are evenly distributed.
4) The work experience variable (X3) has a minimum value of 11, a maximum value of 20, and an average value of 16.19. The fairly high average from the range of available values indicates that the majority of respondents have quite a long work experience. This experience is an important asset in understanding and managing accounting information systems more effectively. The standard deviation value of 2.322 indicates that the standard deviation value is smaller than the average value. So that there is variation in work experience among respondents, but it is not too extreme. This means that although there are differences in the length of work experience between individuals, the differences are still within reasonable limits and do not reflect major disparities. This shows that most respondents have a relatively even level of experience. This indicates that the respondents' answers regarding work experience are even.

Classical Assumption Test Results

1)Normality Test

Table 4. Normality Test Results

	Unstandardized Residual
N	98
Test Statistics	0.081
Asymp.Sig (2-tailed)	0.112

Source:Data Processed, 2025

Based on Table 4, the results of the normality test with the Kolmogorov Smirnov statistical test show that the value of Asymp. Sig. (2-tailed) is 0.112 which is greater than alpha 0.05. So it can be concluded that the residual value of the regression model in this study is normally distributed.

2) Multicollinearity Test

Table 5. Multicollinearity Test Results

Variables	**Tolerance**	**VIF**	**Information**
Information Technology Sophistication (X1)	0.874	1.144	Multicol free
Skill(X2)	0.750	1,334	Multicol free
Work Experience (X3)	0.806	1,240	Multicol free

Source: Processed Data, 2025

Based on Table 5, it can be seen that the tolerance value of the information technology sophistication variable is 0.874> 0.10 and VIF 1.144 <10; the skill variable has a tolerance value of 0.750> 0.10 and VIF 1.334 <10; and the work experience variable has a tolerance value of 0.806> 0.10 and VIF 1.240 <10. It can be said that each independent variable has a tolerance value of more than 0.10 and a VIF value of less than 10 so that it can be concluded that the regression model in this study is free from multicollinearity symptoms.

3) Heteroscedasticity Test

Table 6. Heteroscedasticity Test Results

Variables	Significance	Information
Information Technology Sophistication (X1)	0.342	Free from heteroscedasticity
Skill(X2)	0.746	Free from heteroscedasticity
Work Experience (X3)	0.227	Free from heteroscedasticity

Source: Processed Data, 2025

Based on Table 6, it shows that the value of the information technology sophistication variable has a Sig. value of 0.342, the skill variable has a Sig. value of 0.746, and the work experience variable has a Sig. value of 0.227. When compared, each independent variable has a significance value of more than 0.05 against the absolute residual so that it can be concluded that the regression model in this study is free from heteroscedasticity symptoms.

Multiple Linear Regression Analysis Results

Table 7. Results of Multiple Linear Regression Analysis Test

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	35	1,838		1,814	.073
Information Technology Sophistication (X1)	55	.100	.345	4,540	.000
Skill(X2)	47	.097	.378	4.609	.000
Work Experience (X3)	.228	.074	.242	3,068	.003

Source: Processed Data, 2025

Based on the results of the multiple linear regression analysis which can be seen in Table 7, the linear regression equation can be written as follows:

$Y= \alpha + \beta1X1 + \beta2X2 + \beta3X3+e$……

$\hat{Y} = 3.335 + 0.455X1 + 0.447X2 + 0.228X3$……

Information :

α = Constant

$\beta1$, $\beta2$, $\beta3$ = Regression Coefficients

e = Error

Y = Effectiveness of Accounting Information System

X1 = Information Technology Sophistication

X2 = Skill

X3 = Work Experience

The results of the multiple linear regression equation above can be interpreted as follows.

1) The constant value (α) of 3.555 means that if all independent variables, namely information technology sophistication (X1), skills (X2), and work experience

(X3) are equal to zero, then the Y value of the accounting information system effectiveness variable is 3.555 units.

2) The regression coefficient value of information technology sophistication (X1) has a positive value of 0.455 with a significance value of 0.000 which is smaller than 0.05. If the value of information technology sophistication increases by one unit, then the effectiveness of the accounting information system will increase by 0.455 assuming other variables are constant.
3) The regression coefficient value of skill (X2) has a positive value of 0.447 with a significance value of 0.000 which is smaller than 0.05. If the skill value increases by one unit, the effectiveness of the accounting information system will increase by 0.447 assuming other variables are constant.
4) The regression coefficient value of work experience (X3) has a positive value of 0.228 with a significance value of 0.003 which is smaller than 0.05. If the work experience value increases by one unit, the effectiveness of the accounting information system will increase by 0.228 assuming other variables are constant.

Results of the Determination Coefficient Test (R2)

Table 8. Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.726a	0.527	0.512	1.52919

Processed Data Source, 2025

The results of the determination coefficient test in Table 8, namely the magnitude of the determination coefficient (Adjusted R2) is 0.512 which means that the variation in the Effectiveness of Accounting Information Systems (Y) can be significantly influenced by the Sophistication of Information Technology (X1), Skills (X2) and Work Experience (X3) by 51.2 percent, while the remaining 48.8 percent is explained by other factors that are not included in the model.

