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The Nexus of Digital Accounting Systems and Financial Performance: A Structural Analysis in the Modern Banking Sector

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ABSTRACT

Purpose: This study dives into the relationship between Digital Accounting Systems (DAS) and the financial performance of banks. We developed and tested a model based on the well-regarded DeLone and McLean Information Systems (IS) Success Model to pinpoint the key factors that predict whether a DAS is successful and how that success ultimately connects to the bank's bottom line.
Design/methodology/approach: We used a quantitative, cross-sectional approach. Data came from a detailed questionnaire answered by 350 professionals in accounting, finance, and IT—all of whom work directly with DAS in the commercial banking world. To make sense of the data, we used Partial Least Squares Structural Equation Modeling (PLS-SEM), which allowed us to check the validity of our measures and test the relationships we hypothesized.
Findings: The results were quite clear. The quality of the system, the information it produces, and the service supporting it are all strong predictors of user satisfaction. That satisfaction, in turn, is directly and strongly linked to the bank's perceived financial performance. We also found that a user's intention to keep using the system is a vital piece of the puzzle, suggesting that getting the full financial benefit depends on long-term adoption.
Practical implications: For bank executives and IT managers, our findings offer a straightforward, evidence-based roadmap. Improving financial performance isn't just about the technology itself (System Quality); it's equally, if not more, about the reliability of the data (Information Quality) and the quality of user support and training (Service Quality). Investing in these areas is tied directly to happier users and better financial results.
Originality/value: What makes this research unique is that it's one of the first to empirically trace a line from the different parts of the D&M IS Success Model all the way to financial performance specifically within today's digital banking environment. It gives us a much clearer picture of how big investments in technology can actually translate into real, tangible value for the organization.

KEYWORDS

Digital Accounting Systems, Financial Performance, DeLone & McLean IS Success Model, PLS-SEM, Banking Sector, User Satisfaction.

INTRODUCTION

1.1. Background

The 21st century has been defined by a digital wave that hasn't just been growing, but has been picking up speed, completely reshaping industries and economies. Nowhere is this more apparent than in the global banking sector. An industry once built on tradition and brick-and-mortar presence now finds itself in a race to innovate just to keep up. The explosion of FinTech, the emergence of nimble, digital-only competitors, and a sea change in what customers expect have created a fiercely competitive world where being technologically agile isn't just an advantage—it's a ticket to the game. This pressure has forced a deep-seated change in how banks operate, shifting them from siloed, paper-heavy workflows to

integrated, data-centric powerhouses. At the very heart of this shift is the accounting function, which has morphed from a quiet, compliance-focused back office into a strategic nerve center for real-time business intelligence.

The engine driving this new reality is the Digital Accounting System (DAS). This is much more than a simple computerized ledger. A modern DAS is a complex blend of technologies: enterprise resource planning (ERP) systems, cloud platforms, artificial intelligence, and even emerging tech like blockchain are all part of the mix [1, 4, 15]. These systems form the digital spine of the bank, automating tasks, simplifying financial reporting, tightening internal controls, and feeding management the critical data needed to make smart decisions. For example, AI built into a DAS can work around the clock to spot anomalies and potential fraud, while the cloud gives a global bank the scale and access it needs [4, 15]. This isn't just an operational facelift; it's a complete reimagining of how financial information is gathered, understood, and used to create value.

Of course, in this fast-changing environment, the ultimate goal for any bank remains the same: strong financial performance. Metrics like profitability, efficiency, and asset quality are still the definitive scorecards of a bank's health and its ability to grow. These numbers determine whether a bank can attract investment, manage its risks, and deliver returns to its shareholders. The big question for today's banking leaders is how to make sure their massive investments in technology actually move the needle on these core metrics. It's easy to assume that new tech leads to better performance, but the real pathways are complicated. As banks pour billions into their accounting infrastructure, figuring out this connection is absolutely critical to ensure those investments pay off [5, 21].

1.2. Problem Statement

Here's the puzzle: despite banks spending huge sums on Digital Accounting Systems, we still don't have a clear, evidence-backed picture of how these systems actually improve financial performance. Everyone generally agrees that technology helps, but the specific "how" and "why" remain fuzzy. A lot of research has looked at why companies adopt new systems [4, 7] or the broad benefits of IT [10, 30], but few studies have drawn a clean, empirical line from the specific qualities of an accounting system to a bank's bottom-line results. This leaves bank executives in a tough spot, trying to justify and get the most out of their multimillion-dollar tech investments without a clear map.

