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The Influence of Accounting Information Systems, Quality of Financial Reports, and Effectiveness of Decision Making on Financial Performance at Bali Regional Government Banks

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Abstract

This study aims to analyze the influence of Accounting Information Systems (AIS), financial report quality, and decision-making effectiveness on financial performance at the OJK in 2020-2023 at the Bali Regional Development Bank (BPD). Using path analysis, this study found that the AIS has a positive and significant effect on financial performance (β = 0.812, sign = 0.001), where an increase in AIS can improve financial performance by 81.2%. In addition, the quality of financial reports also has a positive and significant effect on financial performance (β = 0.604, sign = 0.000), with an increase in the quality of financial reports potentially increasing financial performance by 60.4%. This study also shows that the AIS has a positive effect on decision-making effectiveness (β = 0.681, sign = 0.001), which then significantly improves financial performance (β = 0.871, sign = 0.000). The quality of financial reports also has a positive effect on the effectiveness of decision-making (β = 0.324, sign = 0.001), which significantly improves financial performance. The analysis results show a strong relationship between AIS, the quality of financial reports, and the effectiveness of decision-making on financial performance, with an R value of 0.842 and an Adjusted R-Square of 0.709. The F-test confirms that all three variables together have a significant effect on financial performance (sign = 0.000). The effectiveness of decision-making plays a significant mediating role in the relationship between AIS and the quality of financial reports on financial performance. This study concludes that improving AIS, the quality of financial reports, and the effectiveness of decision-making are very important for improving the financial performance of Bank BPD Bali..
Keywords : Accounting Information Systems, Financial Report Quality, Decision Making Effectiveness, Financial Performance

Introduction

In the face of globalization and increasing competition in the financial industry, improving financial performance has become a primary focus for various banking institutions, including Regional Government Banks. Optimal financial performance reflects a bank's ability to conduct operations efficiently and effectively and demonstrates its readiness to compete in a competitive market. Several previous studies have revealed that a reliable accounting information system can support improved financial performance by providing relevant, accurate, and timely information to support strategic decision-making (Soudani, 2012). Furthermore, high-quality financial reports also strengthen stakeholder trust and serve as the basis for optimal decision-making (Cohen and

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Karatzimas, 2017).

Recent research has also demonstrated significant interest in the influence of accounting information systems, financial reporting quality, and decision-making effectiveness on improving financial performance. For example, research by Shqipdona and Nexhmie (2019) in Kosovo demonstrated that accounting information systems significantly impact various aspects of public companies, including financial reporting quality, decision-making effectiveness, control systems, organizational performance, and the smoothness of business transactions. Meanwhile, Abdel Megeid (2021) reviewed the role of Big Data in accounting and emphasized how its use can improve the quality of financial reporting, managerial accounting procedures, and improve decision-making. He also emphasized the importance of accounting and finance professionals leveraging the opportunities offered by Big Data to create added value and maintain relevance in a data-driven business environment.

Overall, the use of accounting information systems and Big Data analytics is considered crucial in supporting effective decision-making, quality financial reporting, and overall performance improvement in both public organizations and the business sector. A study by Olamide (2022) also highlighted that technological advancements play a significant role in improving the quality of a company's internal information systems, with accounting information systems being a key element in providing the financial data needed for strategic planning and decision-making. These systems play a role in ensuring the availability of timely and accurate information to support management in effective decision-making.

Furthermore, Anggraeni et al. (2021) conducted a study of star-rated hotels in Bandung and found that organizational structure significantly influenced the implementation of a quality accounting information system. The research findings demonstrate that the quality of an accounting information system is highly dependent on the underlying organizational framework, and that a quality information system is capable of producing reliable financial reports, which ultimately positively impacts financial performance.

Thus, the reviewed literature consistently demonstrates that efficient accounting information

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systems, quality financial reporting, and sound decision-making are important factors driving improved financial performance. Organizations that invest resources in modern information systems and emphasize the importance of financial data quality tend to achieve better financial results. These findings provide a valuable foundation for researchers and practitioners in their efforts to optimize financial performance through the utilization of superior information systems and decision-making processes.

Methods

In this study, the author applied a quantitative approach. According to Sugiyono (2018), quantitative research is a type of research that focuses on numerical data and analyzes it using statistical methods. This means that a quantitative approach begins with a theory, which is then tested using numerical data, and ultimately concludes with the acceptance or rejection of the theory. Quantitative research relies heavily on the process of collecting numerical data from measurements, making the use of statistics vital as a means of analyzing and answering the existing problem formulation.

