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*Research Article*

# The Influence of Work Experience, Educational Level, and Management Support on the Effectiveness of Accounting Information Systems

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**Abstract:** The effectiveness of accounting information systems (AIS) plays a crucial role in sup-porting the smooth recording, processing, and reporting of reliable and timely finan-cial information. AIS effectiveness is a key concern for cooperative managers in en-hancing operational efficiency and decision-making quality. This study aims to empiri-cally examine how work experience, educational background, and managerial support influence the effectiveness of AIS implementation. The research was conducted at savings and loan cooperatives operating in the South Kuta District. The sampling method used was non-probability sampling with a purposive sampling technique, and data were collected from 54 cooperative employees. Multiple linear regression analysis was employed to process the data. The results indicate that work experience, education level, and managerial support have a positive and significant effect on the effectiveness of AIS implementation. These findings suggest that the higher the em-ployees' work experience and education, and the stronger the support from manage-ment, the more effective the AIS implementation within the cooperative environ-ment..

**Keywords:** Accounting Information System, Managerial Support, Work Experience Educational Level

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## 1. INTRODUCTION

Cooperatives are one of the key entities in Indonesia's economy, particularly in enhancing community welfare through a familial and mutual cooperation approach. As a developing country, Indonesia heavily relies on cooperatives as a primary collaborator in strengthening economic dynamics and ensuring equitable welfare across all levels of society (Riki, 2024). However, in the current digital era that demands efficiency and transparency, many cooperatives face significant challenges in managing financial information. Inefficient record-keeping, delays in the preparation of financial reports, and obstacles in conducting Annual General Meetings (RAT) are among the issues that hinder cooperative performance. One of the main causes of these problems is the lack of effectiveness in the accounting information system (AIS), which should ideally support cooperative operations in a timely and reliable manner.

Most previous studies have focused on examining one or two variables in isolation, without considering the simultaneous influence and interaction among multiple factors. In practice, however, AIS effectiveness is shaped by a combination of individual and structural factors. The unique context of cooperatives—particularly in the South Kuta region, where the number of cooperatives continues to grow without being matched by the effective use of AIS—underscores the urgency for a more specific investigation. Data from the Office of MSMEs and Cooperatives of Badung Regency indicate that out of 132 cooperative employees, only 54 actively use AIS in their daily operations, highlighting a significant gap in technology adoption.

| No | Name of Cooperative Savings and Loan (KSP) | Total Employees | Number of Employees Using AIS |
|---|---|---|---|
| 1 | Ngardi Rahayu Bali | 17 | 4 |
| 2 | Sarining Sedana Karya | 6 | 3 |
| 3 | Giri Segara Murti | 6 | 3 |
| 4 | Undagi Farma | 9 | 3 |
| 5 | Dhana Artha | 8 | 3 |
| 6 | Dharma Sari | 5 | 3 |
| 7 | Sedana Giri Menesa | 4 | 3 |
| 8 | Cakra Mas Sedana | 5 | 3 |
| 9 | Tiara Mandiri | 5 | 3 |
| 10 | Pratama Artha Sejahtera | 4 | 3 |
| 11 | Damar Hyang Giri | 8 | 3 |
| 12 | Punia Mesari | 3 | 3 |
| 13 | Sri Parta Kencana | 8 | 3 |
| 14 | Amerta Sedana Ayu | 6 | 3 |
| 15 | Bunga Bali | 6 | 3 |
| 16 | Guna Artha Mesari | 27 | 5 |
| 17 | Wisnu Kencana Bali | 6 | 3 |
| | **Total Population** | **132** | **54** |

This study aims to explore various factors influencing the effectiveness of Accounting Information Systems (AIS), including work experience, education level, and management support. Several previous studies, such as those conducted by Vipraprastha & Sari (2016) and Anjani & Wirawati (2018), found that work experience and education have a positive effect on AIS effectiveness. However, other findings present different results. For instance, research by Ningtias & Diatmika (2021) revealed that work experience does not have a significant effect. These inconsistent findings indicate a gap in empirical evidence that requires further clarification.

One distinguishing aspect of this study lies in its research setting. Previous studies were conducted in different contexts, such as Vipraprastha & Sari (2016) at PT. BNI (Persero) Tbk. in Badung Regency, and Anjani & Wirawati (2018a) at a cooperative in the Penebel District. In terms of theoretical framework, this study adopts two theories—Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB)—whereas earlier research commonly used only one. For example, Gunawan & Hermawan (2020) employed only TPB, and Indrayani (2022) relied solely on TAM.