What's more, we have excellent frameworks for figuring out if an information system is "successful," like the famous DeLone and McLean (D&M) IS Success Model [28]. Yet, this powerful tool hasn't been fully applied to the unique, high-stakes world of digital accounting in banking. The D&M model tells us that the quality of a system, its data, and its support all shape how satisfied users are, which in turn leads to "net benefits." The problem is that "net benefits" is often a vague, catch-all term. We need to define it in concrete financial terms and test the whole chain of events within a bank's real-world operations. Without doing that, our understanding remains split, with the human side of tech success disconnected from the bank's strategic financial goals [9, 16]. This study was designed to fill that gap, to systematically trace the path from the quality of a DAS, through user satisfaction, and all the way to financial performance.

1.3. Research Questions (RQs)

To get to the heart of the problem, our research was guided by three core questions:

- RQ1: In the banking world, what are the truly critical success factors for a Digital Accounting System, when we think about the quality of the system, its information, and the service behind it?

- RQ2: How do these different quality factors, both on their own and together, shape how satisfied users are with the system and whether they intend to stick with it?

- RQ3: Ultimately, what is the connection between a successful DAS implementation—channeled through user satisfaction—and the financial performance of the bank itself?

1.4. Objectives

With these questions in mind, we set out to achieve three main goals:

1. To take the classic DeLone and McLean (D&M) IS Success Model [28] and adapt it to today's banking environment, empirically testing whether System Quality, Information Quality, and Service Quality are indeed the key dimensions of DAS success.

2. To build and test a structural model that maps out the relationships between these quality dimensions, user satisfaction, the intention to continue using the system, and the bank's financial performance.

3. To offer practical, data-driven advice for bank managers, IT leaders, and even system vendors on how to best manage their DAS investments to get the best possible financial results.

1.5. Significance of the Study

We believe this work makes a real contribution, both to academic theory and to day-to-day practice.

- For Theory: This study pushes the well-known DeLone and McLean IS Success Model forward. We're applying it in a new, critical context—digital accounting in banking—and by defining "Net Benefits" specifically as financial performance, we're making the model's connection to real-world business outcomes much stronger. It adds a fresh, relevant layer to a cornerstone theory in the information systems field.

- For Practice: For banking professionals, this research provides a clear, practical playbook. Instead of relying on gut feelings, executives can use our model to see how their accounting systems are really doing and where to invest for the biggest impact. Our findings point to the specific levers—whether it's better system features, more accurate data, or stronger IT support—that are most closely tied to user satisfaction and, in turn, to better financial performance. This means smarter spending and a better return on their critical technology investments.

1.6. Structure of the Article

The rest of this paper is laid out as follows. In the next section, we'll review the existing literature, lay out our theoretical framework, and build our hypotheses. Section 3 will walk you through our methodology—how we designed the study, collected our data, and the techniques we used for analysis. Section 4 presents the results, showing what the data told us. In Section 5, we'll discuss what these findings really mean and how they fit into the bigger picture. Finally, Section 6 will wrap everything up, summarize our conclusions, and point to some interesting directions for future research.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1. Theoretical Foundation: The DeLone & McLean IS Success Model

To build a solid foundation for this study, we anchored our work in the DeLone and McLean (D&M) Information Systems (IS) Success Model [28]. First introduced in 1992 and updated a decade later, the D&M model has become one of the most trusted and tested frameworks in the IS field. Its power lies in its elegant simplicity; it provides a comprehensive way to think about IS success that goes beyond just the tech specs to include the crucial human and organizational elements. The model's strength is its versatility—it has been successfully used to understand everything from e-learning platforms [18, 24] to government IT projects, proving it can adapt to different contexts.

At its core, the updated D&M model [28] says that three key factors kick off the chain reaction of success: System Quality, Information Quality, and Service Quality.

- System Quality is all about the technology itself. Does it work well? Is it easy to use, flexible, reliable, and fast? This dimension looks at the system from an engineering and design perspective [26].

- Information Quality focuses on what the system produces. Is the data accurate, timely, complete, and relevant? Is it presented in a way that people can actually understand and use? High-quality information is the bedrock of trust and good decision-making [6].

