THE INFLUENCE OF INFORMATION TECHNOLOGY ADVANCEMENT, USER TECHNIQUES, AND TRAINING ON THE EFFECTIVENESS OF ACCOUNTING INFORMATION SYSTEMS

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Abstract. The rapid development of technology has significantly transformed the field of information systems, directly affecting the performance of organizations. The implementation of Accounting Information Systems (AIS) has become a crucial strategy in achieving organizational goals. This study aims to empirically examine the influence of information technology advancement, user techniques, and training on the effectiveness of AIS. The research was conducted on 20 Savings and Loan Cooperatives (SLCs) in Jembrana Regency. The sampling technique used was non-probability sampling, specifically purposive sampling, with the criteria being active cooperatives that have implemented computer-based AIS. Data were collected using a questionnaire, resulting in 60 respondent answers, and were analyzed using SPSS Statistics 26. The results indicate that information technology advancement, user techniques, and training have a positive and significant effect on the effectiveness of AIS. The implications of this research highlight the importance of enhancing information technology advancements, ongoing training, and the development of user skills to improve the effectiveness of accounting information systems, thereby supporting the performance of savings and loan cooperatives and contributing to local economic growth. This study serves as empirical evidence for the Unified Theory of Acceptance and Use of Technology (UTAUT), which explains how factors such as performance expectancy, effort expectancy, social influence, and facilitating conditions contribute to the acceptance and use of accounting information systems.
Keywords: Effectiveness of Accounting Information Systems, Information Technology, User Techniques, Training

INTRODUCTION

The advancement of information and computer technology has reshaped how people conduct daily activities worldwide. Its role across all sectors has ushered in a new era of speed and efficiency beyond expectations. This progress includes the development of IT infrastructure such as hardware, software, storage, and communication systems. These advancements have had a substantial impact on Accounting Information Systems (AIS), transitioning from manual to computerized systems supported by more advanced tools and skilled human resources.

Technology has driven progress across many areas, with accounting information becoming a vital tool not only for financial control but also for performance measurement (Al-Delawi & Ramo, 2020). AIS is essential in supporting decision-making by creating efficiency, improving performance, and meeting customer needs (Agustin et al., 2020). It assists in storing, processing, and retrieving information for managers and other users to make informed decisions (Alaoma et al., 2020). An effective AIS is one that produces timely, accurate, and reliable information that meets user expectations (Ernawatiningsih & Kepramareni, 2019).

Today's business environment is becoming increasingly complex and competitive, pushing organizations to adapt to technological developments to meet customer demands and outperform competitors. Enhancing information quality and the use of AIS is one strategy for remaining competitive (Al-Eqab & Adel, 2013). AIS plays a critical role in improving organizational performance, particularly in decision-making, by providing accurate and timely financial information. The system's success depends on its functionality, user-friendliness, and how effectively it utilizes available technology.

User satisfaction with AIS reflects confidence in the system's ability to meet their needs, minimize errors, and deliver timely information. Effective system use requires capable users; the more skilled the user, the more efficient AIS implementation becomes. Training increases employee confidence in using new systems and is vital to enhancing user competence. A reliable AIS cannot perform optimally without skilled users. Therefore, training programs must be designed to improve employee capabilities, especially for those directly interacting with the system, as well-trained employees can optimize system performance to the organization's benefit.

Effectiveness is a measure of how well targets are achieved in terms of quality and timeliness, with a focus on output. A system is considered effective when it positively impacts its users. The quality of AIS can be evaluated based on accuracy, timeliness, completeness, and consistency (Al-Hiyari et al., 2013). The effectiveness of AIS serves as a key indicator of system performance.

One of Indonesia's legal business entities is the cooperative. According to Government Regulation No. 9 of 1995, savings and loan cooperatives must adhere to cooperative principles and serve their members and other cooperatives. Cooperatives play a role in improving member welfare and contributing to national economic development based on Pancasila and the 1945 Constitution. To ensure operational transparency and efficiency, cooperatives must obtain business licenses and be supervised by the government. Implementing AIS supports more accurate and timely financial transaction recording and reporting, and its effectiveness is vital for sustainable cooperative operations.