In addition to work experience, education level also plays a critical role in supporting the effectiveness of AIS usage. The higher an individual's level of formal or non-formal education, the greater their ability to understand and properly operate the system. Although some studies argue that education level does not significantly affect AIS effectiveness (Dwijayanthi & Dharmadiaksa, 2013), other studies found a positive influence (Vipraprastha & Sari, 2016; Anjani & Wirawati, 2018; Ribeiro & Putra, 2023). Therefore, education serves as an essential asset in improving the capabilities of cooperative human resources in optimizing system usage.

## 2. LITERATURE REVIEW

### Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM), introduced by Davis in 1989, describes the process by which individuals accept and utilize information technology through two key components: perceived ease of use and perceived usefulness. Perceived ease of use refers to the belief that a system can be operated without significant difficulty, while perceived usefulness relates to the belief that using the system will have a positive impact on improving

performance.

This model asserts that the higher a person's perception of a system's ease of use and usefulness, the more likely it is to be accepted and used. In the realm of accounting information systems (AIS), an individual's work experience tends to increase perceptions of ease of use, educational background strengthens perceptions of usefulness, and management support plays a crucial role in supporting both through the provision of training and supporting facilities and infrastructure.

**Theory of Planned Behavior(TPB)**

The Theory of Planned Behavior (TPB), developed by Ajzen in 2020, states that human actions are influenced by intentions, which are formed from three main components: attitudes toward the behavior, subjective norms, and perceived self-control. Attitudes reflect an individual's views or evaluations of an action, whether they are perceived as positive or negative. Subjective norms relate to social pressures or expectations from the surrounding environment, while perceived behavioral control describes the extent to which a person feels capable or in control of performing the action.

In the context of technology, the TPB states that individuals are more likely to use a system if they have a positive attitude, feel supported by their social environment, and are confident in their ability to operate the system. Psychosocial factors such as perceived benefits, social support, and self-confidence are crucial for the successful adoption of information systems in organizations (Setiawan, 2024; Vankatesh & Davis, 2021).

In this study, work experience shaped positive attitudes toward AIS use, management support strengthened subjective norms, and education level increased perceived behavioral control. These three factors synergistically influenced employee intention and effectiveness in adopting accounting information systems (Febriyani & Suprajitno, 2020; Putri et al., 2022).

**The Influence of Work Experience on the Effectiveness of Accounting Information Systems**

Experience Work experience has a significant influence on the effectiveness of Accounting Information Systems (AIS) implementation, as outlined in the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB) approaches. Within the TAM framework, work experience enhances an individual's perception of the ease of use and usefulness of the system, as those with extensive experience tend to better understand the mechanisms and utility of the AIS (Anjani & Wirawati, 2018). Meanwhile, from the TPB perspective, work experience contributes to the formation of positive attitudes, supportive subjective norms, and perceived control over technology use, which ultimately strengthens the intention to utilize the AIS optimally.

Findings from Ribeiro & Putra (2023), Paramitha & Supadmi (2023), and Suari & Apriada (2024) support that work experience has a positive impact on the effectiveness of AIS use in various organizations. Longer experience enables individuals to become more skilled at completing tasks and addressing emerging problems. Furthermore, experience builds self-confidence and enhances a comprehensive understanding of the system being used. Therefore, work experience is considered a crucial process in building knowledge, skills, and abilities that support the effective use of AIS. Therefore, the following hypothesis is proposed:

**H1: Work experience has a positive effect on the effectiveness of accounting information systems.**

**The Influence of Education Level on the Effectiveness of Accounting Information Systems**

The influence of education level on the effectiveness of Accounting Information Systems (AIS) is explained through the TAM and the TPB. In the TPB, higher education supports positive attitudes and confidence in using the AIS (Anjani & Wirawati, 2018). Meanwhile, in the TAM, education influences the perception of the usefulness and ease of use of technology (Cahyaningsih, 2023). Several studies support this, showing that higher education increases AIS users' understanding and confidence, thereby increasing system effectiveness (N. Putri et al., 2023; PIA Putri et al., 2022; Ribeiro & Putra, 2023). Education level makes it easier for someone to receive and process new information, thereby improving analytical and decision-making skills related to the AIS (Astuty & Pasaribu, 2016; Sugiyono, 2022). Therefore, the hypothesis is

**H2: Education level has a positive effect on the effectiveness of accounting information systems.**

**The Influence of Management Support on the Effectiveness of Accounting Information Systems**

Management support is crucial in improving the effectiveness of Accounting Information Systems (AIS) by enhancing perceived ease of use, usefulness, and behavioral control (TAM and TPB). This support takes the form of providing adequate training, facilities, and resources, which enhances employee confidence and motivation in optimally utilizing the AIS (Ivi Novianti & Khamimah, 2023; Zalukhu & Huatauruk, 2022).

