ACCOUNTING INFORMATION AND BUSINESS PERFORMANCE: THE STRATEGIC ROLE OF HUMAN CAPITAL AND USER SATISFACTION

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Abstract

This study examines whether human capital (*HC*) moderation and user satisfaction (*UsS*) mediate the effect of information system utilization on business performance (*BiF*) at rural banks in Bali, Indonesia. This research data was collected using questionnaires distributed to rural banks in Bali, Indonesia. The organizational level is used as the unit of analysis. In all, 95 respondents took part in the study. The partial least squares structural equation model (PLS-SEM) is an analytical tool. Research findings show that information quality (*InQ*) and system quality (*SyQ*) significantly positively affect the use of accounting information systems (*UAIS*), but service quality (*SeQ*) has no effect. Studies also prove that the utilization of accounting information systems (*AIS*) has a significant positive influence on *UsS* and *BiF*. Empirical evidence also shows that *HC* moderates the effect of *UAIS* on *BiF*. Finally, *UsS* mediates the effect of the *UAIS* on *BiF*. The novelty of this study is to develop an information system (IS) success model (DeLone & McLean, 2003) by providing empirical evidence of the role of *HC* moderation in the relationship of *IS* utilization to *BiF*.

Keywords: Human Capital, Accounting Information System, Business Performance, Rural Banks

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1. INTRODUCTION

In the current information technology (IT) era, business models are greatly influenced by global changes, digitalization, competition in the information sector, and rapid dissemination of knowledge (Lutfi, Alkelani, Alqudah, et al., 2022; Saad, 2023). This era has resulted in significant IT investments across various activities, industries, and other sectors. IT investments significantly impact a firm's profitability (Mithas et al., 2012). The essence of IT advancements impacts fundamental changes in business models (Lutfi, 2022), bringing significant opportunities and benefits to all business organizations (Lutfi, 2021), specifically financial organizations, due to limited human resources and budget allocations (Saad, 2023).

In financial organizations, improving services to meet regulations, control, cost reduction, procurement, supervision, and resources is required to achieve their goals (Alshira'h et al., 2020). This activity requires collaboration with the IT department, specifically for the role of accounting information system (AIS) to provide positive results, such as improving service and management, reducing costs, and minimizing errors to improve performance (Lutfi, 2021). AIS is a management information system (IS) that collects, analyzes, categorizes, addresses, and provides users with financial information for decision-making (Saad, 2023).

In the banking context, especially in rural banks in Bali, Indonesia, efforts to adopt AIS have increased in recent years in the hope of increasing efficiency and performance. According to Ali and Abu-AlSondos (2020), AIS adoption can increase operational efficiency and business processes, thereby increasing performance. Additionally, the use of AIS is necessary to avoid harmful practices. If rural banks in Bali, Indonesia, continue to use a manual system, they will not obtain reliable information (Hardani & Ramantha, 2020).

However, according to Kepramareni et al. (2022), there are several problems with using AIS in rural banks in Bali, Indonesia, namely, the lack of employee ability to operate the system and the low desire of employees to improve their competence, which influences the large number of errors that occur. This indicates that the human capital (HC) in rural banks in Bali, Indonesia, is of low quality, even though Aman-Ullah et al. (2022) said that organizations with quality HC can utilize AIS well and improve organizational performance.

Based on existing phenomena, assessing the impact of AIS use on business performance is the primary goal of this study for rural banks in Bali, Indonesia, by expanding the Delone and McLean (D&M) IS success model from DeLone and McLean (2003) by adding the HC variable. It is crucial to include HC because if an organization has reliable HC, it will be able to optimally utilize AIS so that business performance can increase, and vice versa. Therefore, this study aims to answer the following research questions:

RQ1: Does system, information, and service quality influence accounting information system utilization?

RQ2: Does accounting information system use affect business performance and user satisfaction?

RQ3: Does user satisfaction affect business performance?

RQ4: Does human capital strengthen the influence of user satisfaction on business performance?

RQ5: Does user satisfaction mediate the effect of the utilization of accounting information systems on business performance?

This study supplements the IS and AIS literature in several ways. It first provides empirical support for successfully adopting the D&M IS success model under the condition of rural banks in Bali, Indonesia. Second, it provides evidence that HC can strengthen the effect of AIS on business performance. Third, we provide insights into rural banks in Bali, Indonesia, regarding the importance of utilizing AIS, user satisfaction, and HC to improve business performance.

