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THE INFLUENCE OF SYSTEM QUALITY, INFORMATION QUALITY, SERVICE QUALITY, AND PERCEIVED USEFULNESS ON USER SATISFACTION (Empirical Study on Village Credit Institutions in Denpasar City)

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Abstract
The use of a quality accounting information system (AIS) in Village Credit Institutions (LPD) in Denpasar City is essential to improve work efficiency and user satisfaction in processing financial data. This study aims to examine the influence of system quality, information quality, service quality, and perceived usefulness on user satisfaction of AIS in LPDs in Denpasar. A total of 140 questionnaire responses were collected from LPD employees using a non-probability purposive sampling method and analyzed using Structural Equation Modeling with Partial Least Squares (SEM-PLS). The results indicate that system quality, information quality, service quality, and perceived usefulness all have a significant influence on user satisfaction.
Keywords: system quality, information quality, service quality, perceived usefulness, user satisfaction.

INTRODUCTION

The advancement of information technology in the globalization era has brought significant changes across various sectors, including accounting. The Accounting Information System (AIS) plays a crucial role in organizations by providing accurate, relevant, and timely financial information for decision-making. In Denpasar City, nearly all Village Credit Institutions (LPDs) have adopted digital systems such as the Integrated microBanking System (IBS) to enhance efficiency and accountability. However, system implementation in some LPDs remains suboptimal due to adaptation challenges and input errors, which affect the accuracy of financial data. For instance, the corruption case in LPD Serangan in 2022 highlighted how weak system control and utilization can lead to significant losses and fictitious reporting (Lidya et al., 2021; Puspita et al., 2021; Detik Bali, 2022).

User satisfaction is a key indicator of AIS success. The DeLone and McLean (2003) Information System Success Model emphasizes that system, service, and information quality directly affect user satisfaction and the effectiveness of systems in supporting work processes. Prior studies have shown that good system quality enhances user satisfaction through accessibility, speed, and reliability. However, findings across studies remain inconsistent—some confirm a positive effect, while others find no significant relationship. Therefore, it is necessary to investigate the factors influencing user satisfaction to ensure optimal AIS implementation in LPDs and minimize future financial risks (DeLone & McLean, 2003; Pratiwi et al., 2021; Agustina et al., 2022; Lorenzia et al., 2024).

The second factor affecting user satisfaction is information quality, which refers to the output produced by the system to support decision-making (Pratiwi et al., 2022). Information quality impacts individual performance when the information meets user expectations (Agustina et al., 2022). It must meet four main criteria: accuracy, timeliness, relevance, and completeness (Dewi et al., 2016). Higher information quality increases user satisfaction. If users believe that both system and information quality are good, they are more likely to be satisfied with the system (DeLone & McLean, 2003). Research by Agustina et al. (2022), Dewi et al. (2016), DeLone & McLean (1992), and Pratiwi et al. (2022) supports the positive relationship between information quality and user satisfaction.

The third influencing factor is service quality, which plays a crucial role in AIS success. Good service quality is defined by responsiveness, assurance, and empathy that meet user expectations (DeLone & McLean, 2003). It involves the responsiveness and assurance of the IT department supporting system operations, which improves AIS effectiveness. High-quality service contributes to organizational success by enhancing profitability, customer loyalty, and competitive advantage (Al-Okaily et al., 2020). Several studies (Al-Okaily et al., 2020; DeLone & McLean, 2003; Shagari et al., 2017) confirm the positive relationship between service quality and user satisfaction. However, Lidya et al. (2021) reported no significant effect.

The final factor is perceived usefulness, defined by Davis (1989) as the degree to which an individual believes that using a particular system will enhance job performance. It reflects the user's belief in the usefulness of a system to improve decision-making. If users perceive the system as useful, they are more likely to adopt it (Jogiyanto, 2007). When users find the system beneficial and easy to use, they tend to accept it (Rukmiyati & Budiartha, 2016). Davis (1989) and Rukmiyati & Budiartha (2016) found a positive relationship between perceived usefulness and user satisfaction, whereas Tu, Fang & Lin (2012) and Amalia & Pratomo (2016) found otherwise.

Given the inconsistencies in previous research findings, this study aims to further investigate the relationship between system quality, information quality, service quality, and perceived usefulness on user satisfaction of AIS in LPDs in Denpasar City. This study adopts the Information System Success Model by DeLone & McLean (2003), which posits that AIS success is reflected in user satisfaction. If an LPD has a reliable system, high-quality information, good service, and employees who perceive the system as useful, it will enhance system understanding and satisfaction.