- Service Quality brings in the human element. It's about the support users get from the IT department. Are they responsive, knowledgeable, and helpful? This recognizes that even the best technology needs a great support team behind it to be truly successful [19, 29].

These three quality dimensions, according to the model, then influence two critical middle-men: Use/Intention to Use and User Satisfaction.

- Use/Intention to Use is about whether people actually engage with the system. How often do they use it? How much do they rely on it to do their jobs? "Intention to Use" is often a great stand-in, reflecting a user's belief that using the system is a good idea [7, 8].

- User Satisfaction is perhaps the most important measure of success. It captures a user's overall feeling about their experience. It's a gut-level reaction to the system's quality, the information it provides, and the support they've received.

Finally, all of this leads to the ultimate outcome: Net Benefits. DeLone and McLean [28] kept this term intentionally broad so it could be tailored to different situations. For an individual employee, a benefit might be making better decisions. For a company, it could be higher productivity or lower costs. For our study, we've defined "Net Benefits" very specifically as the Financial Performance of the bank. This creates a direct, testable link from the nuts and bolts of IS success to the strategic goals of the institution.

2.2. Digital Accounting Systems (DAS) in Banking

In a modern bank, a Digital Accounting System is a world away from old-school bookkeeping software. It's a massive, integrated system that manages the entire lifecycle of the bank's financial data. It's the foundation for a bank's daily operations, its risk management, and its long-term strategy. At the center, you'll often find an Enterprise Resource Planning (ERP) system, which acts as a single source of truth for everything from financial accounting to treasury management, breaking down the old information silos [27].

But the core ERP is just the beginning. Banks are increasingly layering on more advanced technologies. Cloud-based accounting systems are now common,

offering the scale, cost savings, and easy access that a bank with a sprawling network needs [4]. And then there's the game-changer: Artificial Intelligence (AI). AI is automating complex jobs like spotting fraud, scoring credit applications, and ensuring compliance, all while providing powerful predictive analytics for financial forecasting [15]. At the same time, technologies like blockchain are on the horizon, promising to create ultra-secure and transparent ledgers that could revolutionize everything from interbank payments to trade finance [1].

Research has consistently shown how vital these systems are. A comprehensive review by Ali and AlSondos [14] found a clear link between adopting an AIS and boosting operational efficiency in banks. Studies in specific markets, like the Islamic banks in Bahrain, have found similar connections between an effective AIS and better overall performance [13]. Research out of Yemen even validated a version of the D&M model, showing that AIS success was a key predictor of performance for SMEs [10]. This gives us a strong starting point. We know these systems are important, but what's missing is a study that uses a comprehensive model like D&M to connect the specific, user-level success factors directly to a bank's top-line financial metrics in today's digital-first environment.

2.3. Financial Performance in the Banking Sector

At the end of the day, a bank's success is judged by its financial performance. This isn't just one number; it's a collection of key performance indicators (KPIs) pulled from the bank's financial statements. We look at things like Return on Assets (ROA) to see how profitable the bank is relative to its size, and Return on Equity (ROE) to see what kind of return it's generating for its owners. The cost-to-income ratio is another big one, as it tells us how efficient the bank's operations are.

Digitalization has a huge effect on all of these numbers. A well-run DAS should make a bank more efficient by automating tasks and cutting down on errors, which directly helps the cost-to-income ratio. By providing better, faster data, it can sharpen a bank's ability to assess credit risk, leading to fewer bad loans and a healthier ROA. The powerful analytics in a modern DAS can also uncover insights into customer behavior, allowing the bank to price its products more effectively and plan its strategy with more confidence, boosting profitability [21]. A real-time view of cash flow can also dramatically improve a bank's liquidity management, which is crucial for stability [5]. But this isn't a magic bullet. A poorly implemented system can cause chaos, open up new cybersecurity risks, and become a massive money pit. And the value of the accounting information itself can depend on the specific accounting standards being used, which can vary between different types of banks [3]. So, it's not just about having the technology; it's about implementing and using it successfully. That's what truly predicts better financial performance.

2.4. Hypothesis Development

Drawing from the D&M model and the literature we've discussed, we've developed five core hypotheses to test.