The structure of this paper is as follows. Section 2 reviews the relevant literature. Section 3 presents the methodology that has been used in this research. Section 4 describes the research results and Section 5 discusses them in detail. Section 6 outlines conclusions, limitations, and recommendations for future research.

2. LITERATURE REVIEW

2.1. Resources based theory

The resource-based theory (RBT) suggests that competitive and sustainable advantages are primarily driven by firms' unique and priceless assets and capacities (Barney et al., 2021). This theory examines a business's internal strengths and weaknesses and decides on resource allocation, competitive position, and long-term strategic planning. By identifying and exploiting their unique resources (resources that are valuable, scarce, difficult to replicate, and cannot be replaced), organizations can achieve superior and sustainable performance in their respective industries (Barney & Mackey, 2015). Rural banks' unique capabilities and resources enable them to achieve superior business performance. In this case, RBT is used to explain that with the implementation of rural banks in Bali, Indonesia's AIS, Indonesia can obtain superior performance.

2.2. Delone and McLean information system success model

The D&M IS success model was first created in 1992 and aimed to provide a thorough knowledge of IS success by defining, characterizing, and elucidating the connections between the six success aspects. The updated model consists of six interrelated IS success dimensions: information quality, system quality, service quality, system intention, user satisfaction, and clean system benefits (DeLone & McLean, 1992). An updated IS success model DeLone and McLean (2003) propose five quality constructs of e-commerce success information: 1) completeness, 2) accuracy, 3) format, 4) timeliness, and 5) relevance.

2.3. Relationship between information quality and accounting information system utilization

Organizations utilize IS today to stay ahead (Hashim, 2022). Organizations utilizing AIS believe that information quality is essential because it can encourage users to use it more intensively (Lutfi, Alkelani, Alqudah, et al., 2022). However, accounting information is based on past activities, making reliable assessments an obstacle (Akpan et al., 2021). When users find information that meets their needs and provides valuable insights, they are likely to rely on it and engage with it extensively.

Previous studies have proven that information quality significantly affects the use of AIS in Sudanese banks (Saad, 2023). Information quality significantly positively affects using e-accounting (Lutfi, Alkelani, Alqudah, et al., 2022). Studies on small and medium enterprises (SMEs) in Iraq have significantly improved the quality of information (Hashim, 2022). The first hypothesis is based on the research mentioned above:

H1: Information quality has a positive effect on accounting information system utilization.

2.4. The relationship between system quality and accounting information system utilization

System quality measures how well the system software can process data into information (Benmoussa et al., 2018). Organizations that adopt a quality system will encourage users to use it more intensively because it will speed up the process, so that they can complete work on time with good quality. Organizations view high system quality as the main factor in system utilization. In this case, AIS was revealed in a study by DeLone and McLean (2003) which stated that quality system design would be able to increase system utilization.

Previous research has demonstrated that system quality influences the use of AIS, for example (Lutfi, Alkelani, Al-Khasawneh, et al., 2022; Saad, 2023). Based on this explanation, the following hypothesis tested is:

H2: System quality has a positive influence on accounting information system utilization.

2.5. Relationship between service quality and accounting information system utilization

The overall support offered by a service provider is referred to as service quality. Such support applies not only to IS departments but also to departments that are new or outsourced to Internet service providers (DeLone & McLean, 2003). Success in utilizing AIS is primarily determined by the kind of service that the IS department offers to all its users. By providing fast and reliable services to users, IS specialists encourage them to utilize AIS effectively (Gorla et al., 2010).

A previous study by Hidayah et al. (2020) shows that service quality significantly influences the perception of usefulness and ease of use of the AIS application. The same results were proven by Apsari et al. (2023), namely that service quality significantly positively affects AIS usage. Therefore, the third hypothesis tested is:

H3: Service quality has a positive effect on accounting information system utilization.

2.6. Effect of accounting information system utilization on user satisfaction and business performance

The accounting information system provides crucial financial information for monitoring and managing organizational resources (Monteiro et al., 2022). Organizations that utilize AIS can increase efficiency, provide accurate information, and make better decisions to improve business performance. AIS can improve professional performance, thereby improving organizational performance (Saad, 2023).

Lutfi, Alkelani, Alqudah, et al. (2022) prove that e-accounting positively affects business performance. Saad (2023) also proves that using AIS improves the banking business's performance in Sudan. Nimali and Tilakasiri (2022) prove that AIS affects financial performance. Aziz (2022) proves that AIS affects business performance in manufacturing companies, while Al-Delawi and Ramo (2020) prove that using AIS can improve management performance.