METHOD

This study adopts a causal associative design using a quantitative approach to examine the cause-and-effect relationships among variables such as system quality, information quality, service quality, perceived usefulness, and user satisfaction in AIS. This design allows for objective and systematic analysis of numerical data using statistical tools. The study was conducted in 35 LPDs across Denpasar City, with a total of 140 respondents comprising Heads of LPDs, Treasurers, Administrative Staff, and Credit Division Staff—those most directly involved with the IBS system (Sugiyono, 2019).

The research includes independent variables (system quality, information quality, service quality, perceived usefulness) and a dependent variable (user satisfaction). These variables were measured using indicators adapted from previous studies. For example, system quality was assessed based on efficiency, ease of access, integration, and system responsiveness (Mangun Buana & Wirawati, 2018), while user satisfaction was measured by completeness, accuracy, ease of use, and timeliness (Setyo & Dessy, 2015). The instrument used was a 5-point Likert scale questionnaire, and primary data were collected directly from respondents to ensure validity and reliability (Sugiyono, 2019).

Data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) with the aid of SmartPLS software. This method was chosen due to its ability to model complex relationships among latent variables and its robustness with small sample sizes and non-normal data distributions. The analysis involved several stages, including descriptive statistics, outer model testing (validity and reliability), inner model testing (structural relationships), and hypothesis testing using bootstrapping. This approach is expected to provide deeper insights into the factors influencing AIS user satisfaction in LPDs across Denpasar City (Hair et al., 2019).

RESULTS AND DISCUSSION

Descriptive Statistics and Outer Model Evaluation

Table 1. Recapitulation of Descriptive Statistics and Measurement Model Test

Latent Variables	Indicator	Loading (>0.7)	AVE (>0.5)	Mean	Mean Variables	Std. Deviation	Alpha (>0.7)	CR (>0.7)
System Quality (KS)	KS1	0.835	0.703	4.257	4.227	0.674	0.859	0.904
	KS2	0.860		4.121				
	KS3	0.769		4.336				
	KS4	0.886		4.193				
Information Quality (IP)	KI1	0.754	0.683	4.279	4.149	0.696	0.845	0.896
	KI2	0.846		4.129				
	KI3	0.872		4.107				
	KI4	0.829		4.079				
Quality of Service (QoS)	KL1	0.825	0.689	4.229	4.282	0.673	0.850	0.898
	KL2	0.763		4.236				
	KL3	0.886		4.364				
	KL4	0.840		4.300				
Perceived Usefulness (PK)	PK1	0.720	0.567	4.157	5.162	0.800	0.810	0.867
	PK2	0.735		4.143				

Latent Variables	Indicator	Loading (>0.7)	AVE (>0.5)	Mean	Mean Variables	Std. Deviation	Alpha (>0.7)	CR (>0.7)
	PK3	0.716		4.057				
	PK4	0.804		4.071				
	PK5	0.787		4.221				
User Satisfaction (KP)	KP1	0.812	0.666	4.164	4.180	0.699	0.833	0.889
	KP2	0.834		4.150				
	KP3	0.822		4.236				
	KP4	0.796		4.171				

Source: Processed primary data, 2025

1) Descriptive Statistics

Based on Table 1, the descriptive statistical results for each latent variable in this study are shown through the mean and standard deviation columns. A total of 140 items were included in each latent variable, corresponding to the final number of respondents used in the study. The minimum value for each latent variable in this study was 1, with the maximum value being 4. In addition, the standard deviation value for each latent variable in this study was smaller than the average value (mean). This indicates that the distribution of data in the form of respondents' answers to each of the 21 statements (indicators) of all latent variables proposed was even, with a relatively low level of variation around the average. This indicates that respondents provided relatively consistent answers on the scale given for each latent variable. Descriptive statistical analysis also showed that each latent variable in this study had varying mean values, with a range of values between 4.149 and 5.162. The overall mean of each variable proposed is relatively high, but the Perceived Usefulness (PK) variable has the highest mean value, which is 5.162, this indicates that in general respondents consider this perceived usefulness to be quite effective and provide benefits. Service Quality (KL) is the variable that has the second highest mean with a value of 4.282, this indicates that respondents have good assurance, empathy, and responsiveness. Furthermore, the System Quality (KS) variable with a mean of 4.227, indicates that respondents are also indicated to have a positive perception of the system used. Next is the User Satisfaction (KP) variable with a mean value of 4.180, this indicates that respondents have a fairly good level of satisfaction with the categories of completeness, accuracy, ease, and precision in its use. Finally, the Information Quality (KI) with a relatively high mean value but is in the lowest position compared to other variables, namely 4.149, this illustrates that respondents have a sufficient category in the categories of relevance, accuracy, timeliness, and completeness, only need to increase further attention to be improved.

