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Implementation of Tri Hita Karana culture in encouraging the implementation of accounting information systems towards business continuity

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Abstract: The specific purpose this research plays a role in providing empirical findings on the influence of Tri Culture Hita Karana (THK) on the use of systems information accounting and their impact on the business continuity of the Village Credit Institution and to test the Technology Acceptance Model about the Tri Culture Hita Karana and the business continuity of the Village Credit Institution. The study was conducted at 1433 Village Credit Institutions in Bali with a sample of 100 Village Credit Institutions spread over 9 districts/cities in Bali. The research method used to answer the research objectives uses a quantitative test with a partial least square (PLS) approach. The results showed that implementing the Tri Hita Karana (THK) culture affected the implementation of the accounting information system (AIS) and the business continuity of the Village Credit Institution. Applying AIS is a mediating variable for THK's cultural relationship with the business continuity of the Village Credit Institution. The study results align with the TAM theory, which explains that someone wants to use information technology/information systems accounting because they think that the AIS applied is useful and easy to use in completing work.

Keywords: THK culture; AIS; accounting information systems; business continuity; cultural relationship; TAM; technology acceptance model.

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1 Introduction

Economic growth in Bali depends on the existence of community economic activities, which are supported by the existence of financial institutions, and in Bali itself is the Village Credit Institution. This has received special attention and is regulated in a government regulation concerning the regional credit system as stipulated in regulation no. 3 of 2017. Economic development of rural communities is collected through savings and effective and illegal distribution of capital, there is a pawn system, and other services which are adapted to village environment. The Pararem (rule) of the Village Credit Institution in 2014 revealed another goal is to strengthen the resilience of indigenous peoples in preserving and advancing Balinese customs and culture which are full of Hindu religious teachings (Agung, 2021).

The business competition for Village Credit Institutions is very tight there are many similar financial institutions operating in Bali, such as BPR, Savings and Loan Cooperatives, Rural Banks, of course this is a tough competitor for regional financial institutions; Village credit is still able to maintain its existence in general. The number of non-operating Village Credit Institutions has even increased every year. The condition of a healthy Village Credit Institution experiences the opposite. The decline in the degree of wellbeing indicates that the functional sustainability of the Village Credit Institution is facing serious challenges. Management, bosses, and all gatherings with interest in the presence of the Village Credit Institution should think about and figure out how to keep up with the sustainability of the Village Credit Institution. With the rapid growth of Village Credit Institutions, it turns out that there are still several cases of fraud in financial management. Cases of fraud occurred; for example, the corruption case at the Kekeran Traditional Village Credit Institution, which was a criminal act of corruption, was carried out by the manager of the Village Credit Institution Badung State Attorney (2020). The Ambengan Village Credit Institution case in 2019 was a corruption case carried out by the Village Credit Institution Treasurer, who doubled customer savings and deposits LPLPD Badung 2019. This is a serious concern how the management of the Village Credit Institution must be managed properly based on an appropriate, fast and accurate accounting information system (AIS).

The application of technology is one solution that can improve the Village Credit Institution's performance. Technological advances have an impact on all sectors, including the financial sector. The use of technology is a must for business actors to be able to compete and improve business continuity. In general, all entities need the information to make decisions quickly, precisely, and accurately and are available on time. The information is generated by a computer-based information system (computer-based information system). The use of IS extends to the operational level to improve product quality and productivity. However, some entities still do not want to accept the presence of IS, which is fully supported by information technology to carry out operations (Pencarelli, 2020). This phenomenon also occurs in Village Credit Institutions so that they experience losses in their financial management, such as customer money being misused by employees; it is detrimental to customers because information related to customer account positions and other information is not timely.

The Village Credit Institution uses an information system integrated with a computer. The computer users can receive and store input data, process it, and produce output. The computer-based application of AISs in village credit institutions produces financial reports quickly, transparently and has better accuracy, so it is very helpful for management in making decisions. The AIS should be used optimally by the Village Credit Institution to support operations because the AIS is capable of producing financial and non-financial information.

In connection with implementing the AIS (Faccia et al., 2019), it is important to pay attention to the development of the human factor system. Planning and design of AISs must pay attention to human factors because the role of technology in AIS is essential to help human work (Tou and Ijeh, 2017). Regarding the role of humans in accepting and using AISs, it is necessary to consider cultural factors because culture has a major impact on human behaviour and practices in carrying out their activities, including business activities. Aldholay et al. (2018) explain that culture is an important factor in shaping the context of technology utilisation and performance. Sunny et al. (2019) argue that culture is widely believed to have a major impact on the behaviour and practices of people around the world. As demonstrated in the technology acceptance model (TAM), the technology acceptance process is increasingly important in organisations and society at large. This shows that culture, including culture in the Tri Hita Karana (THK), is related to the AIS because the AIS is part of business activities, one of the social activities, namely the economic sector (Ginaya et al., 2019). The findings from the research (Putra and Suardhika, 2020) are actually good governance, and information systems in accounting provide a positive role and influence on the performance of village credit institutions in the village of Tabanan district, Bali. Other findings also strengthen previous research, namely (Azizollah et al., 2016), organisational culture has a close relationship with beliefs, namely: behavioural, normative, and control. Organisational culture can encourage trust in individuals in the organisation which can motivate individuals to implement a culture that can provide comfort in the organisation, so that a good culture will certainly have a good impact, namely improving employee performance, which will certainly improve the company's financial performance.