Utilization of AIS depends on the user's assessment of the system. If they believe using AIS can improve performance, it will potentially cause a rise in satisfaction and regularity of utilization (Almaiah et al., 2022; Lutfi, 2021; Saad, 2023). Almaiah et al. (2022) express that user satisfaction with AIS refers to their perception that the system meets their needs.

The impact of AIS use on user contentment with mobile banking applications is demonstrated by Pratiwi and Mujadilah (2021). Saad (2023) also proves that using AIS significantly affects bank user satisfaction in Sudan. Based on this description, two hypotheses are proposed, namely the fourth hypothesis and the fifth hypothesis as follows:

H4: Utilization of accounting information systems has a positive effect on user satisfaction.

H5: Utilization of accounting information systems has a positive effect on business performance.

2.7. Relationship between user satisfaction and business performance

User satisfaction in utilizing AIS will have an impact on business performance. When users feel satisfied using AIS, they tend to use it effectively, such as processing transactions quickly and avoiding errors, and the information produced is timely, relevant, and reliable, which can help organizations make better decisions, resulting in organizational performance can be improved (Al-Hattami et al., 2021).

Performance is the interaction between users and systems that leads to specific results (Petter & McLean, 2009). Performance in the context of AIS is defined as the system's capacity to deliver timely, accurate, and reliable information (Petter & McLean 2009; Saad, 2023).

Numerous studies that looked into the relationship between the use of AIS and organizational performance discovered that AIS could increase productivity, decision-making, control activities, and financial performance (Setyaningsih et al., 2021; Lutfi, Alkelani, Alqudah, et al., 2022; Saad 2023). Thus, the sixth hypothesis proposed in this research is:

H6: User satisfaction has a positive effect on business performance.

2.8. Human capital strengthens the relationship between accounting information system utilization and business performance

Human capital is professional knowledge or experience possessed by individuals (Gruzina et al., 2021; Astuti et al., 2021) and is a critical element of increasing company assets to increase productivity and maintain competitive advantage (Schultz, 1993). HC is vital for organizations because it is a strategic renewal and innovation source. The essence of HC lies in the intelligence of organizational members (Bontis et al., 2000). Meanwhile (Hanifa et al., 2023) it was said that with HC the organization will gain a sustainable competitive advantage and be able to improve financial performance.

Meanwhile, Bharadwaj (2000) stated that IS specialists with the skills and knowledge they possess can integrate IT in the business planning process more successfully, as well as comprehend and create dependable and affordable applications to meet the needs of the business more quickly than rivals. In this case, organizations with HC can increase the use of AIS to improve business performance.

Aman-Ullah et al. (2022) say HC is vital for businesses to balance their market position and other important organizational performance and sustainability factors. Several studies show that HC influences performance, including Salamzadeh et al. (2023), prove that HC positively influences the performance of digital startups. Meanwhile, Sutanto et al. (2023) found that HC significantly positively affects business performance. Thus, the seventh hypothesis proposed in this research is:

H7: Human capital strengthens the influence of accounting information system utilization on business performance.

2.9. User satisfaction mediates the effect of the use of accounting information systems on business performance

The utilization of AIS helps organizations improve efficiency, accuracy, and decision-making ability in managing the financial and accounting aspects of their business (Setyaningsih et al., 2021). Good utilization of AIS can bring significant benefits to the organization and its users. By providing efficient, accurate, and easy-to-use solutions, AIS can increase user satisfaction in carrying out their daily tasks (Rosa & Purfini, 2019).