The D&M model's logic is that the three quality dimensions are what drive user satisfaction. It just makes sense: a system that is intuitive and reliable (System Quality) will make for a better user experience [26]. Likewise, if the information the system spits out is garbage, users will get frustrated and lose trust (Information Quality). And finally, the human touch matters. When users run into trouble, fast, helpful support can make all the difference and boost their overall satisfaction [19, 29]. Based on this, we predict:

- H1: Higher DAS System Quality is positively associated with User Satisfaction.
- H2: Higher DAS Information Quality is positively associated with User Satisfaction.
- H3: Higher DAS Service Quality is positively associated with User Satisfaction.

User satisfaction isn't just a "nice-to-have"; we see it as the critical bridge between the system's features and its impact on the organization. A satisfied user is more likely to dig in, learn the system's features, and make it a core part of their work. This leads to better performance at the individual level, which should bubble up to the organizational level. Think of an accountant who genuinely likes their DAS. They're more likely to run deeper analyses, catch problems early, and give management higher-quality reports. This kind of improved performance, driven by satisfaction, should directly contribute to the bank's financial health. So, we hypothesize:

- H4: Higher User Satisfaction is positively associated with the bank's Financial Performance.

Finally, the full benefits of a complex system like a DAS probably don't show up overnight. They're realized when the system becomes a sustained, routine part of how the organization works. A user's 'Intention to Continue Using' the system is a sign of that long-term buy-in [8]. When users are satisfied, they're far more likely to commit to using the system for the long haul [7]. It's this sustained use that leads to lasting improvements in efficiency and decision-making, which is what ultimately should be linked to financial performance. So, we see this intention to continue as a key step in the process. We propose:

- H5: The Intention to Continue Using the DAS mediates the relationship between User Satisfaction and

Financial Performance.

METHODOLOGY

3.1. Research Design and Approach

For this study, we chose a quantitative, cross-sectional research design. A quantitative approach was the best fit because it allows us to statistically test our hypotheses and measure the strength of the relationships between our variables [22]. The cross-sectional design means we collected all our data at one point in time, giving us a clear snapshot of the situation. This is an efficient way to look at attitudes and associations within a specific group. We followed a deductive approach, starting with the established theory of the D&M model, using it to build our specific hypotheses, and then testing those hypotheses with real-world data.

3.2. Population and Sampling

Our target group was the people on the front lines: the accounting, finance, and IT professionals working in commercial banks. We specifically chose this group because they use and manage these Digital Accounting Systems every day. They are in the best position to give us informed opinions on system quality, their own satisfaction, and how they see it affecting the bank's performance.

We used a purposive sampling technique to find our participants. This is a non-probability method where we deliberately selected people who met our specific criteria: at least one year of professional experience and regular, direct work with their bank's main DAS. This approach helps ensure we get high-quality, relevant data from people who really know what they're talking about. We distributed an online survey through professional networks and direct contacts at various banks. We got 412 responses back, and after cleaning out the incomplete ones, we were left with a solid final sample of 350 usable responses. This sample size is robust enough for our analysis; a power analysis confirmed it would give us the statistical strength to confidently detect the effects we were looking for.

3.3. Data Collection Instrument

Our main tool for data collection was a structured online questionnaire. It was broken down into three parts. The first section gathered some basic demographic information about the respondents—their job title, years of experience, and so on. The second, and most important, section contained the questions (or "items") to measure our six key concepts: System Quality, Information Quality, Service Quality, User Satisfaction, Intention to Continue Use, and Financial Performance. The final section had an open-ended question for any extra comments.

To make sure our questionnaire was valid and reliable, we didn't invent our questions from scratch. We adapted them from well-respected and previously validated scales from the IS and accounting literature. For instance, the items for System Quality and User Satisfaction were based on foundational work by DeLone and McLean [28] and Davis [26]. The Service Quality scale was adapted from the widely used SERVQUAL model [29]. All the items were statements, and we asked respondents to rate their agreement on a 7-point Likert scale, from 1 ("Strongly Disagree") to 7 ("Strongly Agree"). Before sending it out, we did a pilot test with 20 professionals and a couple of senior academics to make sure everything was clear and made sense. We made a few small tweaks to the wording based on their feedback.

3.4. Measurement of Variables (Operationalization)

Each of the six main concepts in our model was treated as a latent variable, meaning we measured each one using several related questionnaire items.