Empirical studies on culture and TAM external variables show different results from each other. The results of the research of Castiblanco Jimenez et al. (2021), Guner and Acarturk (2020) and Alhashmi et al. (2019) found the effect of personal innovation on ease of use and usability. However, these findings contradict the findings of Chavoshi

and Hamidi (2019) and Hanifah et al. (2019), showing that personal innovation does not affect the ease of use and usability. The research on culture above only uses human resource factors. This, of course, contains weaknesses because humans' success cannot be separated from belief in God and how humans use nature to carry out their business activities. Thus, a harmonious relationship between humans and God, humans and humans, and humans and their natural environment in an integrated manner is expected to become a synergy to build strengths that become a source of inspiration for excellence in every business activity. The harmonious relationship between humans and God, humans and humans, and humans with their natural environment is the cultural philosophy of Tri Hita Karana (THK) in the life of Hindu society (Sumawidari, 2021). The THK concept is a cultural construct that has long great and developed in Balinese traditions and has been laid out as the foundation of business theory. In this regard, this THK culture should be able to be described and implemented by all components of society in Bali, including the Village Credit Institution, in their business activities. Thus, the THK culture will certainly affect every activity of the Village Credit Institution managers in Bali, including utilising AISs encourage credit services in the village.

The THK idea is a culture idea that has long developed and created in Balinese customs and has been laid out as the groundwork of business reasoning. In this regard, this THK culture should be able to be described and implemented by all components of society in Bali, including the Village Credit Institution, in their business activities. Thus, the THK culture will certainly affect every activity from the management of village credit institutions in Bali, including utilising AISs in order to always survive and continue credit institutions in the village business in Bali. Based on the phenomena and results of previous research that have been described above, this research is important and interesting to do with the consideration that the local government of Bali is developing the vision of "Nangun Sat Kerti Loka Bali" through a universally planned development pattern towards a new era of Bali. Therefore, the THK culture should be able to be described and implemented by all components of society in Bali, including the Village Credit Institution. Thus, cultural factors, especially the THK culture, need to be considered to accept and use AISs for the sake effort continuity of the Village Credit Institution, which is experiencing intense competition between financial institutions, both banks and non-banks. It seems that the application of SIA has not been maximised in the services of credit institutions in villages, especially in Bali. The apparent lack of and under-use of AIS is based on the productivity paradox, namely expensive investments in systems that yield low returns (Venkatesh et al., 2010). Today's technology-based information system is a must to support the smooth operation of a business entity. Likewise, the Village Credit Institution needs AIS to manage its business, such as reporting to the Village Credit Institution Empowerment Institution, reporting accountability to customary manners, and others that support its smooth operation.

This study will examine culture not only using the dimensions of human resources but also other resources such as natural and divine resources. This is adapted from Cao et al. (2018), who revealed that everything starts from belief. Beliefs provide a power called "lead belief", which includes:

- 1 Human principles that will invite us to help understand life choices to direct life to achieve long-term success
- 2 Natural principles will invite us to see how nature works and how it works. Utilising existing natural laws always to bring good luck in life.

- 3 God's principle invites us to see the close relationship between God and humans and how we access God's energy to gain unlimited power.

Based on the background and problems mentioned above, this research plans to analyse the execution of the THK culture in the use of AISs and the business continuity of the Village Credit Institutions in Bali. As well as testing and analysing the influence of THK culture on the business continuity of Village Credit Institutions in Bali mediated by the use of AISs at Village Credit Institutions in Bali.

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2 Literature review and hypotheses development

2.1 Technology acceptance model (TAM)

The TAM model is derived from psychological theory to explain the behaviour of information technology users based on beliefs, attitudes, interests, and user behaviour relationships. This model intends to make sense of the primary variables of information technology user behaviour towards the acceptance and use of information technology itself. This model illustrates that the use of SI is impacted by the handiness or usability variable and the convenience variable. Both have a high determinant and validity that have been tested empirically (Rafique et al., 2020). TAM believes that using information systems will move along the performance of individuals or companies. In addition, using information systems is easy and does not require much effort from the users (Muchran and Ahmar, 2019). By using perceived usefulness and perceived ease of use, TAM is expected to explain the acceptance of information system users towards the information system itself. TAM argues that two constructs determine individual acceptance of information technology system: perceived usefulness and perceived ease of use (Pitafi et al., 2020). TAM describes the relationship between ease of use and interest in behavioural and behaviour, as well as a mediating relationship through perceived usefulness.

2.2 Accounting information systems

Technically, information systems have developed quite rapidly, and the quality of systems information has also increased drastically (Madakam et al., 2019). The development of information systems has provided various means for management in managing business and making decisions. Information system supported by information technology can provide added value to the organisation and is designed to be effective information system. This information system indicates that the system is successful.