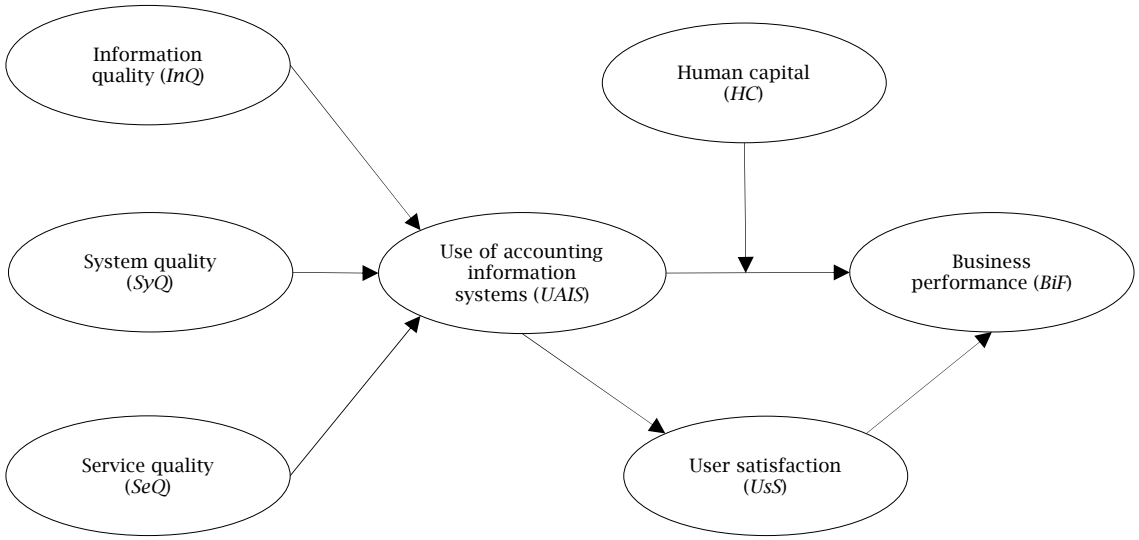
The satisfaction of using AIS not only improves operational efficiency, but also contributes to overall business performance through better decision-making, more effective risk management, and improved relationships with customers and other stakeholders. Thus, user satisfaction can provide a mediating effect on the use of AIS on business performance. Therefore, the eighth hypothesis that is followed in this study is:

H8: User satisfaction mediates the effect of the use of accounting information systems on business performance.

2.10. Conceptual framework

Based on the RBT (Barney & Mackey, 2015; Barney et al., 2021), the IS success model (D&M IS success model) (DeLone & McLean, 1992, 2003), and the results of previous research, the conceptual framework of this research consists of seven variables, namely *InQ, SyQ, SeQ, UAIS, HC, UsS*, and *BiF* shown in Figure 1.

Figure 1. Conceptual framework



3. RESEARCH METHODOLOGY

3.1. Population and sample

A quantitative approach is used in this study. The study population comprised the entire rural bank in Bali, Indonesia. Quoted from the PERBARINDO page (https://www.perbarindo.or.id/), the number of rural banks in Bali was 131. The sample was based on Hair et al. (2017), which is $125 = 5 \times 25$ (number of indicators). The research data were collected using a questionnaire sent to leaders of rural banks in Bali, Indonesia, for three months, from March 2, 2023, to June 2, 2023. A total of 95 questionnaires were obtained and used for the analysis.

Research data was analyzed using a partial least squares structural equation model (PLS-SEM) with WarpPLS 8.0 software. Kock and Hadaya, (2018) and Hair and Alamer (2022) say PLS-SEM is a modeling technique that can analyze causal-predictive relationships between latent variables. In addition, PLS-SEM can estimate complex path models with small sample size problems with the assumption of normality. Meanwhile, Rožman et al. (2020) said PLS-SEM can simultaneously analyze the relationship between independent and dependent variables. However, data analysis for this research can also be carried out using covariance-based structural equation modeling (CB-SEM) with AMOS and LISTREL software.

3.2. Measurement of research variables

The variables *InQ, SyQ, HC*, and *BiF* are measured using four indicators. *SeQ, UAIS*, and *UsS* are measured using three indicators. All indicators used a 5-point Likert scale: 1 = strongly disagree to 5 = strongly agree. The research devices and references used are listed in Table 1.

Table 1. Research device

Variable	*Items*	*Reference*
InQ	Information from AIS is always available on time.	Lin et al. (2006), Lutfi, Alkelani, Alqudah, et al. (2022), Sunarta and Astuti (2023a)
	The information AIS provides is helpful.	
	AIS provides accurate information.	
	AIS provides information that is easy to understand.	
SyQ	The AIS interface can be easily customized.	Lin et al. (2006), Lutfi, Alkelani, Alqudah, et al. (2022), Sunarta and Astuti (2023b)
	Using AIS is very easy.	
	The response provided by AIS is swift.	
	AIS is always accessible and required.	
SeQ	The information received from the IS department is accurate.	Alzoubi (2011), Lutfi, Alkelani, Alqudah, et al. (2022)
	The IS department's training can improve my work's quality.	
	The IS department can provide fast service and solutions to my problems.	
UAIS	AIS is constantly utilized.	Lutfi, Alkelani, Alqudah, et al. (2022)
	Every day, I spend most of my time using AIS.	
	I am dependent on the use of AIS.	
UsS	I am satisfied with InQ..	Hsu et al. (2015), Lutfi, Alkelani, Alqudah, et al. (2022)
	I am satisfied with SyQ..	
	I am satisfied with UsS.	
HC	Leadership and staff are very skilled.	Astuti et al. (2021)
	Management and staff have a good knowledge.	
	Leadership and staff wise.	
	Leadership and staff, experts in their work and functions.	
BiF	The use of AIS can improve operational performance.	Laitinen (2014), Lutfi, Alkelani, Alqudah, et al. (2022)
	The use of AIS can increase profitability.	
	The use of AIS can improve financial performance.	
	The use of AIS can provide us with accurate data.	