Savings and Loan Cooperatives (SLCs), which focus solely on savings and lending activities, have shown significant growth. SLCs collect member savings and lend to those in need of financial support. Their growth is supported by the expansion of micro, small, and medium enterprises (MSMEs), particularly in Bali's Jembrana Regency. In this context, microfinance institutions, including SLCs, play a critical role.

Jembrana Regency, located in western Bali, has significant potential to contribute to the region's economic development. According to the Department of Cooperatives, SMEs, Industry, and Trade, in 2023 there were 289 cooperatives in the regency, though 66 were declared inactive. Currently, there are 32 active and registered SLCs, with 20 of them having implemented AIS in their operations. These 20 SLCs serve as the focus of this study.

Table 1. Cooperatives in Jembrana Regency that used SIA

No	Cooperative Name	Aplication used
1	Kasih Abadi	Sikopdit online
2	Artha Anugerah Blambangan	Djoin
3	Sedana Yoga Amertha	Djoin
4	Dana Mitra Rahayu	Ksp online
5	Sumber Usaha	My koperasi

No	Cooperative Name	Aplication used
6	Buka Harapan	Ksp online
7	Cipta Mandiri	Ksp online
8	Eka Bali Mandiri	Djoin
9	Swadana Guna Jaya	Djoin
10	Artha Sedana Bakthi	Djoin
11	Mekar Sari Artha	coopr
12	Amertha Satya Nugraha	Djoin
13	Bangun Jaya Dewata Sukses	Ksp online
14	Sinar Bali Mandiri	Djoin
15	Wahana Bakthi Mandiri	Ksp online
16	Mertha Lestari	My koperasi
17	Graha Wahyu Mertha	My koperasi
18	Panca Karya	Myob
19	Aswin Swadana Sejahtera	Giosof
20	Sari Sudana	Djoin

One of the applications used is the Djoin application, among several other systems. Coopmax Djoin is a web-based core system designed to enhance the operational efficiency of savings and loan cooperatives through various key features. One important feature is financial management, where the system automatically records deposit and loan transactions, calculates interest and penalties in real-time, and integrates financial reports in accordance with cooperative standards. Additionally, this system includes member management, providing a centralized database for member data and systematically recording each member's deposit and loan history.

Coopmax Djoin can generate automatic financial reports, such as income statements, balance sheets, and cash flow statements, while also providing an analysis of the cooperative's health based on financial ratios to ensure compliance with accounting standards. Data security is also a priority, with a cloud-based system that guarantees security and flexible access, supported by data encryption to prevent information leaks. With these features, Coopmax Djoin plays a crucial role in facilitating more efficient and transparent cooperative management.

From the perspective of Standard Operating Procedures (SOP), this application follows a process flow that begins with member registration and verification by the cooperative's management. Once registered, members can conduct transactions according to their rights and obligations. Every transaction is recorded in the system and can be audited by cooperative management to ensure transparency and compliance with applicable regulations. With the implementation of Accounting Information Systems (AIS) through the use of such applications, savings and loan cooperatives in Jembrana Regency have become increasingly modern and capable of providing faster, more accurate, and more reliable services to their members.

The most critical perspective within an organization is human resources, which directly affects the quality of cooperative financial reports. Unsynchronized financial reporting may lead to efficiency and effectiveness issues. An effective financial report is characterized by data accuracy and timely delivery. Timeliness and quality of annual financial reports determine the usefulness of the information provided to stakeholders. According to Lois et al. (2017), system implementation in organizations faces two major

outcomes: success or failure. To avoid system failure, it is important to identify and analyze both internal and external factors affecting the effectiveness of information systems. Work productivity is essential to ensuring the continuity of a business. Improving individual performance is closely related to the successful completion of tasks, supported by available information technology. However, improved individual performance will not be achieved if the AIS implementation does not align with user needs. The effectiveness of AIS is measured by the extent to which the system serves the information needs of its users.