Research (Febriyani & Suprajitno, 2020; Densa et al., 2024) shows that management support, such as training and regular evaluations, positively impacts AIS effectiveness, particularly in the public sector and organizations like BPJS. Management that actively supports employee needs will improve system performance and effectiveness (Ivi Novianti & Khamimah, 2023).

Employees who receive full support from management tend to have positive attitudes toward AIS, while a lack of support can hinder technology adoption. Therefore, the following hypothesis is proposed:

H3: Management support has a positive effect on the effectiveness of accounting information systems

## 3. METHOD

This study adopts a quantitative approach with an associative-causal research design to examine the influence of work experience, education level, and management support on the effectiveness of Accounting Information System (AIS) utilization in Savings and Loan Cooperatives (KSP) operating in the South Kuta District. This approach is intended to objectively reveal the relationships among variables based on empirical data collected in the field. The population of this study comprises all active KSPs within the South Kuta District, Badung Regency. The sampling technique employed is purposive sampling, with specific criteria such as cooperatives that have implemented digital accounting information systems. Data were collected through questionnaires distributed to cooperative managers and staff directly involved in the use of AIS.

The collected data were analyzed using descriptive statistics to present respondent profiles and provide an overview of each research variable. To determine the extent to which the independent variables influence the dependent variable, multiple linear regression analysis was applied. Prior to conducting regression analysis, instrument testing was carried out to ensure the questionnaires met the criteria for validity and reliability. Subsequently, classical assumption tests were conducted to validate the model, including: a normality test to assess whether the data distribution is normal, a multicollinearity test to detect high correlations among independent variables, and a heteroscedasticity test to ensure the uniformity of residual variances. The data analysis process was supported by statistical software such as SPSS or equivalent applications to ensure that the results are accurate and reliable.

This research is expected to provide a comprehensive understanding of the extent to which individual and organizational performance-related factors influence the effective use of accounting information systems within cooperative environments, particularly in the South Kuta region. To evaluate both partial and simultaneous effects among the variables, additional statistical tests were conducted, including the t-test, F-test, and coefficient of determination analysis.

Multiple linear regression analysis follows this research model:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \varepsilon \ldots\ldots\ldots\ldots\ldots\ldots (1)$$

Information:

Y= Quality of Financial Reports
$\alpha$ = Constant

β = Regression Coefficient
X1 = Accounting Understanding
X2 = HR Competence
X3 = SPI
X4 = Leadership Style
ε = Standard error

## 4. RESULTS AND DISCUSSION

### Questionnaire Distribution and Respondent Characteristics

The distribution of questionnaires and the identification of respondent characteristics involved a direct, on-site data collection process aimed at gathering basic information from the participants, including name, gender, length of employment, highest educational attainment, and job function. Data for this study were obtained through the dissemination of questionnaires to 17 Savings and Loan Cooperatives (KSPs) operating in the South Kuta District, Badung Regency. The distribution was conducted in person at each cooperative's location, which spanned five villages: Jimbaran (2 KSPs), Pecatu (2 KSPs), Ungasan (2 KSPs), Benoa (5 KSPs), and Tanjung Benoa (4 KSPs). A total of 54 questionnaires were distributed, with each KSP contributing between 3 to 5 respondents. Respondents were selected from units such as cashier, credit/savings unit, finance, or accounting. The distribution took place between March 26 and April 11, 2025.