4. RESULTS

4.1. Respondent profile

The profile of respondents who participated in this research is presented in Table 2.

Table 2 shows that most respondents have between 5–10 years of work experience, as many as 70 people or 73.68%; 91 people or 95.79% served as financial managers. Judging from gender, as many as 52 people or 54.74% are men with education levels of most of them are scholars as many as 87 people or 91.58%.

Table 2. Respondent profile

Description	*Category*	*Amount (n = 95)*	*Percentage (%)*
Work experience	<= 5 years	10	10.53%
	5–10 years	70	73.68%
	> 10 years	15	15.79%
Position	Top manager	4	4.21%
	Finance manager	91	95.79%
Gender	Male	52	54.74%
	Female	43	45.26%
Age	≤ 30 years old	6	6.32%
	31–40 years old	79	83.16%
	> 40 years old	10	10.53%
Educational level	Diploma	5	5.26%
	Bachelor	87	91.58%
	Masters	3	3.16%

4.2. Evaluation of the outer model

The research data were analyzed using the PLS-SEM with WarpPLS 8.0 software. Using PLS-SEM, the analysis was carried out in two stages: the analysis of the outer model and the analysis of the inner model.

Outer model evaluation determines whether the observed indicator construction has reliability and validity (Hair et al., 2019). Testing the validity and reliability of items and constructs must be done by Straub et al. (2004). Reliability testing uses composite reliability because it provides more accurate information than Cronbach's alpha (Chin et al., 2003). The composite reliability value meets the criteria if the composite reliability coefficient is > 0.7 (Nunnally & Bernstein, 1994). Table 3 shows that all constructs have composite reliability > 0.7; thus, all indicators used to measure the constructs are reliable.

Table 3. Convergent validity test results (Part 1)

Construct	*Item*	*Factor loading*	*AVE*	*Composite reliability*	*Cronbach's alpha*	*Full colin. VIF*
InQ	*InQ1*	0.905	0.802	0.942	0.918	2.307
	InQ2	0.915				
	InQ3	0.881				
	InQ4	0.881				
SyQ	*SyQ1*	0.751	0.720	0.911	0.869	2.27
	SyQ2	0.874				
	SyQ3	0.887				
	SyQ4	0.875				
SeQ	*SeQ1*	0.884	0.717	0.883	0.800	1.861
	SeQ2	0.886				
	SeQ3	0.764				

Table 3. Convergent validity test results (Part 2)

Construct	Item	Factor loading	AVE	Composite reliability	Cronbach's alpha	Full colin. VIF
UAIS	*UAIS1*	0.894	0.848	0.944	0.910	1.767
	UAIS2	0.918				
	UAIS3	0.950				
UsS	*UsS1*	0.768	0.644	0.844	0.723	2.818
	UsS2	0.823				
	UsS3	0.815				
BiF	*BiF1*	0.880	0.774	0.932	0.903	1.648
	BiF2	0.888				
	BiF3	0.888				
	BiF4	0.863				
HC	*HC1*	0.851	0.732	0.916	0.878	1.168
	HC2	0.832				
	HC3	0.871				
	HC4	0.867				
*HC * UAIS*		1.000	1.000	1.000	1.000	1.147

Note: n = 95, AVE — average variance extracted, VIF — variance inflation factor.

Validity testing uses convergent validity and discriminant validity. Table 3 shows that convergent validity has been fulfilled. This can be seen from the value of the loading factor, which is greater than 0.7, and the AVE > 0.5 (Chin, 1998; Hair et al., 2017).

Discriminant validity was evaluated using a cross-loading indicator (Fornell & Larcker, 1981). Good discriminant validity is indicated by the square root of the AVE for each construct, the value of which is greater than the correlation between constructs in the model (Fornell & Larcker, 1981). Table 4 shows that discriminant validity has been fulfilled. This can be seen from the AVE root value in the diagonal column being more significant than the correlation between constructs in the same column.