Slokom et al. (2021) state that an information system designed to be user-oriented will minimise the risk of failure because the success or failure of an information system is entirely in the hands of its users. The success of an information system for an organisation still needs to be maintained because a system's information has limitations, so the information system becomes obsolete. Information system obsolescence is generally caused by several factors: advances in information technology, wider organisational scope, level of competition, and government regulations. In this case, an organisation is faced with the life cycle of an information system, which every organisation always passes in its development.

Li and Wang (2021) state that the information system development life cycle passed by every organisation that develops information systems is termed the System Development Life Cycles (SDLC). It is also said that the concept of SDLC as a management control technique formally began in the late 1960s to early 1970s, which was the beginning of the widespread use of third-generation computer technology. Before that year, computers were mostly used as technical tools, while the process of developing computer application systems was rarely used in solving problems related to management and finance. These SDLC stages need attention from every organisation that develops information systems. Ignoring some parts of the information system life cycle will lead to crucial problems, such as system failure and even user-designed information systems being rejected. This rejection is mainly due to the system being developed that is not – oriented user. Therefore, in the development of information systems, it is expected that information system designers and analysts can design systems that can work together with users so that there are no obstacles to using the information system.

2.3 Tri Hita Karana (THK)

Ginaya et al. (2019) explained that the traditions of the Hindu community in Bali in their daily life put forward the standards of fellowship, congruity, and harmony between monetary objectives, natural and social conservation, style, and otherworldliness. This concept is known as the THK philosophy. THK's philosophy is known in the Balinese dimension of life, a Hindu community tradition in Bali. Local Wisdom (THK) that has turned into a cultural personality because it can accommodate and integrate elements of foreign culture into the original culture. THK is not only able to accommodate and integrate elements of foreign culture into the original culture but, at the same time, become the framework for the life of Balinese people in various sectors. THK is divided into three parts, namely *parahyangan* (relationship with God), *pawongan* (relationship between humans) and *palemahan* (relationship with alama), revealed by Purnamawati et al. (2020), none of the THK dimensions are interconnected and synergistic entities, and cannot be separated from one dimension to another. Likewise, Suartana and Jati (2017) said that welfare is due to this trinity.

2.4 The relationship between variables and research hypotheses

2.4.1 Relationship between THK and use of accounting information

Tri Hita Karana (THK) Cultural is the actualisation of a person's behaviour, especially Balinese people who are absorbed in the organisation. This is by Ginaya et al. (2019), which states that the behaviours of individuals in organisations are part of organisational behaviour. Likewise, Leguizamo et al. (2021) state that culture is a mental program brought from a person's experience obtained from the environment in which they are located. Thus, every decision taken will always be influenced by the culture because culture greatly impacts human behaviour and practices in carrying out their activities. This attitude is a cultural identity that crystallises in a person, whether that person is an individual or a group. Based on the above, the basis used in this study to build the hypothesis is that the THK culture influence of the AIS developed by company because THK philosophy is a cultural concept that has long grown and developed in Balinese traditions (Sumawidari, 2021; Astara, 2021).

This is the essence of the THK concept proposed by Juwitaristanty and Wiagustini (2021), namely the balance, which emphasises that life humanism still up in the air by three relationships, namely the relationship with fellow humans (pawongan), the relationship with the natural surroundings (palemahan), and the relationship with God (parahyangan). Equilibrium will positively influence the activities or business exercises completed by human figures engaged with the business, remembering for the exercises of fostering AIS. As previously explained THK is a way of thinking likewise an idea of Balinese life and is analogous to the cultural system (Suidarma et al., 2021). The concept of life that advances the standards of fellowship, amicability, and harmony between financial objectives, ecological and social protection, as well as feel and otherworldliness, contains three elements: parahyangan, pawongan, and palemahan. These three elements are the core of the THK philosophy, which is local wisdom that has become the vision of the development of the Province of Bali. Therefore, typical money managers and all degrees of Balinese society should apply the THK idea in their day to day routines, exclusively and in business gatherings. Theory suggests that cultural values influence computers' traits/practices and self-confidence. The THK culture influences a person's characteristics and beliefs about using AIS because the cultural values inherent in the THK philosophy may signal the appropriate response to using AIS. So that the hypothesis can be concluded as follows:

H1: Tri Hita Karana Culture has a positive influence Implementation Accounting Information Systems at Village Credit Institutions in BALI

2.4.2 Relationship between THK and sustainability

Gogus et al. (2012) provide evidence that there is an interaction between culture, especially national culture, and the technology acceptance process. In this regard, Sunny et al. (2019) stated that cultural values can influence the characteristics and beliefs associated with information technology. His research shows that the cultural dimensions of masculinity/femininity affect self-confidence in computers and personal innovation. Individualism/collectivism culture does not affect self-confidence in computers and shows a weak influence on personal innovation. The findings of Van Looy (2021), which examined the pattern of relationships between the dimensions of culture, qualitative and quantitative work overload, and personal innovation with information technology, showed different results (Ma and Turel, 2019). His research suggests that the dimensions of national culture and work overload are associated with personal innovation with information technology. Based on the data collected, the two dimensions of uncertainty avoidance culture and power distance indirectly affect personal innovation with information technology or quantitative overload. Qualitative overload mediates the influence of the cultural dimension on personal innovation with information technology, and qualitative and quantitative overload directly influences personal innovation with technology information (Schiuma and Lerro, 2010; Ndou and Schiuma, 2020).