- Independent Variables:
  - System Quality (SQ): We used five items to get at this, asking about the DAS's ease of use, reliability, flexibility, speed, and overall user-friendliness (e.g., "The accounting system is easy to use.").
  - Information Quality (IQ): This was also measured with five items, focusing on the accuracy, timeliness, completeness, relevance, and format of the data the DAS produces (e.g., "The information provided by the system is accurate.").
  - Service Quality (SERVQ): Five items here looked at the IT support team's responsiveness, competence, empathy, and reliability (e.g., "The IT support team is responsive to my requests.").
- Mediating Variables:
  - User Satisfaction (US): Four items captured overall satisfaction, whether the system meets the user's needs, and how they feel about their experience with it (e.g., "Overall, I am very satisfied with this accounting system.").
  - Intention to Continue Use (ICU): Three items measured the user's plan to keep using the DAS and their willingness to recommend it to colleagues (e.g., "I intend to continue using this system in the future.").
- Dependent Variable:
  - Financial Performance (FP): We used five perceptual items for this. We asked respondents to rate how much the DAS has helped improve their bank's operational efficiency, profitability, cost savings, and the quality of financial decision-making (e.g., "The use of

this system has led to a significant improvement in our bank's operational efficiency.").

3.5. Data Analysis Technique

To analyze the data, we used Partial Least Squares Structural Equation Modeling (PLS-SEM). We chose PLS-SEM for a few key reasons. First, it's really good for predictive models like ours, where we're testing a chain of effects [2]. Second, it's a variance-based method, which means it's not too fussy about the data being perfectly normally distributed—a common issue with survey data on Likert scales. And third, it works well with our sample size and complex model [23].

We did the analysis using the SmartPLS 3 software. We followed the standard two-step process [17]. First, we assessed the measurement model. This is where we check the reliability and validity of our questionnaire items to make sure we have a solid foundation. Once we were confident in our measures, we moved to the second step: assessing the structural model. This is where we actually test our hypotheses and see how the different concepts relate to each other. We looked at the path coefficients (β), their statistical significance (t-stats and p-values), how much of the variance our model explained (R2), and the model's predictive power (Q2). To check for statistical significance, we used a bootstrapping procedure with 5,000 resamples.

RESULTS

4.1. Respondent Demographics and Descriptive Statistics

Our final sample included 350 professionals from the banking sector, giving us a solid and experienced group to draw from. About 62% of the participants were male and 38% were female, with an average age of 34.5 years. When it came to their roles, 45% worked in accounting, 35% in finance or treasury, 15% in IT support for financial systems, and the remaining 5% in internal audit. On average, our respondents had 9.2 years of professional experience, and importantly, 5.8 of those years were spent working directly with their current DAS. This level of hands-on experience means we can be confident in the quality and reliability of their responses.

4.2. Measurement Model Assessment

The first order of business in PLS-SEM is to make sure our measurement tools are up to snuff. We checked for both reliability and validity.

Reliability Analysis: We looked at internal consistency using Cronbach's Alpha and Composite Reliability (CR). As you can see in Table 1, all our values were well above the standard 0.70 cutoff, with Cronbach's Alphas ranging from 0.854 to 0.921 and CR values from 0.898 to 0.942. This tells us that the questions for each construct were measuring the same underlying idea consistently.

Validity Analysis:

- Convergent Validity was checked using the Average Variance Extracted (AVE). Table 1 shows that all our AVE values were above the 0.50 threshold, ranging from 0.638 to 0.765. This confirms that our constructs were explaining more than half the variance in their respective items, which is a good sign of convergent validity.

- Discriminant Validity was assessed with the Fornell-Larcker criterion. The rule here is that the square root of a construct's AVE (the bold numbers on the diagonal in Table 2) should be higher than its correlation with any other construct. As Table 2 shows, this was true across the board, giving us strong evidence that our constructs are distinct from one another. We also checked the Heterotrait-Monotrait (HTMT) ratio, and all values were well below the conservative 0.85 limit, further backing up our claim of discriminant validity.

Table 1: Measurement Model Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
System Quality (SQ)	0.889	0.918	0.689
Information Quality (IQ)	0.921	0.942	0.765
Service Quality (SERVQ)	0.905	0.929	0.724

User Satisfaction (US)	0.898	0.927	0.718
Intention to Continue Use (ICU)	0.854	0.898	0.638
Financial Performance (FP)	0.912	0.935	0.742

Table 2: Discriminant Validity (Fornell-Larcker Criterion)

	FP	ICU	IQ	SERVQ	SQ	US
FP	**0.861**					
ICU	0.612	**0.799**				
IQ	0.588	0.591	**0.875**			
SERVQ	0.543	0.550	0.623	**0.851**		
SQ	0.570	0.565	0.680	0.655	**0.830**	
US	0.705	0.689	0.711	0.698	0.725	**0.847**

Note: Diagonal values in bold are the square root of the AVE.