Table 4. Correlations among latent variables vs. with square roots of AVEs

Variable	InQ	SyQ	UAIS	UsS	SeQ	BiF	HC	HC * UAIS
InQ	0.896							
SyQ	0.570	0.848						
UAIS	0.438	0.513	0.921					
UsS	0.730	0.707	0.621	0.802				
SeQ	0.419	0.584	0.475	0.625	0.847			
BiF	0.475	0.501	0.414	0.518	0.452	0.880		
HC	0.332	0.229	0.160	0.291	0.111	0.271	0.855	
HC * UAIS	-0.085	-0.163	-0.244	-0.174	-0.143	0.086	0.056	1.000

Note: Square roots of AVEs are shown on diagonal.

Based on the analysis that has been done, it can be said that the measurement model of this research construct is reliable and valid.

4.3. Structural model testing

Determining the structural model for this research uses the bootstrap resampling 500 methods. The results of the analysis of the relationship model between variables are shown in Figure 2 and Table 8, showing that *InQ* has a significant positive effect on the *UAIS* ($\beta = 0.22$, p = 0.02); thus, the *H1* failed to be rejected. *SyQ* has a significant positive effect on *UAIS* ($\beta = 0.27$, p = 0.02), with the *H2* failing to be rejected. Meanwhile, *SeQ* has a positive and insignificant effect on the *UAIS* ($\beta = 0.19$, p = 0.10); thus, the *H3* is rejected.

The *UAIS* has a significant positive effect on *UsS* ($\beta = 0.67$, p < 0.01) and *BiF* ($\beta = 0.21$, p = 0.03); thus, the *H4* and *H5* hypotheses fail to be rejected. *UsS* has a positive effect on *BiF* ($\beta = 0.36$, p < 0.01); thus, the *H6* fails to be rejected. Lastly, *HC* moderates the influence of the *UAIS* on *BiF* ($\beta = 0.23$, p = 0.01); thus, the *H7* fails to be rejected.

Figure 2. Full model analysis

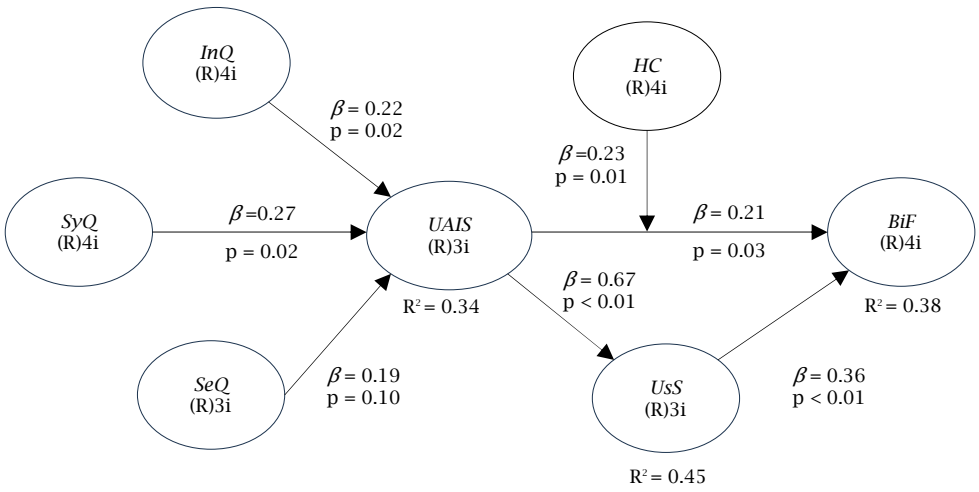


Table 5. A theoretical model of the direct relationship of research variables

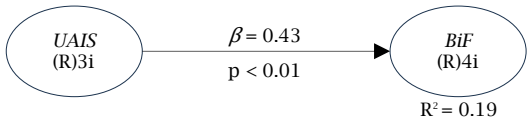
Independent variable	*Dependent variable*	*Hypotheses*	*Relevant path*	*Path coefficient*	*p-value*	*Remarks*
InQ	*UAIS*	*H1*	0.22	*InQ → UAIS*	0.02	Supported
SyQ	*UAIS*	*H2*	0.27	*SyQ → UAIS*	0.02	Supported
SeQ	*UAIS*	*H3*	0.19	*SeQ → UAIS*	0.10	Not supported
UAIS	*UsS*	*H4*	0.67	*UAIS → UsS*	< 0.01	Supported
UAIS	*BiF*	*H5*	0.21	*UAIS → BiF*	0.03	Supported
UsS	*BiF*	*H6*	0.36	*UsS → BiF*	< 0.01	Supported
*HC * UAIS*	*BiF*	*H7*	0.21	*HC * UAIS → BiF*	0.01	Supported