This study involved 54 respondents, all of whom are employees of Savings and Loan Cooperatives (KSPs) who utilize accounting information systems (AIS) in the execution of their duties. The respondents came from various work units, including cashier, credit/savings, finance, and accounting departments. Their characteristics were categorized based on several aspects, namely gender, length of employment, highest educational attainment, and current job function. The detailed breakdown of respondent characteristics is presented in Table 2 below:

**Table 2. Respondent Characteristics**

| No | Description | Category | Frequency | Percentage |
|---|---|---|---|---|
| 1 | Gender | Male | 23 | 43% |
| | | Female | 31 | 57% |
| | | **Total** | **54** | **100%** |
| 2 | Length of Employment | 2–5 years | 16 | 30% |
| | | >5 years | 38 | 70% |
| | | **Total** | **54** | **100%** |
| 3 | Educational Attainment | Senior High School/Vocational | 32 | 60% |
| | | Diploma | 8 | 14% |
| | | Undergraduate Degree | 14 | 26% |
| | | **Total** | **54** | **100%** |
| 4 | Job Function | Finance | 17 | 31% |
| | | Credit/Savings | 20 | 38% |
| | | Administration | 17 | 31% |
| | | **Total** | **54** | **100%** |

**Source:** Processed Primary Data, 2025

Descriptive statistics were used in this study to present the data concisely using measures such as mean, standard deviation, maximum, and minimum values (Ghozali, 2016:19). Each variable in the study was measured using a four-point Likert scale to provide a more structured overview. The results of the descriptive statistical analysis for the research variables are presented in the subsequent section.

**Table 3. Descriptive Statistics Results of Research Variables**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| Work experience | 54 | 1.3 | 4 | 3.16 | 4,535 |
| Level of education | 54 | 1 | 4 | 2.85 | 4,842 |
| Management Support | 54 | 1.2 | 4 | 3.18 | 3,759 |
| Effectiveness of Accounting Information Systems | 54 | 2 | 4 | 3.32 | 5,356 |
| Valid N (listwise) | 54 | | | | |

Source: Processed Primary Data, 2025

The variables of work experience, education level, and management support were measured using statements in the questionnaire with minimum and maximum values in the range of 1 to 4. For work experience (6 statements), a minimum value of 1.3 indicates a low perception, while a maximum value of 4 indicates a high perception, with an average of 3.16 reflecting the tendency of respondents to agree that work experience in cooperatives is good. The variable of education level (6 statements) has a minimum value of 1 and a maximum of 4 with an average of 2.85, indicating that most respondents consider the level of education to be quite high and able to support performance. Management support (5 statements) has a minimum value of 1.2 and a maximum of 4 with an average of 3.18, reflecting that respondents assess that management provides positive support in carrying out tasks.

Meanwhile, the accounting information system effectiveness variable was measured through eight statements. A minimum score of 2 and a maximum score of 4, with an average of 3.32, indicated that most respondents considered the implemented accounting information system to be quite effective and supportive of the cooperative's performance. These results indicate that all variables studied were highly valued by respondents and contributed positively to task implementation within the savings and loan cooperative environment.

The normality test in this study was conducted using the Kolmogorov-Smirnov method, which aims to determine whether the residual data is normally distributed. If the significance value of the test exceeds 0.05, the data is categorized as having a normal distribution (Ghozali, 2016:161). The results of the normality test are presented in Table 4 below:

**Table 4. Normality Test Results**

| | **Unstandardized Residual** |
|---|---|
| N | 54 |
| Asymp.Sig.(2-tailed) | 0.200c,d |

Source: Processed Primary Data, 2025

The results of the normality test using the One-Sample Kolmogorov-Smirnov Test presented in Table 4 obtained a significance value of 0.200, which is higher than the significance limit of 0.05. This finding indicates that the regression model in this study meets the assumption of a normal distribution. Furthermore, a multicollinearity test was conducted to assess whether there is a relationship between the independent variables in the regression model (Ghozali, 2016:107). A regression model is considered appropriate if there is no correlation between the independent variables. The model is declared free from multicollinearity if it has a tolerance value above 0.01 or a VIF value below 10. Details of the multicollinearity test results can be seen in Table 5 below:

**Table 5**. **Multicollinearity Test Results**

| **Variables** | **Collinearity Tolerance** | **Statistics VIF** | **Information** |
|---|---|---|---|
| Work Experience (X1) | 0.922 | 1,085 | Multicollinearity Free |
| Education Level (X2) | 0.752 | 1,330 | Multicollinearity Free |
| Management Support (X3) | 0.778 | 1,285 | Multicollinearity Free |

Source: Processed Primary Data, 2025

Table 5 shows that the tolerance value of all variables is greater than 0.10 and the VIF value of all variables is less than 10. This can be concluded that the regression equation model is free from multicollinearity elements. The heteroscedasticity test is used to identify differences in residual variances between observations. A regression model is said to be good if it does not contain homogeneous variances. The significance level of each independent variable is more than 0.05 indicating that there is no heteroscedasticity (Ghozali, 2016:138). Table 6 shows the results of the heteroscedasticity test.