The effectiveness of AIS implementation in savings and loan cooperatives can be analyzed using the Unified Theory of Acceptance and Use of Technology (UTAUT) approach. The UTAUT model emphasizes four main constructs influencing technology acceptance and usage behavior: performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). In the UTAUT context, advances in information technology contribute to performance expectancy, which reflects the degree to which users believe that technology will enhance their performance. Digital system implementation in cooperatives allows for automatic, real-time, and accurate transaction recording, thereby improving financial management efficiency (Agustina & Sari, 2020). Modern, technology-based systems also offer easier access to information and more transparent financial monitoring, increasing user acceptance and trust in the system. These findings are supported by studies conducted by Meiliani et al. (2024), Muslim et al. (2022), and Putri & Srinadi (2020). However, research by Tirtayasa et al. (2022) and Sari et al. (2019) found that technological advancement does not significantly affect the effectiveness of AIS.

User technique or individual ability to operate AIS is related to effort expectancy, i.e., perceived ease of use. Muslim et al. (2022) found that user technique defined as individual skills in operating AIS affects the effectiveness of AIS. Users who are proficient in operating AIS functions contribute to better system performance (Putra & Juliarsa, 2024). Cooperative staff with strong technical skills can manage financial data more quickly, minimize errors, and improve the accuracy of financial reports, ultimately enhancing efficiency and transparency. Nevertheless, Meiliani et al. (2024) reported that user technique did not significantly impact AIS effectiveness.

Training is part of facilitating conditions in the UTAUT model and plays a crucial role in supporting AIS effectiveness. Training enhances user understanding of system features and operational procedures, increasing their confidence in facing technical challenges (Hassairi, 2021). It also boosts perceived usefulness, as knowledgeable users are better able to utilize system features to enhance work efficiency and the quality of financial reports. Consequently, continuous training helps reduce resistance to new technology adoption, increases system acceptance, and ensures effective AIS implementation tailored to cooperative needs.

While information technology support is crucial for cooperative operations, its implementation remains limited in savings and loan cooperatives. This is largely due to low levels of IT literacy and a shortage of IT professionals within cooperatives' financial operations.

This research builds upon the study by Putri & Srinadi (2020), which investigated the influence of information technology sophistication and user technique on AIS effectiveness. The similarities between the two studies lie in examining the influence of

technological advancement and user technique on AIS effectiveness. However, this study differs in several aspects:

1. The previous research was conducted at Village Credit Institutions (LPD) in Ubud District, Gianyar Regency, while the current research focuses on Savings and Loan Cooperatives in Jembrana Regency;
2. This study introduces an additional independent variable—training.

Based on the background and the varying results from previous studies, this research is titled: "The Influence of Information Technology Advancement, User Technique, and Training on the Effectiveness of Accounting Information Systems."

METHOD

This study employs a quantitative approach with a causal associative research design to examine the influence of information technology advancement, user technique, and training on the effectiveness of Accounting Information Systems (AIS). The research was conducted in savings and loan cooperatives (KSP) located in Jembrana Regency, with the object of the research being the effectiveness of AIS.

A purposive sampling method was used, applying two main criteria: active cooperatives and those that have implemented AIS. Based on this, a total of 20 cooperatives were selected, resulting in 60 respondents comprising managers, savings officers, and loan officers. Primary data were collected using a five-point Likert-scale questionnaire, and its validity and reliability were tested using SPSS.

The independent variables in this study include:

1. Information Technology Advancement – measuring application availability, network access, and accessibility;
2. User Technique – assessing user knowledge, skills, and expertise;
3. Training – evaluated based on content relevance, effectiveness, and relation to system development.

The dependent variable is the effectiveness of AIS, measured using the DeLone and McLean model, which includes system quality, information quality, service quality, information use, user satisfaction, and net benefits. All variables are operationally defined based on previous literature and measured using instruments adapted and modified from prior studies.