Self-confidence in a person's computer, from a bad side, is believed to be an ability bestowed by God on him to master the AIS developed by the company so that with the AIS he can complete his duties successfully. In terms of pawongan, the successful development of AIS certainly cannot be separated from initiative and creation, hard work, honesty, loyalty, respect for time, cooperation, and ethical efficiency among fellow

employees and management associated with development of the AIS. All of these things will support the existing capabilities and the willingness and courage that appear in developing AIS that the AIS is easy to use. Sumawidari (2021) reveal that if the pawongan principle is associated with business activity, it must be realised that business people are essentially human beings, creatures of God who are no different from other human beings, namely employees, management, and professionals. Therefore, business people must maintain togetherness and harmony internally and externally, so there is no conflict. Based on the description above, the first hypothesis developed in this study is:

H2: The Tri Hita Karana culture has a positive role and influence on the sustainability of village bank credit in BALI

2.4.3 Accounting information system and sustainability

The weak point is that AIS's successful development should not sacrifice the surrounding natural environment. Artefacts or objects within the company, such as furniture, work tools, software, and hardware, are maintained to remain clean, tidy, and safe from any damage. Likewise, the surrounding natural environment must receive full attention to maintain natural sustainability. Made and Agung (2018) studied the effect of THK on systems accounting information at Rural Banks operating in Bali Province. The findings in this study are that:

- 1 the culture of THK has an influence on self-confidence, the development of innovation in personal self, in the use of AIS and this will provide success in the use of financial information systems
- 2 the THK culture provides a sense of trust in the use of computers that which is mediated by the use of AISs
- 3 self-confidence provides a sense of confidence in the perceived ease of use
- 4 personal innovation affects the usefulness of AIS and will have an effect on the use of AIS.

The THK culture is a Balinese culture of local wisdom that is used as a basis for individuals in each of their activities, especially in the Pakraman village community, who the owners of the Village Credit Institution. THK is a concept of a good life based on the principles of harmony, togetherness, and balance between economic goals, environmental and cultural sustainability, aesthetics and spirituality. Thus, every individual or business activity, including SIA development activities, must always consider the balance and harmony between the fulfilment of worldly needs, religious needs, and environmental preservation (Hazrati and Heffron, 2021). THK's culture influences a person's characteristics and beliefs use of AISs because the cultural values inherent in the THK's philosophy gives a positive response to the use of AISs. So it can be concluded the following hypothesis:

H3: The application of accounting information systems has a positive influence on the sustainability of rural credit institutions.

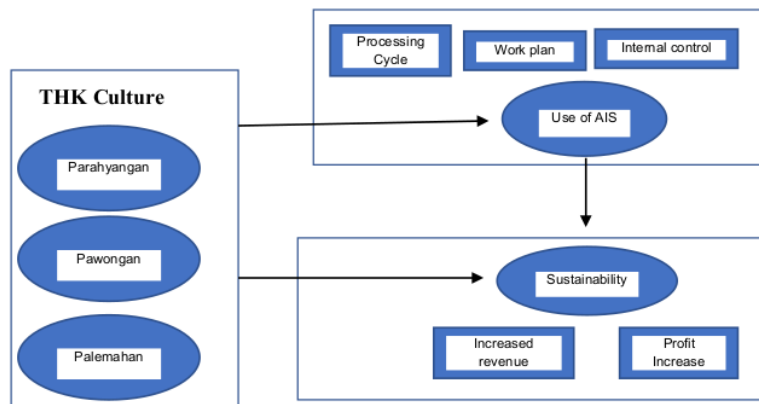
2.4.4 Relationship between THK and sustainability with accounting information system as mediation

The viability of AIS is a portrayal of the degree to which the objective is accomplished from a bunch of assets organised to gather, cycle, and store electronic information, then, at that point, transform it into helpful data and give the expected proper reports both in quality and time. TAM believes using information systems will work on individual or authoritative execution. Research conducted by (ALAWAQLEH, 2021) says that the effectiveness of AISs positively affects individual performance. (Elbashir et al., 2021) stated that the more powerful the AIS, the higher the performance. Implementation of a good information system causes employee performance to increase, and this makes the performance of the Village Credit Institution more consistent every period. This shows that the sustainability of the Village Credit Institution in carrying out its operations is getting higher. Applying this AIS is a must for the Village Credit Institution to respond to the challenges of intense business competition and to maintain the sustainability of the Village Credit Institution's business continuously. The combination of THK culture, which is the local wisdom of the Balinese people, namely the harmonious relationship between humans and humans, humans with nature (environment) and humans with God with the application use of AISs in operations Village Credit Institution, is a combination that is expected to win the business competition of the Village Credit Institutions with competitors for business sustainability. Based on the description above, the first hypothesis developed in this study is:

H4: Tri Hita Karana culture, through the implementation of accounting information systems, has a positive influence on the sustainability of rural credit institutions

The following is a research roadmap, as shown in Figure 1.