**Table 6. Heteroscedasticity Test Results**

| Variables | Sig. | Information |
|---|---|---|
| Work Experience (X1) | 0.837 | Free of Heteroscedasticity |
| Education Level (X2) | 0.092 | Free of Heteroscedasticity |
| Management Support (X3) | 0.766 | Free of Heteroscedasticity |

Source: Processed Primary Data, 2025

Table 6 shows that all variables have significance values above 0.05. Based on these results, it can be concluded that there is no significant influence between the independent variables on the absolute residual value, thus the regression model is declared free from heteroscedasticity. Therefore, the results of the classical assumption test indicate that all prerequisites for regression analysis have been met, making the regression model suitable for further analysis and discussion.

Multiple linear regression analysis was used to determine the extent to which the independent variables influence the dependent variable. The results of this analysis are presented in Table 7 below:

**Table 7. Hypothesis Test Results with Multiple Linear Regression Analysis**

| Variables | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|
| | B | Std. error | Beta | | |
| Constant | 3,313 | 2,397 | | 1,382 | 0.173 |
| Work experience | 0.289 | 0.097 | 0.245 | 2.96 | 0.005 |
| Level of education | 0.442 | 0.101 | 0.399 | 4,367 | 0,000 |
| Management Support | 0.643 | 0.128 | 0.451 | 5,022 | 0,000 |

Source: Processed Primary Data, 2025

Based on the results of the multiple linear regression analysis presented in table above, the following regression equation was created.

$Y = 3.313 + 0.289X1 + 0.442X2 + 0.643X3$

The model feasibility test (F-test) aims to determine whether the independent variables have a simultaneous effect on the dependent variable (Ghozali, 2016:98). The test is conducted using a significance level of 0.05 ($\alpha = 5\%$). If the significance value is <0.05, then the research regression model is considered feasible to test and indicates a simultaneous influence of the independent variables on the dependent variable. The results of the model feasibility test (F-test) are shown in Table 8.

**Table 8. Model Feasibility Test Results (F Test)**

| Model | | Sum of Suares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 1043,132 | 3 | 347.71 | 36,413 | 0.000 b |
| | Residual | 477,460 | 50 | 9,549 | | |
| | Total | 1520,593 | 53 | | | |

Source: Processed Primary Data, 2025

Table 8 shows that the calculated F value is 36.413 with a significance value of 0.000 < 0.05. This means that the regression model in this study is suitable for use and has a simultaneous influence between work experience, education level, and management support on the effectiveness of the accounting information system.

The coefficient of determination (R2) test is used to measure the model's ability to explain the dependent variable (Ghozali, 2016:97). The results of the coefficient of determination test are shown in Table 9 below:

**Table 9. Results of the Coefficient of Determination (R2)**

| Model | Adjusted R Square |
|---|---|
| 1 | 0.667 |

Source: Primary Data Processed 2025

**Analysis and Discussion**

**Coefficient of Determination (Adjusted $R^2$)**

Table above shows that the adjusted R square value is 0.667. This indicates that 66.7% of the variation in the effectiveness of the Accounting Information System (AIS) can be explained by the variables of work experience, education level, and management support. The remaining 33.3% is explained by other variables not examined in this study.

**Partial Test (t-test)**

The t-test was used to evaluate the individual influence of each independent variable—namely, work experience, education level, and management support—on the effectiveness of the AIS. The assessment is based on the significance value (sig.), where sig. ≤ 0.05 indicates a statistically significant effect, while sig. > 0.05 indicates an insignificant effect (Ghozali, 2016:98).

The t-test results show that work experience has a positive and significant influence on AIS effectiveness, with a significance value of 0.005 and a regression coefficient of 0.289. This means that higher levels of work experience tend to improve system effectiveness. Education level also demonstrates a significant and positive effect, with a significance value of 0.000 and a regression coefficient of 0.442. This suggests that employees with higher educational attainment are better able to utilize the AIS effectively. Furthermore, management support shows the strongest positive impact, with a significance value of 0.000 and a regression coefficient of 0.643. This confirms that greater support in the form of training, policies, and infrastructure leads to higher AIS effectiveness in cooperatives.

**Effect of Work Experience on AIS Effectiveness**

The first hypothesis demonstrates that work experience has a positive influence on the effectiveness of AIS in Savings and Loan Cooperatives in South Kuta District. The t-test yielded a significance value of 0.005, which is below the 0.05 threshold, confirming a significant effect. Greater work experience helps individuals better understand their roles and responsibilities, thereby contributing to improved system effectiveness.