2) Validity Test

The validity of the outer model in this study was tested using convergent and discriminant validity tests. The following describes the evaluation results for each component of the validity test, as summarized in Table 1.

a. Convergent Validity

Convergent validitycan be met if it has a loading factor value greater than 0.7 and has an average variance extracted (AVE) value greater than 0.5 (Hair et al., 2019). The loading factor values are presented in the column titled Loading and AVE in Table 1 presented previously. Based on the evaluation results of the table, it is known that all indicators of each latent variable have met the convergent validity test because they have a loading factor value greater than 0.7. Therefore, all indicators are valid. Likewise, the AVE value in the convergent validity test for each latent variable proposed in the study is greater than 0.5, so it can be seen that all latent variables in this study are valid and have tested all the criteria for the convergent validity test.

b. Discriminant Validity

After passing the convergent validity test, a discriminant validity test was conducted to ensure that the two variables were distinct from each other. The discriminant validity test was met if the correlation value of the variable itself with other variables was no greater than 0.85 (Henseler et al., 2015), which in this case was seen through the Heterotrait-Monotrait Correlation Ratio (HTMT) criterion. The results of the discriminant validity test for the entire sample are presented in Table 2.

Table 2. Heterotrait-monotrait Ratio (HTMT) Value

Latent Variables	KS	KI	KL	PK	KP
KS					
KI	0.606				
KL	0.583	0.408			
PK	0.724	0.613	0.703		
KP	0.748	0.686	0.701	0.785	

Source: SmartPLS 4.0 output

Table 2 shows that all latent variables and indicators in this study have met the HTMT correlation criteria because each latent variable has an HTMT correlation value lower than 0.85 (Henseler et al., 2015). Therefore, all latent variables and indicators in this study passed the discriminant validity test, indicating that these variables are differentiated and can be used for further analysis.

3) Reliability Test

Reliability testing aims to measure the reliability or consistency of the indicators used in the study. There are two stages of reliability testing: composite reliability and Cronbach's Alpha. An indicator used in the study can be considered reliable when its composite reliability value is greater than 0.7 and its Cronbach's Alpha value is greater than 0.7 (Cronbach, 1951; Hajjar, 2018). The results of the composite reliability test and Cronbach's Alpha values for the entire sample are presented in Table 1 in the Alpha and CR columns.

Based on the results in Table 1, it can be seen that all latent variables and indicators in this study have Cronbach's Alpha values above 0.7 and composite reliability values above 0.7, with composite reliability values higher than Cronbach's Alpha. This indicates that all latent variables in this study

passed the reliability test (outer model). Thus, these variables are considered consistent and reliable for further analysis.

Structural Model Evaluation Analysis (Inner Model)

Inner model analysis aims to evaluate the relationships between latent variables in the research model by measuring their direct influence and testing the research hypotheses. This analysis is able to explain how well exogenous variables explain the variability of endogenous variables and validate the theoretical model built based on previous theory and literature with empirical data (Hair et al., 2019). The discussion for each result of the path model is systematically outlined in this study. The evaluation results of the structural model in this study are visualized in the form of a path model that illustrates the relationship between each latent variable, as shown in Figure 1.

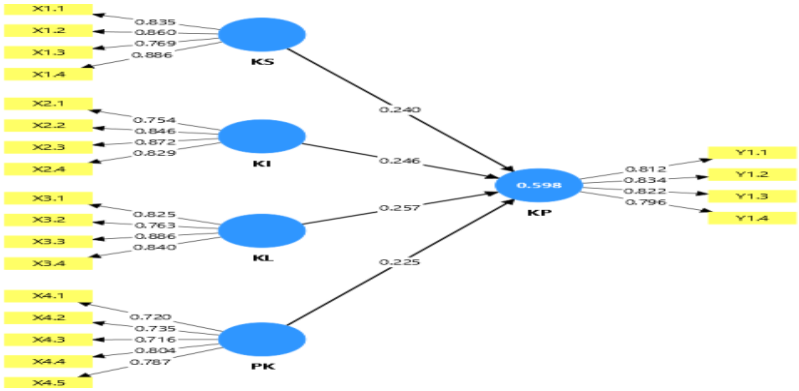

Figure 1. Research Construct

The following are the approaches taken in analyzing the inner model of this research and the test results are presented in Table 3.