Data analysis was performed using descriptive statistics and multiple linear regression. Before testing the model, classical assumption tests were conducted, including normality, multicollinearity, and heteroskedasticity tests. The F-test was used to assess the model's overall fit, while t-tests determined the partial influence of each independent variable on AIS effectiveness. In addition, the adjusted R^2 coefficient was used to measure how much variation in AIS effectiveness is explained by the independent variables. This comprehensive process aims to produce objective, valid, and reliable conclusions to contribute to the development of information systems in the cooperative sector.

RESULTS AND DISCUSSION
Research Data
Questionnaire Return Rate
Table 2. Questionnaire Delivery and Return Details

Information	Amount
Questionnaires Distributed	60
Return Questionnaire	60
Questionnaire Not Returned	0
Response Rate	**100%**

Source: processed data 2025

Table 2 shows that 60 questionnaires were distributed to respondents, all of which were returned. None of the returned questionnaires were discarded, so all of them were used in subsequent analyses.

Respondent Characteristics
Table 3. Respondent Characteristics

No	Characteristics	Classification	Amount	
			Person	**Percentage (%)**
1	Gender	Man	19	31.6
		Woman	41	68.3
		Amount	60	100
2	Age	17 – 30 Years	11	18.3
		31 – 40 Years	17	28.3
		41 – 50 Years	25	41.6
		> 50 Years	7	11.6
		Amount	60	100
3	last education	High School/Vocational School	38	63.3
		DIPLOMA	2	3.3
		S1	20	33.3
		Amount	60	100
4	Position	Manager	20	33.3
		Savings Section	19	31.6
		Loan Section	21	35
		Amount	60	100

Source: Processed Primary Data, 2025

Based on the data from respondents presented in Table 3, it shows that the number of employees of Savings and Loan Cooperatives in Jembrana Regency who were sampled was 60 people. When viewed from gender, there were more female respondents than male, totaling 41 respondents with a percentage of 68.3%. In terms of age, those aged 41-50 years dominated with a percentage of 41.6%. In terms of last education, those with the highest education of high school/vocational school dominated with a percentage of 63.3%.

Based on the respondent data presented in Table, it can be seen that the respondents' positions in this study included managers, deposits, and loans. The majority of respondents in this study were in the loans department compared to other positions. This indicates that the loans department constitutes the majority of respondents as users of the accounting information system.

Research Data Testing Results
    Instrument Validity Test

Table 4. Results of Instrument Validity Test

Variables	Statement Items	Pearson Correlation	Information
Advances in Information Technology (X1)	X1.1	0.693	Valid
	X1.2	0.699	Valid
	X1.3	0.653	Valid
	X1.4	0.605	Valid
	X1.5	0.534	Valid
User Technique (X2)	X2.1	0.888	Valid
	X2.2	0.888	Valid
	X2.3	0.945	Valid
	X2.4	0.947	Valid
	X2.5	0.360	Valid
	X2.6	0.399	Valid
Training (X3)	X3.1	0.491	Valid
	X3.2	0.794	Valid
	X3.3	0.788	Valid
	X3.4	0.775	Valid
	X3.5	0.622	Valid
	X3.6	0.600	Valid
	X3.7	0.749	Valid
Effectiveness of Accounting Information System (Y)	Y1.1	0.893	Valid
	Y1.2	0.876	Valid
	Y1.3	0.864	Valid
	Y1.4	0.893	Valid
	Y1.5	0.876	Valid
	Y1.6	0.864	Valid
	Y1.7	0.356	Valid

Source: Processed primary data, 2025

The results of the validity test in Table show that all correlation coefficient values of the variable indicators Information Technology Progress, User Techniques, and Training have a significant effect onEffectiveness of Accounting Information SystemsThe tested items had a Pearson correlation value greater than 0.30. These results indicate that the statements used in this study have met data validity requirements and are suitable for use as research instruments.