Work experience reflects how well an individual understands cooperative workflows and accounting systems. The longer someone has worked, the higher their technical and soft skills, including their ability to solve digital reporting issues. This finding aligns with the Technology Acceptance Model (TAM), which states that work experience enhances perceived ease of use, often supported by individuals' ICT skills. In occupational health contexts, those with better IT skills perceive greater ease of use, while experience contributes more significantly to perceived usefulness. TAM also highlights that this perception improves as specific experience with a system increases, particularly when supported by high self-efficacy.

From the perspective of the Theory of Planned Behavior (TPB), work experience contributes to perceived behavioral control, as prior exposure increases one's confidence in using systems and executing accounting procedures effectively. Long-serving employees tend to feel more confident when adopting new technologies and adapting to AIS functionalities. These findings are supported by previous research (Vipraprastha & Sari, 2016; Anjani & Wirawati, 2018; Ribeiro & Putra, 2023; Paramitha & Supadmi, 2023; Suari & Apriada, 2024), which all confirmed that work experience significantly contributes to the success of AIS

implementation.

**Effect of Education Level on AIS Effectiveness**

The second hypothesis confirms that education level has a positive and significant effect on the effectiveness of AIS usage. The t-test shows a significance value of 0.000, indicating that the higher the employee's education level, the better their ability to understand and operate the accounting system. Higher education enhances analytical skills, technological literacy, and problem-solving abilities that are relevant to AIS usage.

According to TAM, individuals are more likely to accept and use a system if they perceive it as useful (perceived usefulness) and easy to use (perceived ease of use). Employees with higher education levels generally possess stronger logical reasoning, are more familiar with technology, and are more confident in exploring new systems. In TPB, education influences how individuals evaluate and decide on a behavior, such as using a new system. Higher education correlates with more positive attitudes and greater perceived behavioral control over the system.

Therefore, in cooperatives, employees with higher education levels tend to adapt more quickly, resolve technical issues independently, and maximize AIS usage to support organizational performance. This result is supported by prior studies (Vipraprastha & Sari, 2016; Anjani & Wirawati, 2018; Putri et al., 2022; Ribeiro & Putra, 2023; N. Putri et al., 2023), which concluded that higher education levels contribute to more effective technology utilization, including in cooperative contexts.

**Effect of Management Support on AIS Effectiveness**

Management support has been proven to have a positive and significant effect on AIS effectiveness, with a significance value of 0.000, below the 0.05 threshold. When management provides training, adequate infrastructure, and demonstrates commitment to system implementation, employees feel supported and more motivated to use the system optimally. This creates a work environment that encourages active user engagement.

From the TAM perspective, management support enhances both perceived ease of use and perceived usefulness. This support helps improve AIS performance by focusing on the development of individual capabilities, technology utilization, and user satisfaction. These factors contribute to higher adoption and system effectiveness among employees.

Within TPB, management support strengthens employees' subjective norms and perceived behavioral control regarding AIS usage, thereby increasing their confidence and intention to use the system. Therefore, active managerial involvement serves not only as a technical facilitator but also as a motivational factor that reinforces AIS acceptance and effectiveness in savings and loan cooperatives. These findings are consistent with those of Febriyani & Suprajitno (2020), Santoso et al. (2022), Indrayani (2022), Novianti & Khamimah (2023), and Densa et al. (2024), who emphasized that management support is a key factor in the successful implementation of AIS in organizations.

## 5. CONCLUSION

Based on the analysis and discussion, it can be concluded that work experience, education level, and management support each have a positive and significant influence on the effectiveness of Accounting Information System (AIS) implementation in Savings and Loan Cooperatives in South Kuta District. High levels of employee experience and education, accompanied by strong managerial support, demonstrably enhance the effectiveness of AIS utilization. Collectively, these three variables play a strategic role in ensuring the successful integration of information technology into cooperative operations.

Therefore, it is recommended that cooperative management be more selective in recruiting employees by considering relevant educational backgrounds and work experience. Management should also provide ongoing support through training, infrastructure provision, and technical assistance to boost employee confidence and competence in managing the system. Furthermore, the Cooperative Office and Local Government are encouraged to conduct regular IT training programs for cooperatives, with a focus on strengthening AIS competencies to enhance financial transparency and accountability.

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