Table 3. Results of R2, Adjusted R2, Q2 Prediction, Path Coefficients, and Hypothesis Tests

Hypothesis	Connection	Coefficients	T-Statistics (|O/STDEV|)	P-Values	Information
H1	KS -> KP	0.240	2,721	0.007	Supported
H2	KI -> KP	0.246	2,836	0.005	Supported
H3	KL -> KP	0.257	2,873	0.004	Supported
H4	PK -> KP	0.225	2,336	0.020	Supported
R2		0.598			
Adjusted R2		0.586			
Q2 Predict		0.552			

Source: SmartPLS 4.0 output

1) Results of R-squares (R2), Predictive Relevance (Q2), and Path Coefficients Tests

R-Square modelused to measure the extent to which exogenous variables explain endogenous variables. In this study, the structural model analysis yielded R^2 and Adjusted R^2 values for one endogenous variable, namely User Satisfaction (KP). The results of the R-squares and Q-squares predictive relevance tests for the model in this study are presented in Table 3.

Path coefficientis a value that indicates the direction of the relationship between variables. If the path coefficient is positive, then the direction of the relationship between the variables is positive. However, if the value is negative,

then the direction of the relationship between the variables is also negative (Ghozali, 2021). The path coefficient values for this research construct are presented in Table 3.

Based on Table 3, User Satisfaction (KP) has an Adjusted R^2 value of 0.552, indicating that 55.2% of user satisfaction by respondents at the Denpasar City LPD is influenced by the variables of system quality, information quality, service quality, and perceived usefulness. This value indicates that the model has good explanatory power for the variability of user satisfaction by indicating good determination power.

Q2 predictive relevance is a value that indicates how well the observation values are generated by the model and its parameter estimates. If the Q2 predictive relevance value is greater than 0, it is considered to have meaningful observations. Values greater than 0, 0.25, and 0.50 indicate small, medium, and large predictive relevance of the SEM-PLS model (Hair et al., 2019). The Q^2 Predictive Relevance of the endogenous latent variables in this study indicates high predictive relevance. A value of 0.552 for User Satisfaction indicates that the SEM-PLS model used has high predictive ability, as this value is much greater than 0.25. Therefore, this model can be considered to have significant predictive power in explaining variability in the endogenous latent variables studied.

Table 3 shows the direction of the relationship between each exogenous latent variable and User Satisfaction. System Quality (0.240), Information Quality (0.246), Service Quality (0.257), and Perceived Usefulness (0.225) show positive path coefficient values, thus interpreted as having a positive relationship with User Satisfaction. This means that every one unit increase in these variables will increase the irrationality of User Satisfaction by the respective coefficient. These results indicate that variables that have a positive relationship can encourage employees at the Denpasar City LPD to take increasingly irrational actions on User Satisfaction.

2) Hypothesis Test Results (bootstrapping)

To answer the research hypothesis regarding the influence (significance) of each exogenous latent variable proposed in the model on irrationality in user satisfaction, a bootstrapping test was conducted. The purpose of this test is to test the stability and reliability of the model estimates by generating resampling distributions. In this study, resampling distributions were conducted 140 times, in accordance with the bootstrapping standards in SEM-PLS (Hair et al., 2019). Indicators used in the bootstrapping test include: (i) The t-statistic value, with the aim of testing whether the path coefficient is significant. If the t-statistic value is greater than 1.96 (5 percent significance), then the exogenous latent variable is considered to have a significant influence on the endogenous latent variable, and vice versa (Ghozali, 2021); (ii) The P-value, which is used to measure the level of statistical significance of the path coefficient. Where the relationship between latent variables is statistically significant if the P-value is less than 0.05, and vice versa. The results of the hypothesis test are presented in Table 3.