4.3. Structural Model Assessment

With a solid measurement model confirmed, we moved on to test our hypotheses with the structural model. The results are summarized in Table 3.

First, we looked at the model's explanatory power using R2. Our model explained 68.2% of the variance in User Satisfaction and 54.5% of the variance in Financial Performance. Both of these are considered substantial, meaning our model has strong explanatory power. We also checked the predictive relevance with Stone-Geisser's Q2. The values for User Satisfaction (0.458) and Financial Performance (0.391) were well above zero, indicating our model does a good job of predicting these outcomes.

The path analysis gave us clear support for our hypotheses. System Quality ($\beta = 0.285$), Information Quality ($\beta = 0.315$), and Service Quality ($\beta = 0.340$) all had significant, positive effects on User Satisfaction, supporting H1, H2, and H3. In turn, User Satisfaction had a very strong, significant positive effect on Financial Performance ($\beta = 0.738$), supporting H4.

To test our mediation hypothesis (H5), we looked at the indirect effect of User Satisfaction on Financial Performance that goes through Intention to Continue Use. We found a significant indirect effect ($\beta = 0.152$), which confirms that Intention to Continue Use does indeed play a partial mediating role.

4.4. Summary of Hypothesis Testing

Table 3: Structural Model Results and Hypothesis Testing

Hypothesis	Path	Path Coefficient (β)	T-Statistics	P-Value	Decision
H1	SQ -> US	0.285	5.871	< 0.001	Supported
H2	IQ -> US	0.315	6.499	< 0.001	Supported
H3	SERVQ -> US	0.340	7.102	< 0.001	Supported
H4	US -> FP	0.738	15.204	< 0.001	Supported
H5	US -> ICU -> FP	0.152 (Indirect)	3.115	< 0.01	Supported

In short, the data provided empirical support for all five of our hypotheses.

DISCUSSION

5.1. Interpretation of Findings

So, what does all this data really tell us? Our journey was to map out the complex connections between a bank's Digital Accounting System, how its users feel about it, and the bank's financial performance. The results from our model give us a pretty clear map.

First, the strong support for our first three hypotheses (H1, H2, and H3) confirms that the classic DeLone and McLean model [28] is alive and well in the world of modern banking. All three quality dimensions—System Quality (β=0.285), Information Quality (β=0.315), and Service Quality (β=0.340)—turned out to be important predictors of User Satisfaction. But the real headline here is that Service Quality was the heavyweight champion, with the strongest impact of the three. This is a huge insight for the banking industry. In a world of intense regulation and high-stakes transactions, it seems that having a great system with perfect data isn't enough. The human touch—the quality of the IT support—is what matters most. When an accountant or finance professional hits a snag, knowing they can get fast, competent, and helpful support is the biggest factor in keeping them happy. This echoes what organizational theory tells us about complex, high-stakes environments: the interplay between people and technology is often more important than the technology itself [25].

Now for the main event: the powerful link we found between User Satisfaction and Financial Performance (β=0.738). This finding, which supports H4, is the heart of our study. It provides a solid, empirical bridge between the fuzzy, human-centric idea of "satisfaction" and the hard-nosed, strategic goal of financial performance. It shows that the benefits of a great DAS aren't just theoretical; they cash out in the real world, and they do so through the satisfaction of the people using the system. When finance professionals are happy with their tools, they're not just in a better mood. They're more efficient, more engaged, and more effective. They can spend less time fighting with the software and more time on high-value analysis. This leads to better insights, tighter controls, and smarter decisions from management, all of which directly feed the bank's bottom line.

Finally, the confirmation of H5, showing that Intention to Continue Use plays a mediating role, adds an important layer of depth. The direct link from satisfaction to performance is strong, but this finding tells us that the full benefits are really unlocked over the long haul. Initial satisfaction gives you a performance boost, but it's the long-term commitment to using the system that allows it to become truly embedded in the company's culture and workflows [8]. When the DAS moves from being just "a tool" to "the way we do things," that's when the deepest and most lasting financial gains are made.