Model Feasibility Test Results (F Test)

Table 9.F Test Results

	Sum of Squares	f	Mean Square	F	Sig.
Regression	244,687	3	81,562	34,879	.000b
Residual	219,813	94	2,338		
Total	464,500	97			

Source: Processed Data, 2025

Based on Table 9, the calculated F value is 34.879 with a significance level of 0.000. Since the significance value of 0.000 is less than 0.05, it can be concluded that the tested group shows a statistically significant difference. This result indicates that the regression model used is appropriate, and that the variables technological sophistication**,** skill**,** and work experience have a significant effect on the effectiveness of accounting information systems in Savings and Loans Cooperatives in Denpasar City**.**

Statistical Test Results (t)

Table 10. Statistical Test Results (t)

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	3.335	1,838		1,814	.073
Information Technology Sophistication (X1)	.455	.100	.345	4,540	.000
Skill(X2)	.447	.097	.378	4.609	.000
Work Experience (X3)	.228	.074	.242	3,068	.003

Source: Processed Data, 2025

Based on Table 10, the following conclusions can be drawn:

1. The Technological Sophistication variable (X1) has a significance value of 0.000 < 0.05. Based on this result, the hypothesis test accepts H1, indicating that the Technological Sophistication variable (X1) has a positive and significant effect on the Effectiveness of Accounting Information Systems (Y).
2. The Skill variable (X2) has a significance value of 0.000 < 0.05. This result supports the acceptance of H2, showing that the Skill variable (X2) has a positive and significant effect on the Effectiveness of Accounting Information Systems (Y).
3. The Work Experience variable (X3) has a significance value of 0.003 < 0.05. Based on this, the hypothesis test accepts H3, indicating that the Work Experience variable (X3) has a positive and significant effect on the Effectiveness of Accounting Information Systems (Y).

Discussion

The Effect of Technological Sophistication on the Effectiveness of Accounting Information Systems

The research findings indicate that the first hypothesis is accepted, meaning that technological sophistication has a positive effect on the effectiveness of accounting information systems (AIS) in Savings and Loans Cooperatives in Denpasar City. In other words, the more advanced the information technology utilized, the more effective the accounting information system becomes.

The adoption of modern IT supported by up-to-date applications significantly enhances the organization's operational performance. This is evident in the system's ability to generate accurate, timely, and reliable reports. In Denpasar City, Savings and Loans Cooperatives have adopted comprehensive accounting applications to support operational activities. These applications simplify the use of AIS, especially in the preparation of financial reports, thereby increasing the overall effectiveness of the AIS.

Paramitha and Supadmi (2023), in their study of accounting information systems in Village Credit Institutions (LPDs) in South Kuta District, found that institutions with advanced IT infrastructure and modern applications can produce fast and accurate accounting information, improving the quality of managerial decision-making. They also concluded that the higher the level of technological sophistication, the greater the user interest in using AIS, which ultimately enhances its effectiveness.

These findings are consistent with previous research by Dewanti & Kresnandra (2024), Paramitha & Supadmi (2023), T. A. Putri & Juliarsa (2023), Putri & Srinadi (2020), and Erawati et al. (2022), all of which confirm the positive influence of technological sophistication on the effectiveness of accounting information systems.

The Effect of Skill on the Effectiveness of Accounting Information Systems

The second hypothesis is supported by the results, indicating that skill has a positive effect on the effectiveness of AIS in Savings and Loans Cooperatives in Denpasar City. This suggests that the greater the employee's capabilities, the higher the effectiveness of AIS implementation in cooperative operations.

Skill refers to an individual's capacity to apply knowledge in practice. These capabilities can be enhanced through training, work experience, and learning opportunities provided by the cooperative. Employees with higher skill levels are more proficient in managing financial information accurately and efficiently. Consequently, such skills contribute to more precise decision-making and optimized use of technology-based accounting systems.

The Effect of Work Experience on the Effectiveness of Accounting Information Systems

The results also support the third hypothesis, indicating that work experience has a positive effect on the effectiveness of AIS in Savings and Loans Cooperatives in Denpasar City. In other words, the more work experience an employee possesses, the more effectively they can use the accounting information system.

Work experience relates to the length of time an individual has performed a job. The longer an employee works in a specific area, the more skilled and knowledgeable they become.

In Denpasar's cooperatives, most employees have accumulated years of work experience. This familiarity enables them to understand and operate AIS more efficiently and with fewer errors, thereby enhancing the system's effectiveness.

This result aligns with research by Ribeiro & Putra (2023) conducted at Savings and Loans Cooperatives in South Denpasar, which found that work experience positively affects AIS effectiveness. Greater work experience enhances individual performance by expanding knowledge and facilitating understanding of responsibilities. Consequently, experienced individuals can generate more accurate accounting information and contribute to system efficiency. These findings are consistent with those of Paramitha & Supadmi (2023), Ningtias & Diatmika (2021), E. N. Sari & Indraswarawati (2020), and Lisa Ernawatiningsih & Kepramareni (2019), all of whom found that work experience improves the effective use of AIS.

In the context of the Technology Acceptance Model (TAM) developed by Davis (1989), work experience is considered an external factor influencing technology acceptance. The more experience an individual has, the easier they perceive it is to use a system. Experienced employees quickly understand system workflows and operate accounting information systems more effectively and efficiently. In other words, work experience not only enhances employees' technical skills but also builds their confidence and comfort in using technology, especially AIS in Savings and Loans Cooperatives in Denpasar City.

4. CONCLUSION

Technological sophistication has a positive effect on the effectiveness of accounting information systems in Savings and Loans Cooperatives in Denpasar City.

Skill has a positive effect on the effectiveness of accounting information systems in Savings and Loans Cooperatives in Denpasar City.

Work experience has a positive effect on the effectiveness of accounting information systems in Savings and Loans Cooperatives in Denpasar City.

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