The results of the coefficient of determination (R^2) test as shown in Figure 2, which shows the predictive power of exogenous variables, namely *InQ*, *SyQ*, and *SeQ*, against endogenous latent variables, namely the *UAIS* of 0.34, with a weak category, this is appropriate (Hair et al., 2017) which sets R^2 values of 0.75, 0.50 and 0.25 can be interpreted as substantial, moderate and weak predictive forces. The ability to predict the *UAIS* on *UsS* is 0.45, with a weak category. Meanwhile, the *UAIS* and *UsS* have a predictive force of 0.38 also with a weak category.

4.4. Testing of mediating effects

To examine the role of *UsS* in mediating the *UAIS* on *BiF* using a three-step approach (Hair et al., 2019). The first step is to analyze the direct effect of *UAIS* on *BiF*, namely *UAIS → BIF*, $\beta = 0.43$; $p < 0.01$. The results of the direct influence test appear in Figure 3.

Figure 3. Direct influence of UAIS on BiF



The second step is to test the indirect effect using the PLS-SEM triangle, namely the *UAIS* on *UsS* and *UsS* on *BiF* as follows: *UAIS → UsS*; $\beta = 0.67$; $p < 0.01$ and *UsS → BIF*, $\beta = 0.36$; $p < 0.01$.

The third step is to calculate the variance accounted for (VAF) by the indirect influence divided by the total influence formula. Total influence is direct influence plus indirect influence. If the VAF value is above 80%, this indicates that there is full mediation, while if the VAF value is between 20% to 80%, it shows partial mediation, while if the VAF value is less than 20%, it can be concluded that there is almost no mediation effect (Sarstedt et al., 2014). The test results are presented in Table 6.

Table 6. The results of the VAF test of the relationship between *UAIS* and *BiF* through *UsS*

Description	*Value*
Indirect effect 0.67 x 0.36 (*UAIS → UsS* = 0.67; and *UsS → BIF* = 0.49)	0.24
The direct effect of *UAIS* on *BiF*	0.36
Total effect (0.24 + 0.36)	0.60
VAF = indirect effect divided by the total influence 0.24 / 0.60	0.40

Table 6 shows a VAF value of 0.40 (40%) greater than 20%, so it can be concluded that *UsS* mediates the effect of *UAIS* on *BIFs* partially; thus, the *H8* fails to be rejected.

5. DISCUSSION

Acceptance of the *H1* means that as the quality of information increases, the use of AIS increases. Quality information (relevant, reliable, timely, and complete) can encourage users to use the AIS more intensively. Users who receive incorrect, disorganized, and unrelated information may find the AIS useless (Al-Okaily et al., 2021). These results are in line with the D&M IS success model (DeLone & McLean, 2003) and support previous studies that found that information quality influences the use of e-accounting (Lutfi, Alkelani, Alqudah, et al., 2022) and the use of AIS (Saad, 2023).

Acceptance of the *H2* means that the better the quality of AIS implementation, the greater the increase in the use of AIS. With an integrated system, ease of use, and swift response time, users are increasingly utilizing AIS. The positive relationship between system quality and the use of AIS is in line with the D&M IS success model (DeLone & McLean, 2003), which states that incredibly informed and effective use continues to be an essential indication of IS success for many systems. Several previous studies have shown that system quality positively affects system utilization (Saad, 2023; Lutfi, Alkelani, Alqudah, et al., 2022).

Rejecting the *H3* implies that the increase in the use of AIS is insignificant as service quality increases. This can be explained by the fact that even though AIS has the latest hardware and software, is reliable, provides fast service to users, has the knowledge to do their job well, and puts the interests of users first (DeLone & McLean, 2003), it has not been able to increase utilization intensity. The results of this study support previous studies (Saad 2023; Lutfi, Alkelani, Alqudah, et al., 2022), which proved that service quality does not affect system utilization.

The acceptance of the *H4* means that the more use of AIS increases, the more user satisfaction will increase. This means that the greater the increase in the use of AIS, the greater the user satisfaction. This can be explained by implementing AIS, which is easy to use, has an attractive interface, and can produce quality information, place of time, and integrated information that can increase user satisfaction. In addition, utilizing AIS helps to automate and integrate business processes, reduce manual work, and increase operational efficiency. Thus, users feel satisfied because they can complete tasks more quickly and easily. These research results support those of previous studies (Pratiwi & Mujadilah, 2021; Saad 2023; Lutfi, Alkelani, Alqudah, et al., 2022; Aziz, 2022).