Figure 1 Research model (see online version for colours)



3 Research method

This research was conducted at a village credit institution in the province of Bali. The implementation time of this research is 2021. The population in the study is the Village Credit Institutions operated in 2020 in all Regencies/Cities in Bali, the number of which is 1433 business units. The sample in this study was determined by using a two-stage sampling technique. First, the determination of the regional sample using judgement sampling, namely, the Village Credit Institution uses AIS in its operational activities. Regional samples were taken proportionally in each district in the province of Bali. Second, the determination of the sample size is carried out using the Slovin formula. Namely, the minimum sample is determined by the following formula:

$$\begin{aligned}
 N &= \frac{N}{1 + Ne^2} \\
 &= \frac{1.433}{1 + 1.433(0.10)^2} \\
 &= 93
 \end{aligned}$$

So the minimum sample that must be taken is 93 Village Credit Institutions, but in this study, 100 Village Credit Institutions will be taken. The number of samples is 100, referring to the opinion of Hair et al. (2017), which reveals that a sample of 100–200 can represent the population which states that a sample greater than 30 and less than 500 is adequate for the size of the study in general. This research is random, meaning that each member of the population has the same opportunity to be sampled once. Still, stratified proportional random sampling is taken for equity in each district/city.

3.1 Identification of variables

Another exogenous variable that has an influence is THK. This concept describes three causes of well-being that come from harmonisation with God, Humans and Nature. The existence of the application of this principle of life makes the modern view of life into a balance which is generally individualism and materialism. The existence of the THK concept eliminates views that encourage consumerism, conflict and turmoil. THK is measured by three indicators, namely Parahyangan, Pawongan, and Palemahan. Endogenous variable) which is influenced by other variables in the study are the Implementation of AISs and Business Continuity of Village Credit Institutions. It is said that the AIS is an effort in collecting, recording, storing, and processing data into useful information in assisting the decision-making process. Three indicators measure the AIS: the transaction process cycle, budgeting/work plan, and internal control processes. Business continuity is a business economic condition that increases and strengthens every period. Increasing sales and profits measure business continuity at the Village Credit Institution.

3.2 Data analysis techniques

Analysis inference in this study uses the structural equation modelling (SEM) analysis tool with the partial least square (PLS) approach. PLS can be applied to all data scales,

does not require many assumptions, and the sample size does not have to be large, can be used simultaneously, both in reflective and formative models and does not use some assumptions between residuals and variables to provide a model that has a closer fit to the observations. Hypothesis testing is carried out on the Inner model, which shows the strength of the estimated relationship between latent variables (structural model). The outer model shows latent variables represented by indicators or manifest variables (measurement model) and weight relations where the case value of latent variables can be estimated.

4 Research results

4.1 Evaluation of the outer model

The assessment of the outer model is carried out so that indicators and latent variables are known in terms of validity and reliability. The reliability value is known by using the indicator reliability value and the internal consistency reliability value.

4.1.1 Validity test

The validity test can be seen from convergent and discriminant validity results, which are calculated using PLS.

4.1.2 Convergent validity test

The concurrent validity value of the model is known from the loading factor value and the AVE (average variance extracted) value. Table 1 show that the loading factor value is between 0.526 and 0.734, which means it exceeds 0.50 according to the recommendations of Fornell and Larcker (32). The AVE number shows more than 0.50, so it can be said that all indicators meet the requirements of convergent validity, as well as it can be said that all indicators are valid in measuring relevant variables.

Table 1 Convergent validity

No.	Variable	Item	Outer loading	Average variance extracted (AVE)
1	Tri Hita Karana Culture	PR	0.851	0.525
		PW	0.920	
		PL	0.947	
2	Implementation of accounting information system	SPT	0.966	0.734
		RK	0.971	
		PPI	0.972	
3	Village credit institution sustainability	LB.1	0.767	0.664
		LB.2	0.790	
		PJ.1	0.795	
		PJ.2	0.900	

Source: Author's processed results

4.1.3 Discriminant validity

The discriminant validity test is carried out with the Heterotrait-Monotrait test. If the Heterotrait Monotrait Ratio (HTMT) values <0.90 , then a construct has good discriminant validity. The HTMT discriminant fluctuation testing of the outcomes should be visible in the accompanying Table 2.

Table 2 Heterotrait-monotrait

	<i>KBL</i>	<i>PL</i>	<i>PPI</i>	<i>PR</i>	<i>PW</i>	<i>RK</i>	<i>SIA</i>	<i>SPT</i>
KBL								
PL	0.890							
PPI	0.895	0.898						
PR	0.807	0.766	0.742					
PW	0.854	0.852	0.842	0.792				
RK	0.838	0.820	0.108	0.733	0.791			
SIA	0.890	0.139	0.234	0.766	0.841	0.241		
SPT	0.891	0.421	0.897	0.803	0.868	0.897	0.857	
THK	0.892	0.897	0.893	0.896	0.898	0.892	0.895	0.898

Source: Author's processed results

Based on Table 2, the HTMT value is below 0.9, and it can be stated that all constructs were valid with discriminant validity based on HTMT calculations.