Based on the results of the hypothesis test (bootstrapping) in Table 3, the relationship between latent variables is considered statistically significant if the t-statistics value is greater than 1.96 (5 percent significance) and the P-value is less than 0.05. In this study, System Quality (KS), Information Quality (KI), Service

Quality (KL), and Perceived Usefulness (PK) have t-statistics and P-values that meet these indicators, indicating a significant influence on User Satisfaction. The following is a more detailed explanation of the results of this study through the test results in Table 3.

a) Results of Hypothesis 1 Test (H1)
   Table 3 shows that System Quality (KS) has a value of 0.240 with a t-statistic of 2.721 and a P-value of 0.007. This t-statistic is greater than 1.96 and the P-value obtained is below the significance level of 0.05, so System Quality (KS) has a significant positive effect on User Satisfaction (KP). This means that the better the quality of the system used, the higher the user satisfaction of the accounting information system. Based on this, H1 is accepted.
b) Results of Hypothesis 2 (H2) Test
   Information Quality (KI) has a value of 0.246 with a t-statistic of 2.836 and a P-value of 0.005. This t-statistic is greater than 1.96 at a significance level of 0.05, and the P-value is far below 0.05, indicating that Information Quality (KI) has a positive and significant effect on User Satisfaction (KP). This means that the better the quality of the information produced, the better the user satisfaction of the accounting information system. Therefore, H2 states that information quality has a significant effect on user satisfaction. Based on this, H2 is accepted.
c) Results of Hypothesis 3 (H3) Test
   Table 3 shows that Service Quality (KL) has a value of 0.257 with a t-statistic of 2.873 and a P-value of 0.004. This t-statistic is smaller than 1.96 at a significance level of 0.05, and the P-value is greater than 0.05, so that Service Quality (KL) has a positive and significant effect on User Satisfaction (KP). This means that the better the quality of service provided, the more satisfaction will be generated for users of the accounting information system. Based on this, H3 is accepted.
d) Results of Hypothesis 4 (H4) Test
   Perceived Usefulness (PK) has a value of 0.225 with a t-statistic of 2.336 and a P-value of 0.020. This T-statistic value is greater than 1.96 at a significance level of 0.05, and the P-value is far below 0.05, indicating that Perceived Usefulness (PK) has a positive and significant effect on User Satisfaction (KP). This means that the better the perceived usefulness in an information system, the more satisfied its users will be. Based on this, H3 is accepted.

Discussion of Research Findings

The Effect of System Quality on User Satisfaction

The analysis results indicate that system quality has a positive and significant effect on user satisfaction, thus supporting the first hypothesis (H1). Respondents expressed a high perception of system quality, particularly for the indicator "all components in the system work synergistically," which had the highest mean score of 4.336. This finding aligns with the DeLone and McLean (2003) Information System Success Model and supports prior research asserting that high-quality systems enhance efficiency, reduce workload, and accelerate reporting processes. In the context of Village Credit Institutions (LPDs) in Denpasar City, systems such as the Integrated microBanking System (IBS) are critical. A reliable and user-friendly system fosters user trust and comfort, which in turn promotes loyalty and continued use. Conversely, systems that are overly complex or prone to frequent

errors diminish user satisfaction. Therefore, improving the technical and functional quality of the system is essential to enhance user satisfaction with accounting information systems within LPDs.

The Effect of Information Quality on User Satisfaction

The second hypothesis (H2) posits that information quality positively affects user satisfaction. Based on the data analysis, information quality has a positive and significant impact on user satisfaction, thus confirming H2. This suggests that respondents perceive the accounting information system as providing high-quality information that contributes to user satisfaction.

Descriptive statistics for the information quality variable show a high perception among respondents. The indicator with the highest mean score was IQ1, which states, "The information produced by the accounting information system provides benefits for users," with a mean of 4.279 and a standard deviation of 0.677. This suggests that high-quality information offers meaningful insights to users and meets technical criteria such as relevance, accuracy, timeliness, and completeness (Table 1).

These results are consistent with the DeLone and McLean (2003) model, which identifies information quality as a critical determinant of user satisfaction. Accurate and relevant information enables users to perform tasks efficiently, reduce reporting errors, and increase trust in the system. The findings are also supported by previous research (e.g., Al-Okaily et al., 2016; Agustina et al., 2022; Mangun Buana & Wirawati, 2018; Swandewi et al., 2017; Pratiwi et al., 2022; McGill et al., 2003; Rukmiyati & Budiartha, 2016), which conclude that higher information quality is strongly associated with greater user satisfaction. Timely and comprehensive information contributes to more effective and efficient work processes and enhances users' confidence in data-driven decision-making. From a practical standpoint, these results highlight the need for LPDs in Denpasar to ensure that their accounting information systems produce high-quality financial reports and operational data. Strategies such as enhanced data validation features, report automation, and reminder or notification systems could further improve the quality of information.

In conclusion, information quality has a significant influence on user satisfaction. High-quality information not only increases work efficiency but also strengthens users' positive perceptions of the accounting information system. This is crucial for fostering system sustainability and supporting organizational goals.