Instrument Reliability Test

Table 5. Results of Instrument Reliability Test

Variables	Number of Statements	Cronbach's Alpha	Information
Advances in Information Technology (X1)	5	0.618	Reliable
User Technique (X2)	6	0.867	Reliable
Training (X3)	7	0.807	Reliable
Effectiveness of Accounting Information System (Y)	7	0.874	Reliable

Source: Processed primary data, 2025

Table 5 shows that each instrument's Cronbach's Alpha value is greater than 0.6 (Cronbach's Alpha > 0.6). This indicates that all research instruments have met reliability requirements and can be used for research.

Descriptive Statistical Analysis

Table 6. Results of Descriptive Statistical Analysis

	N	Min.	Max.	Mean	Standard Deviation
Advances in Information Technology (X1)	60	2.40	5.00	4.0100	.71443
User Technique (X2)	60	2.33	5.00	4.3190	.71902
Training (X3)	60	2.29	4.43	3.3568	.62688
Effectiveness of Accounting Information System (Y)	60	2.29	5.00	3.8847	.70790
Valid N (listwise)	60				

Source: Processed data, 2025

Based on the results of the descriptive statistical analysis in Table 6, it shows that the number of observations (N) in this study was 60 samples. The explanation of the descriptive statistical results in this study is as follows:

1) Advances in Information Technology

The information technology advancement variable has a minimum value of 2.40 and a maximum value of 5.00. The information technology advancement variable shows an average value of 4.01, which indicates that most savings and loan cooperatives in Jembrana Regency have utilized information technology advancements well, including the use of the internet, accounting information systems, and sophisticated hardware. The standard deviation value of the information technology advancement variable is 0.71443. This means that this value is lower than the average value, which means that the distribution of data related to information technology advancements is even.

2) User Technique

The user technique variable has a minimum value of 2.33 and a maximum value of 5.00. The user technique variable shows an average value of 4.31, which indicates that In general, user skills or techniques in operating the accounting information system at savings and loan

cooperatives in Jembrana Regency are in the very good category. The majority of respondents felt quite skilled in utilizing the existing system. The standard deviation value for the user technique variable was 0.71902. This value is lower than the average value, indicating that the distribution of data related to user techniques is even.

3) Training

The training variable has a minimum value of 2.29 and a maximum value of 4.43. The training variable shows an average value of 3.35, which indicates that The implementation of training for accounting information system users at savings and loan cooperatives in Jembrana Regency is considered quite good. Most respondents assessed the training as adequate, but there is still room for improvement to optimize the training. The standard deviation value for the user technique variable is 0.71902. This value is lower than the average value, indicating an even distribution of data related to the training.

4) Effectiveness of Accounting Information Systems

The effectiveness variable of the accounting information system has a minimum value of 2.29 and a maximum value of 5.00. The effectiveness variable of the accounting information system shows an average value of 3.88, which indicates that the effectiveness of the accounting information system in savings and loan cooperatives in Jembrana Regency is generally in the good category. This indicates that the majority of cooperatives have been able to utilize the accounting information system effectively in supporting their operational activities and financial reporting. The standard deviation value of the effectiveness variable of the accounting information system is 0.70790. This means that this value is lower than the average value, which means that the distribution of data related to the effectiveness of the accounting information system is even.

Classical Assumption Test Results

1) Normality Test

Table 7. Normality Test

Equality	Asymp. Sig. (2-tailed) Kolmogorov-Smirnov Z
Sub-structural	0.200

Source: Processed data, 2025

Based on the results of the normality test in Table 7, it shows that the Kolmogorov-Smirnov value is greater than the alpha value of 0.05, indicating that the data used in this study is normally distributed, so it can be concluded that the model meets the normality assumption.

2) Multicollinearity Test

Table 8. Multicollinearity Test

Equality	Model	Collinearity Statistics	
		Tolerance	VIF
Sub-structural 1	Advances in Information Technology	0.761	1,315
	User Technique	0.794	1,259
	Training	0.765	1,306

Source: Processed data, 2025

Based on the results of the multicollinearity test in Table 8, it is shown that there are no independent variables that have a tolerance value of less than 0.10 and there are also no independent variables that have a VIF value of more than 10. So it is stated that the regression equation model is free from multicollinearity symptoms.