4.1.4 Reliability test reliability

The test is calculated using PLS through internal consistency reliability. For internal consistency reliability, the composite reliability and Cronbach's alpha value must be higher or equal to 0.7. Table 3 underneath shows that the aftereffects of composite dependability and Cronbach's alpha surpass the worth of 0.7, so it tends to be deciphered that the five factors have predictable and dependable outcomes.

Table 3 Test reliability

	<i>Cronbach's alpha</i>	<i>Composite reliability</i>
KBL	0.831	0.887
PL	0.961	0.967
PPI	0.927	0.945
PR	0.853	0.886
PW	0.910	0.927
RK	0.924	0.943
SIA	0.974	0.976
SPT	0.937	0.952
THK	0.959	0.963

Source: Author's processed results

4.1.5 Evaluation of the inner model (Structural model)

This evaluation step was carried out to confirm the theoretical model as outlined in the structural research model, Chin (33). Here, the structural evaluation model uses three indicators, namely R^2 , predictive relevance (Q^2), and goodness of fit (GoF).

R value²

The value of R^2 in this calculation represents the amount of variance contained in the model. The value of R^2 in this study is listed in Table 4.

Table 4 Square (R^2)

	R Square	R Square adjusted
SIA	0.881	0.880
KBL	0.722	0.716

Source: Author's processed results

Based on Table 4, it can be seen that:

- The diversity (variance) of AIS variables can be explained by the THK Culture variable of 88.1%, and other variables outside the research model explain the remaining 11.9%.
- The variability (variance) of the business continuity of the Village Credit Institutions 72.2% can be explained of the variables of the application of AISs (AIS) and the culture of THK. The remaining 27.8% contributes to other variables outside the research model.

4.1.6 Predictive relevance (Q^2)

Predictive relevance in the structural model or Q^2 is used as a measure of how well the model produces the observed values and parameter estimates. Below is how to calculate the Q^2 value in this study:

$$\begin{aligned}
 &= 1 - (1 - R_1^2) (1 - R_2^2) \\
 &= 1 - (1 - 0.881) (1 - 0.722) \\
 &= 1 - 0.331 = 0.967
 \end{aligned}$$

This means that the contribution of the THK cultural variable and the overall steps to implement AIS for the business continuity of the Village Credit Institution is 96.69%; the remaining 3.31% is given by the contribution of other variables, not included in this research model.

4.1.7 Goodness of fit (GoF)

GoF is divided into small (0.1), medium (0.25) and large (0.36) (34). This study has a GoF of 0.753. Because the GoF value of this study is > 0.36 , this research model is very good and can represent the data according to the theory used. Table 5 shows the GoF value calculation.

Table 5 Calculation of goodness of fit (GOF) value

Construct	AVE	R ²
	0.664	
	0.786	
	0.775	
	0.696	
	0.613	
	0.767	
	0.734	
	0.800	0.881
	0.526	0.722
Average	0.707	0.802

$$\text{GoF} = \sqrt{0.707 \times 0.802} = 0.753$$

Source: Author's processed results

34
37: results of the evaluation of the outer model in the study are known that the constructs used in this study are valid and reliable so that the evaluation of the structural model can be continued. From the results of the evaluation of the structural model, it is also known that the proposed research model is appropriate, and hypothesis testing can be carried out.

4.1.8 Hypothesis testing hypothesis

Testing is carried out to evaluate whether the relationship between latent variables is significant or not. Hypothesis testing can be calculated based on the value of t-statistics and p-value, have a relationship between the two variables provided that the t-statistical value exceeds the limit of 1.96 and the p-value is less than 0.05. The relationship between research variables is shown in Figure 1, and Table 6.

Table 6 Result of statistical test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T-Statistics	P-Values
THK → SIA	0.939	0.939	0.017	54.713	0.000
THK → KBL	0.535	0.518	0.191	2.802	0.005
SIA → KBL	0.327	0.344	0.196	2.671	0.020

Source: Author's processed results

Table 6 statistical test results of relationships between variables (Path Coefficient)

From what can be seen in Table 6 it can be explained:

- 1 The relationship that the THK Culture has a positive and significant influence on the implementation AISs due to the p-value 0.000 less than 0.05 with t-statistic 54.713 greater than t-table 1.96 and coefficient value 0.939. So this indicates that the first hypothesis in this study is accepted.

- 2 The relationship of the THK Culture variable has a significant effect on the business continuity of the Village Credit Institution, where the p-value and t-statistics are less than 0.05 and 1.802 are greater than t-table 1.96 with a coefficient of 0.535. So this shows the research is accepted.
- 3 The implementation on the AIS has a significant effect on the business continuity of the Village Credit Institution because it has a value of 0.020, which is smaller than 0.05 and the t-statistics value of 2.672 meets greater than the t-table 1.96 and the coefficient is 0.329. This shows that the third hypothesis in this study is accepted. Testing this hypothesis also wants to know the relationship between two variables influenced by mediation. The relationship between the variables of THK Cultural and business continuity Village Credit Institutions with the mediation of AIS implementation is shown in the test results in Table 7.