The acceptance of the *H5* means that the greater the use of AIS, the greater the organizational performance. This can be explained by utilizing AIS to simplify the process of recording transactions, managing payables and receivables, collecting taxes, and closing books. Using AIS, transactions can be recorded quickly, accurately, and error-free. AIS can

produce quality information that can be used for decision-making, and the use of AIS can reduce costs. Various benefits can be obtained by using AIS to increase business performance. The results of this research support previous studies such as (Lutfi, Alkelani, Alqudah, et al., 2022; Saad, 2023).

The *H6* is accepted, which means that the more satisfied users are using AIS, the better the business performance of rural banks in Bali, Indonesia. This can be explained by the fact that users are satisfied with AIS and tend to use the system more efficiently and effectively to improve business performance. However, on the other hand, if users feel dissatisfied with using AIS, the tendency will be to reduce business performance. Therefore, rural banks in Bali, Indonesia, must increase AIS user satisfaction to improve business performance. This research aligns with the D&M IS success model, which predicts that user satisfaction influences the net benefit. The results of this study support those of previous studies (Saad, 2023; Arisman & Fuadah, 2017). However, the research does not support these studies (Lutfi, Alkelani, Alqudah, et al., 2022).

The *H7* states that *HC* strengthens the influence of the use of AIS on business performance. This means that organizations that utilize AIS improve their performance in the presence of *HC*. *HC* refers to the knowledge, skills, expertise, and competencies employees possess in an organization (Aman-Ullah et al., 2022). With *HC*, AIS users at rural banks in Bali, Indonesia can utilize AIS more effectively, avoid errors, and produce quality information. In addition, *HC* can reduce costs, make better decisions, and innovate so that performance can be improved.

The acceptance of the *H8*, which states that user satisfaction mediates the influence of AIS users on business performance, means that the business performance of rural banks in Bali, Indonesia can be improved not only by the use of AIS, but also through the role of user satisfaction as a mediating factor that can explain the relationship between the utilization of AIS and business performance. User satisfaction is a key factor that explains how IS utilization of IS can affect business performance. This highlights the importance of understanding the psychological aspects and user experience in the context of IS to improve overall business outcomes.

6. CONCLUSION

The study's results provide empirical evidence that information quality and system quality can increase the utilization of AIS, whereas service quality has not been able to increase the utilization of AIS. This study also provides empirical evidence that business performance can be improved by utilizing AISs and user satisfaction. Meanwhile, the existence of HC can strengthen the influence of AIS on business performance. This means that the use of AIS can improve business performance if rural banks have reliable HC. Finally, user satisfaction mediates the effect of the use of AIS on business performance. The higher the user satisfaction with the use of AIS, the greater the influence on the business performance of rural banks in Bali, Indonesia. In other words, user satisfaction is an important factor affecting the effective use of AIS to improve business performance.

This research contributes to the RBT (Barney et al., 2021), which reveals that competitive advantage will be melted if the organization has unique resources and can exploit them optimally. In this case, business performance increases when rural banks have unique resources, namely AIS of good quality that can be exploited optimally.

In addition, this study also contributes to the D&M IS success model (DeLone & McLean, 2003), in which the use of AIS is determined by system quality, information quality, and service quality. To improve business performance, it is necessary to add HC variables to the relationship between the use of AIS and business performance, as well as the role of mediating user satisfaction.

The results of this research have important implications for rural banks in Bali, Indonesia, AIS vendors, and consultants. For rural credit banks, the research results can provide practical support regarding the importance of utilizing AIS to improve business performance. When utilizing AIS, paying attention to user and HC satisfaction is necessary because user satisfaction can improve business performance. Meanwhile, the existence of HC in an organization is very important because it can improve business performance. Providing a quality AIS is necessary for AIS vendors and consultants, encouraging users to use it better because it can improve business performance.

This study has several limitations. First, the sample size was relatively small, which impacted the generalizability of the results. Second, this study uses a survey method, which results in a lack of depth in the information obtained. Third, there are limitations to the generalization. Research results depend on certain conditions; therefore, they cannot be generalized to different conditions.

Future research should consider several variables to make the model more comprehensive, such as innovation and management support. Future research should expand the sample size used. It is also necessary to consider a qualitative approach to determine how information sharing can occur.

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