3) Heteroscedasticity Test

Table 9. Heteroscedasticity Test

Equality	Variables	t	Sig.
Sub-structural 1	Advances in Information Technology	1,306	0.197
	User Technique	0.906	0.369
	Training	-1,647	0.105

Source: Processed data, 2025

Based on Table 9, it is shown that each has a significance value greater than 5% (0.05) using the Glesjer test. This indicates that the independent variables used in this study do not significantly influence the dependent variable, namely the absolute residual value. Therefore, this study is free from symptoms of heteroscedasticity.

Multiple Linear Regression Test Results

Table 10. Results of Multiple Linear Regression Analysis Test

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-0.527	0.301		-1,748	0.086
	Advances in Information Technology	0.605	0.065	0.610	9,278	0.000
	User Technique	0.150	0.063	0.153	2,372	0.021
	Training	0.398	0.074	0.353	5,380	0.000

Coefficients[a]

Source: Processed data, 2025

Based on Table 10, it can be seen that the unstandardized coefficients from the results of the multiple linear regression test can form a regression equation in this study as follows:

$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$ ……………………………………….… (1)

$Y = -0.527 + 0.605 X_1 + 0.150 X_2 + 0.398 X_3 + \varepsilon$ …………................................. (2)

Information:
Y = Effectiveness of Accounting Information System
α = Constant value
X_1 = Information Technology Progress
X_2 = User Technique
X_3 = Training
β_1 = Regression coefficient of accounting information system effectiveness (X_1)
β_2 = Regression coefficient of user technique (X_2)
β_3 = Training coefficient (X_2)
ε = standard error (error rate)

The interpretation of the regression model equation above is as follows:

1) The constant value of -0.527 indicates that if all independent variables are stated as constant at zero, then the value of the dependent variable is -0.527 or it can also be interpreted that if there is no influence of advances in information technology, user techniques, and training, then the effectiveness of the accounting information system is -0.527.

2) The coefficient value of the information technology progress variable (X1) is 0.605 with a significance of 0.000, meaning that for every one percent increase in information technology progress, the effectiveness of the accounting information system will increase by 0.605, assuming that other variables are constant.

3) The coefficient value of the user technique variable (X2) is 0.150 with a significance of 0.021, meaning that for every one percent increase in user technique, the effectiveness of the accounting information system will increase by 0.150, assuming that other variables are constant.

4) The coefficient value of the training variable (X3) is 0.398 with a significance of 0.000, meaning that for every one percent increase in training, the effectiveness of the accounting information system will increase by 0.398, assuming that other variables are constant.

Coefficient of Determination Test (R2)

Table 11. Results of the Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	0.903	0.816	0.806	0.31193

Source: Primary data (processed data), 2025

Based on the results of the determination coefficient analysis in Table 4.10, it shows that the Adjusted R Square (R2) determination coefficient value is 0.806, which means that 80.6 percent of the variation in the effectiveness of the accounting information system is influenced by the variables of information technology progress, user techniques and training, while the remaining 19.4 percent is explained by other variables that are not included in the research model.

Model Feasibility Test Results (F Test)

Table 12. Model Feasibility Test Results

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	24,118	3	8,039	82,622	.000 b
Residual	5,449	56	0.097		
Total	29,566	59			

Source: Primary data (processed data), 2025

Based on Table 12, the calculated F value is 82.622 with a significance level of 0.000, which is less than 0.05. Based on this, it can be concluded that the variables of information technology advancement, user techniques, and training can or are appropriate to be used to predict variations in the effectiveness of accounting information systems.