Table 7 Direct and indirect effect

	Direct effect	Indirect effect	Total effect	P-Values
THK → KBL	0.535(2.802)			
THK → SIA	0.939(54.713)			
THK → SIA → KBL		0.307(2.646)		0.021
THK → KBL			0.842(17.955)	0.000
SIA → KBL	0.327(2.671)			0.000

Source: Author's processed results

Based on Table 7 can be summarised as follows:

- 1 The test results of Tri Cultural Influence Hita Karana against the business continuity Village Credit Institutions (KBL) already understood to have a positive and significant correlation ($t = 2.802$, $\beta = 0.535$, and p-value = 0.020).
- 2 Effect of mediating variables in applying the AIS of cultural relations THK to the sustainability of Village Credit Institutions has a value of $t = 2.646$, $\beta = 0.307$, and p-value = 0.02. This can be explained by the role in the application of the AIS which is mediated by the THK culture in credit institutions in the village
- 3 Testing the direct influence of the culture of THK on the application of the AIS has a value of $t = 54.713$, $\beta = 0.939$, and p-value = 0.000. Based on the 3 steps above, it is known that the application of the AIS partially mediates the THK cultural relationship with the business continuity the Village Credit Institution. This shows that the fourth hypothesis in this study is accepted.

5 Discussion

5.1 The influence of Tri Hita Karana culture on the implementation of accounting information systems in rural

Tri Hita Karana culture is a local Balinese culture that is essentially a balance and harmony which emphasises that human life is determined by three relationships, namely

the relationship between humans and their God (parahyangan), human relationships with others (pawongan), and human relationships with nature (palemahan). Everything in the circulation of credit in the village is going well this is because of a harmonious relationship, giving a good influence on human relations, especially between administrators or members, especially in developing the use of AIS. The development and implementation of the information system by the Village Credit Institution went well due to the role of THK culture in triggering increased confidence in computers and fostering personal innovation in implementing AISs.

The findings indicate that the THK culture has an important role that can provide confidence to the management of the Village Credit Institution that using AISs in carrying out their activities and duties can provide benefits for making decisions. The study results align with the TAM theory, which explains that someone wants to use information technology/information systems accounting because they think that the AIS applied, is useful and easy to use in completing work. The study's results align with the findings of (Sumawidari, 2021), who found that the THK culture positively influenced the use of information systems in Rural Banks in Bali. The results of the study are also in line with the findings (Santana and Jati, 2017) which found that the culture of THK provides encouragement in the use of AIS more effectively for micro, small and medium enterprises in Badung Regency, Bali.

5.2 The influence of Tri Hita Karana culture on the sustainability of the credit business in the village

The results show that THK culture positively influences the Sustainability of Village Credit Institutions in Bali. The THK philosophy is a living tradition for the Hindu community in Bali. The tradition of the Hindu community in Bali where their daily lives prioritise togetherness, harmony, and balance in achieving the economy, while still paying attention to the preservation of nature and culture, aesthetics, and spirituality. Tri Hita Karana is a form of local wisdom that has become a personal characteristic that integrates culture in all activities, including in terms of economic activities. The teachings of THK, which emphasise a harmonious relationship between humans and God, relationships with fellow humans, and relationships human with nature, become the basic foundation for managing Village Credit Institutions in Bali.

There are three main things to achieve the highest happiness, namely: humans are taught about the dharma or truth of God and nature human, including the human soul; to Seek how to increase the heart's confidence in God's truth; and try how to act in God's truth. These three teachings are expected to achieve the goal, namely personal happiness and collective happiness (for human groups), which is reflected in the form of peace and harmony with the environment and the balance of the relationship between humans and their God (parahyangan), with humans (pawongan), and with the natural environment (palemahan). Humans will be avoided actions that cause negative access. The balance of the THK concept can be applied in various aspects of life, including in the economic field.

The implementation of THK will have a positive effect because people will not be too greedy. They will always think that his work must be balanced between his own needs without sacrificing the needs of others, without damaging his environment, and always based on the morality of his religion. Thus, applying the THK culture benefits the organisation and its members as a guide for behaviour in carrying out their activities so

that all members of the organisation can be morally responsible both to their organisation, their environment and to God. This makes the business continuity of the Village Credit Institution increase, and income gains which have an impact on the profit of the Village Credit Institution, have increased. The study's results align with the findings of (Purnamawati et al., 2020), which show that THK's organisational culture positively affects organisational performance in the Regional Office Work Unit in Buleleng Regency.

5.3 *Effect of accounting information system implementation on business continuity of village credit institutions.*

²¹ The results of the study indicate that there is an influence in the application of AISs in business continuity at credit institutions in the village. The AIS system is used as a driver to improve performance or to unite separate business units into a unified whole ³⁶ it creates core competencies and shares information between these business units. The results of this study are in line with Madakam et al. (2019) and Li and Wang (2021).