5.2. Theoretical Implications

From an academic perspective, this study makes a couple of key contributions. First, it takes the classic DeLone and McLean IS Success Model [28] and successfully applies it to a very modern, very high-stakes context: digital accounting in banking. By defining "Net Benefits" as Financial Performance and testing the whole chain, we've provided strong evidence that the model is a powerful tool for connecting the dots between system features and strategic business outcomes.

Second, we've added some much-needed detail to the accounting information systems literature. A lot of studies have shown that a good AIS is linked to better firm performance [10, 13, 14], but they often treat "AIS effectiveness" as a single, generic concept. Our work unpacks that black box. By breaking it down into system, information, and service quality, we provide a more detailed and theoretically sound picture of what really makes an accounting system successful and how that success is tied to financial results.

5.3. Practical and Managerial Implications

The findings from this study aren't just academic—they lead to clear, actionable advice for leaders in the banking industry.

1. Think Holistically About Quality: Bank managers need to understand that a successful DAS is a three-legged stool. It's not enough to buy the fanciest software (System Quality). They have to be just as obsessed with the quality of the data going into it (Information Quality) and, as our study shows, with building a top-notch IT support team (Service Quality). The fact that Service Quality was the strongest predictor of satisfaction should be a wake-up call to review IT support budgets, training, and service standards.

2. Put the User Experience Front and Center: The central role of User Satisfaction is impossible to ignore. This means user-centric design shouldn't be an afterthought; it should be a core part of the process from day one. Banks should bring their accountants and financial analysts into the conversation early and often—from picking a system to testing it and giving feedback after it launches. Spending money on good training, intuitive interfaces, and responsive support isn't a "soft" cost; it's a direct investment in the bank's financial performance.

3. Measure What Matters: Banks are great at measuring things, but they should add user satisfaction to their dashboards. Regular surveys and feedback sessions can act as an early warning system, flagging problems before they get out of hand. Making user satisfaction a key performance indicator for the IT department is a powerful way to align their goals with the bank's overall strategy.

4. Play the Long Game: The importance of 'Intention to Continue Use' shows that getting users to adopt a system is just the first step. The real goal is to get them to embrace it for the long term. This means providing ongoing training, celebrating success stories, and making sure the system continues to evolve with the needs of the business.

5.4. Limitations of the Study

While we're confident in our findings, it's important to be upfront about the study's limitations. First, because we used a cross-sectional design, we're looking at a single snapshot in time. This makes it hard to draw firm conclusions about cause and effect. A longitudinal study that follows a bank over several years would be even more powerful. Second, we relied on people's perceptions for all our data, including financial performance. While these perceptions are valuable, there's always a risk of common method bias. Future studies could strengthen these findings by mixing in objective financial data from annual reports. Finally, our data came from one specific geographical region, so we need to be cautious about generalizing the results to banks in other parts of the world with different rules and tech landscapes.

CONCLUSION

6.1. Summary of Key Findings

In a nutshell, our study has shown that the success of a Digital Accounting System in a bank is a multifaceted concept that is significantly tied to financial performance. The key takeaways are clear: (1) The quality of the system, its information, and its support are all strong predictors of user satisfaction, with service quality leading the pack. (2) User satisfaction isn't just a feel-good metric; it's a powerful predictor of the bank's overall financial performance. And (3) long-term commitment from users is a crucial part of the equation for realizing the full financial benefits of these major technology investments.

6.2. Concluding Remarks

In today's digital-first banking world, a DAS is much more than a compliance tool—it's a strategic weapon. Our research has shown that the path to unlocking the financial power of these systems runs directly through the satisfaction of the people who use them every day. The message for banking leaders is simple: investing in the quality of your systems, the integrity of your data, and the excellence of your user support is not just an IT expense; it's a strategic imperative. By putting the user at the heart of their technology strategy, banks can turn their massive investments in digital transformation into real, lasting financial returns.

6.3. Directions for Future Research

This study opens the door to several exciting possibilities for future research. A longitudinal study, as mentioned, would be a great next step. It would also be fascinating to do comparative studies—for example, looking at how these success factors play out differently in conventional versus Islamic banks [3]. We could also expand the model to include other important variables, like the role of corporate governance [9] or a bank's cybersecurity posture. Finally, as new technologies like AI and blockchain become more common [1, 15], it will be crucial to study their impact within this same success framework.

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