Hypothesis Test Results (t-Test)

Table 13. Hypothesis Test Results

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-0.527	0.301		-1,748	0.086
Advances in Information Technology	0.605	0.065	0.610	9,278	0.000
User Technique	0.150	0.063	0.153	2,372	0.021
Training	0.398	0.074	0.353	5,380	0.000

Source: Primary data attachment (processed data), 2025

Based on the results of the hypothesis test (t-test) in Table 13, it can be explained that the test results between each independent variable and the dependent variable are as follows.

a) The Influence of Information Technology Advances on the Effectiveness of Accounting Information Systems (H1)

Based on the results of the analysis of the influence of information technology advancement on the effectiveness of accounting information systems, it shows that the information technology advancement variable has a positive regression coefficient value of 0.605 with a significance value of 0.000. The significant value (0.000 < 0.05) so that H1 is accepted. This means that information technology advancement has a positive effect oneffectiveness of accounting information systems.

b) The Influence of User Techniques on the Effectiveness of Accounting Information Systems (H2)

Based on the results of the analysis of the influence of user techniques on the effectiveness of the accounting information system, it shows that the user technique variable has a positive regression coefficient value of 0.150 with a significance value of 0.000. The significant value (0.000 < 0.05) so that H2 is accepted. This means that user techniques have a positive influence oneffectiveness of accounting information systems.

c) The Effect of Training on the Effectiveness of Accounting Information Systems (H3)

Based on the results of the analysis of the effect of training on the effectiveness of accounting information systems, it shows that the training variable has a positive regression coefficient value of 0.398 with a significance value of 0.000. The significant value (0.000 < 0.05) means that H3 is accepted. This means that training has a positive effect oneffectiveness of accounting information systems.

Discussion of Research Results

The Influence of Information Technology Advances on the Effectiveness of Accounting Information Systems

The results of the first hypothesis test, namely the influence of information technology advancement on the effectiveness of accounting information systems, showed a positive regression coefficient value of 0.605 with a significance value of 0.000. The significance value of 0.000 is smaller than $\alpha = 0.05$, so the first hypothesis stating that

information technology advancement influences the effectiveness of accounting information systems in this study is accepted. This shows that the higher the level of information technology advancement, the greater the individual interest in utilizing accounting information systems, so that the effectiveness of accounting information systems also increases. Companies that have sophisticated information technology and are supported by modern technology supporting applications can have a positive impact on the continuity of company performance by producing timely, accurate, and reliable reports.

The Influence of User Techniques on the Effectiveness of Accounting Information Systems

The results of testing the second hypothesis, namely the influence of user techniques on the effectiveness of the accounting information system, show a positive regression coefficient value.0.150with a significance value of 0.021. The significance value of 0.021 is smaller than α = 0.05, so the second hypothesis stating that user techniques influence the effectiveness of the accounting information system in this study is accepted. This indicates that user technical skills in using the accounting information system increase the effectiveness of the system. This is because the better the user's technical skills in operating the system, the more optimal the performance of the accounting information system used. Adequate user technical skills enable the data processing process to run smoothly, producing information that is accurate, accountable, and trusted by users.

The Influence of Training on the Effectiveness of Accounting Information Systems

The results of testing the third hypothesis, namely the influence of training on the effectiveness of the accounting information system, show a positive regression coefficient value.0.398with a significance value of 0.000. The significance value of 0.000 is smaller than α = 0.05, so the third hypothesis stating that training affects the effectiveness of the accounting information system in this study is accepted. This indicates that training has a significant and positive influence on the effectiveness of the accounting information system. With adequate training, users of the accounting information system become more aware of how the system works and functions as a whole, so they are able to operate the system more effectively and efficiently. Good training also helps improve users' abilities and confidence in utilizing system features, which ultimately can improve the quality of data processing and the accuracy of information generated by the accounting information system.

CONCLUSION

Based on the results of research regarding the influence of perceptions of the quality of accounting information systems, ease of use and trust on the decision to use e-wallets in financial transactions, it can be concluded that:

1) Advances in information technology have a positive and significant impact on the effectiveness of accounting information systems. This means that the greater the advancement of information technology in a system, the higher the effectiveness of the accounting information system used.

2) User technique has a positive and significant impact on the effectiveness of an accounting information system. This means that the better the user's technical skills in operating the system, the more optimal and effective the accounting information system will be.

3) Training has a positive and significant impact on the effectiveness of accounting information systems. This means that the better and more intensive the training provided to system users, the greater their ability to operate the accounting information system effectively.

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