Applying AIS at the Village Credit Institution provides linkages, giving and receiving information between sections. This is an integrated part of the Village Credit Institution organisation. The system developed accounting information can build a communication of data and information that flows from one part to another. The target application of the AIS is to provide information that is multi-level, cross-functional, timely, accurate, and relevant subsystems- subsystems in Village Credit Institutions to conduct routine surveillance activities (structured) and activities that are not routine (unstructured) to ensure effectiveness and efficiency.

Applying AIS at the Village Credit Institution is useful as a planner, control, and supervisor. The Village Credit Institutions in Bali apply the AIS properly so that the plans that have been set can be carried out properly and avoid deviations that this makes the business continuity of the Village Credit Institutions in Bali to be continuously improved.

5.4 *Mediating effect of accounting information system implementation the relationship of Tri Hita Karana culture on business continuity of village credit institutions*

The results showed that the variable AIS implementation could mediate the influence of THK culture on the continuity of business Institutions Village Creditin Bali. The implementation of the THK culture has a positive impact on the management of the Village Credit Institution. The harmony of the THK concept between human relationships with God, relationships with others, and relationships with the environment makes the personnel in the Village Credit Institutions avoid negative actions. This triggers the development of the AIS implemented by the Village Credit Institution to be well understood and understood so that the implementation of the system can run well.

In developing AIS, information that is fast, precise, and relevant is most needed by the head Credit institutions in the village. Therefore, the AIS, an information system developed at the Village Credit Institution, involves financial and management aspects. Thus, the system accounting information produces external information in the form of financial reports and internal information to support planning and control by the management Credit institutions in the village. The AIS developed involves a financial

accounting system and a managerial accounting system. Applying AIS supported by good recruitment of Village Credit Institution employees can create harmony in the operational implementation Credit institutions in the village so that the income and profits Credit institutions in the village continue to increase.

6 Conclusions and recommendations

6.1 Conclusions

The study aims to test the implementation of the THK culture in the use of AISs at the People's Credit Institutions in Bali. Research studies culture not only using the dimensions of human sources but also using other resources such as natural resources and divine resources. Based on the test results, it can be concluded that the THK culture positively influences the implementation of the accounting system at the Village Credit Institution. The findings indicate that the THK culture has an important role that can provide confidence to the management Credit institutions in the village that using AISs in carrying out their activities and duties can provide benefits for making decisions. The TAM tested in this study was supported by the results that the management of the information system carried out the Village Credit Institution received good acceptance by employees because of the ease of use and the benefits of technology applied in producing a report that was useful, precise and fast. The THK culture positively influences the sustainability Credit institutions in the village in Bali. Implementing the THK culture benefits the management Credit institutions in the village and the Pakraman village community as a guide for behaviour in carrying out their activities so that all administrators can be morally responsible both to the community and the environment, and God. This makes the business continuity Credit institutions in the village increase, and income gains which have an impact on the profit Credit institutions in the village, have increased.

The application of the AIS has a positive effect on the sustainability Credit institutions in the village in Bali. The AIS is used to support the Village Credit Institution's strategy to improve performance or to separate business units to become a unified whole that creates core competencies and shares information among these business units. The application of AIS within the Village Credit Institution supports the information the management needs in the decision-making process so that the Village Credit Institution's operations run well to create increased profits. Applying AIS can mediate the influence of THK culture on the sustainability Credit institutions in the village in Bali. The application of the THK culture has a positive impact on the management Credit institutions in the village. The harmony of the THK concept between human relationships with God, relationships with others, and relationships with the environment makes the personnel in the Village Credit Institution avoid negative actions. This triggers the development of the AIS implemented by the Village Credit Institution to be well understood and understood so that the implementation of the system can run well.

6.2 Suggestions

This study produces an empirical model that shows that the integrated implementation of the THK culture affects the application of AISs and the sustainability Credit institutions

in the village. However, in carrying out the research, there are still some limitations, including:

- 1 The research was carried out during the conditions of the COVID-19 pandemic, and the implementation of PPKM by the government made it difficult for researchers to communicate, especially in conducting interviews with the management Credit institutions in the village. In some respondents, researchers used online media to be able to conduct interviews, and this, of course, faced some limitations, especially regarding signals in remote areas. For further research, it is possible to map more areas with weak signals and communicate more intensely with the management Credit institutions in the village to get the right time to communicate so that the response from research respondents can be better.
- 2 The level of seriousness of respondents in answering the list of questions/statements given is still lacking due to busyness in the activities Credit institutions in the village. Because it takes a long time to get the results of respondents' answers, future research needs to carry out a deeper exploration of the cultures in 8 regencies and 1 municipality in Bali, which has its own culture and uniqueness, and this is likely to affect the implementation of the activities Credit institutions in the village.
- 3 The study only conducted studies based on one culture of local Balinese wisdom, namely the implementation of the THK culture. This is a concern for the management Credit institutions in the village to maintain and improve the implementation of the THK culture in the management Credit institutions in the village and the development of AIS. The THK culture in Balinese society develops, causing people's behaviour to be more grateful about what is done and obtained, causing the use of information systems to be felt easy and has great benefits to produce better quality reports. The success of implementing AIS becomes a reference in planning and monitoring the Village Credit Institution to survive and increase its profits Credit institutions in the village so that the welfare of the Pakraman Village community can be maintained.

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