The Effect of Service Quality on User Satisfaction

The third hypothesis (H3) suggests that service quality has a positive effect on user satisfaction. The analysis confirms that service quality has a positive and significant impact on user satisfaction, thus supporting H3. This means that respondents perceive a high level of service quality in relation to the accounting information system.

Descriptive statistics show that respondents' perceptions of service quality are relatively high. The indicator with the highest mean score was SQ3: "The accounting information system provides useful and adequate information to meet my needs," with a mean of 4.364 and a standard deviation of 0.657. This indicates

that service quality fulfills key dimensions such as assurance, empathy, and responsiveness (Table 1).

These findings align with the DeLone and McLean (2003) model, which emphasizes service quality as a significant contributor to user satisfaction. Prompt and supportive services create a positive perception of the accounting information system, thereby enhancing user satisfaction.

This result is consistent with studies by Al-Okaily et al. (2016), Geebren et al. (2021), Handini (2020), Indriani et al. (2020), Mukamurenzi et al. (2019), Syahra et al. (2020), Wijayanto et al. (2019), Pradana & Prasetya (2024), and Dewi et al. (2022), which found that service quality significantly influences user satisfaction. This emphasizes that not only the technical quality of the system matters, but also the accompanying service support.

In the operational context of LPDs, service quality is critical because users need both a technically sound system and responsive technical support when issues arise, along with adequate training to utilize system features. High service quality fosters feelings of security, comfort, and appreciation, which ultimately increase user loyalty and engagement with the accounting information system.
In summary, service quality has a positive and significant effect on user satisfaction. This confirms that interactions with support teams—through technical assistance, problem resolution, and general service—play a crucial role in shaping a satisfying user experience.

The Effect of Perceived Usefulness on User Satisfaction

The fourth hypothesis (H4) posits that perceived usefulness positively affects user satisfaction. The analysis results indicate that perceived usefulness has a positive and significant impact on user satisfaction, confirming H4. This implies that respondents recognize the system as beneficial to their performance, thereby enhancing satisfaction.

Descriptive statistics for perceived usefulness reveal a high level of respondent perception. The highest mean score was recorded for PU5: "I believe that the accounting information system will improve my job performance," with a mean of 4.221 and a standard deviation of 0.633. This indicates that perceived usefulness contributes to the belief that the system simplifies tasks, boosts productivity, improves work effectiveness, and supports better outcomes (Table 1).

These results are consistent with the DeLone and McLean Information System Success Model and the Technology Acceptance Model (TAM) by Davis (1989), which state that perceived usefulness is a major determinant in technology acceptance. A strong perception of usefulness encourages continued use and satisfaction.

These findings reinforce prior research by Rukmiyati & Budiartha (2016), Hanadia et al. (2017), Fong & Ho (2014), Anastasya & Rohman (2021), Tam & Oliveira (2017), Mangun Buana & Wirawati (2018), Trisnayanti & Ariyanto (2022), To & Trinh (2021), Kristiyanthi & Dharmadiaksa (2019), and Zahra (2009), which found that users who perceive the system as truly helpful in performing their work exhibit higher satisfaction levels. In other words, the more useful the system is perceived to be, the more satisfied the users become.

In the context of LPDs in Denpasar City, an accounting information system that facilitates financial recording, speeds up report generation, and supports efficient decision-making is seen as highly useful by users. High perceived usefulness not only increases satisfaction but also encourages sustainable system use and greater acceptance of digital innovation in the future. Therefore, perceived usefulness is a key factor that significantly affects user satisfaction with accounting information systems. Strengthening this perception can be achieved through user training, enhancing system features that directly improve productivity, and promoting the system's benefits for users' work effectiveness.

CONCLUSION

Based on the analysis and discussion above, the following conclusions can be drawn:

1. System quality has a positive and significant effect on user satisfaction with the accounting information system. This implies that the higher the system quality provided by LPDs in Denpasar City, the higher the user satisfaction.
2. Information quality has a positive and significant effect on user satisfaction. This indicates that better information quality produced by LPDs results in greater user satisfaction.
3. Service quality has a positive and significant effect on user satisfaction. This suggests that the better the service provided by LPDs, the greater the satisfaction experienced by accounting information system users.
4. Perceived usefulness has a positive and significant effect on user satisfaction. This implies that stronger perceptions of system usefulness lead to greater satisfaction with the accounting information system in LPDs across Denpasar City.

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