The research location refers to the place or object that is the focus of the research activities. This location determination aims to provide clarity regarding the target area of the research. In this case, the research was conducted at a Regional Government Bank, specifically the Regional Development Bank (BPD) of Bali. The research was scheduled to run from the first week of May 2024 to the last week of June 2024.A population, as explained by Sugiyono (2018), is the entire generalized area consisting of objects or subjects with certain characteristics that have been determined by the researcher to be studied and then conclusions drawn. Based on this definition, the population in this study is the financial report data of the Regional Development Bank (BPD) Bali for the period 2020 to 2023. Meanwhile, according to Sugiyono (2018), a sample is a portion of the population with similar characteristics and is taken to represent the entire population. In this study, the sample used is secondary data in the form of BPD Bali financial reports from 2020 to 2023.

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Results and Discussion

Based on the results of research conducted by the author from the first week of May 2024 to the last week of June 2024 at Bank BPD Bali, the following results were obtained:

Table 1. Descriptive Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
X1	48	0	1	.73	.449
X2	48	503268000000	309275000000	612275000000.00	154745987040.350
M	48	0	1	1.00	.000
Y	48	1003646576.00	8801702597.00	2473931903.3750	2067388276.92358
Valid N (listwise)	48				

Source: Data processed by SPSS

Based on the table above, the results of the descriptive statistical analysis for variable X1 at PT. BPD Bali, registered with the Financial Services Authority (OJK) for the 2020-2023 period, show a total of 48 measurements (N). The average value is 0.73, the minimum value is 0, the maximum value is 1, and the standard deviation is 0.449. This means that the trend of the X1 data value in each year during the study period has a deviation level of 0.449.

The results of the descriptive statistical analysis indicate that the average value of X2 at PT. The average value of BPD Bali registered with the Financial Services Authority (OJK) for the 2020-2023 period was 612,275,000.00, with a minimum value of 503,268,000,000, and a maximum value of 309,275,000,000.00, with a standard deviation of 154,745,987,040.350. This indicates that the trend in the X2 value data for each year during the study period had a deviation level of 154,745,987,040.350.

The results of the descriptive statistical analysis revealed that the average M value for PT. BPD Bali registered with the Financial Services Authority (OJK) for the 2020-2023 period was 1.00, with a minimum value of 0, and a maximum value of 1, with a standard deviation of 0.000. This indicates that the trend in the M value data for each year during the study period had a deviation level of 0.00.

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The results of the descriptive analysis show that the average Y at PT. BPD Bali registered in the Financial Services Authority (OJK) for the 2020-2023 period is 2473931903.3750, the minimum value is 1003646576.00, and the maximum value is 8801702597.00 with a deviation value of 2067388276.92358, which means that the tendency of Y value data in each year during the study period has a deviation level of 2067388276.92358.

Table 2. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

			UnstandardiMed Residual
N			48
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		1636662930.95234420
Most Extreme Differences	Absolute		.182
	Positive		.182
	Negative		-.107
Test Statistic			.182
Asymp. Sig. (2-tailed)			.000[c]
Monte Carlo Sig. (2-tailed)	Sig.		.075[d]
	99% Confidence Interval	Lower Bound	.069
		Upper Bound	.082
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Based on 10000 sampled tables with starting seed 2000000.			

Source: Data processed by SPSS

Based on the results of the normality test, the Monte Carlo significance value (2-tailed) was 0.075 > 0.05. Therefore, it can be concluded that the residual values from this study are normally distributed, allowing for further testing.

Statistical normality tests can also be performed using a P-P plot. A P-P plot can be understood by observing the distribution of items along the diagonal line. A P-P plot is considered to fail to meet the normality assumption if the items are spread far along the diagonal line and do not follow the

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direction of the diagonal line..

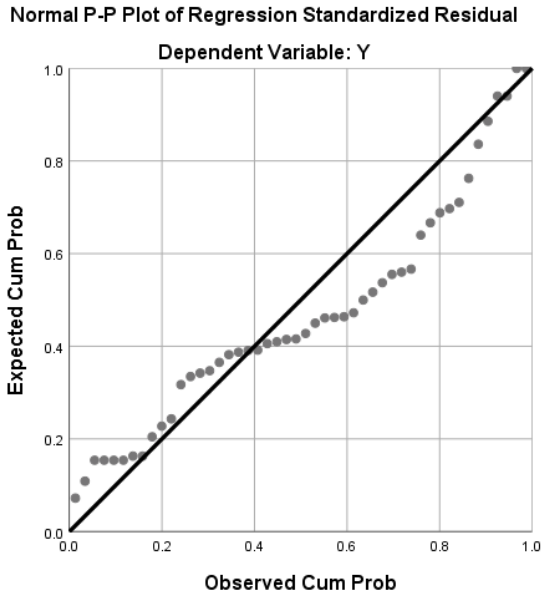

Figure 1. Results of the Normality Test of the P-P Plot Graph

The graph above explains that the curve shows a P-P plot around the regression line. The P-P plot above shows that the data is spread around the diagonal line and follows the direction of the diagonal line. Thus, the regression model is normally distributed and meets the assumption of normality.

A statistical test for normality can also use a histogram graph. A graph can show a normal distribution pattern if the data distribution forms a bell shape, neither skewed to the left nor skewed to the right.

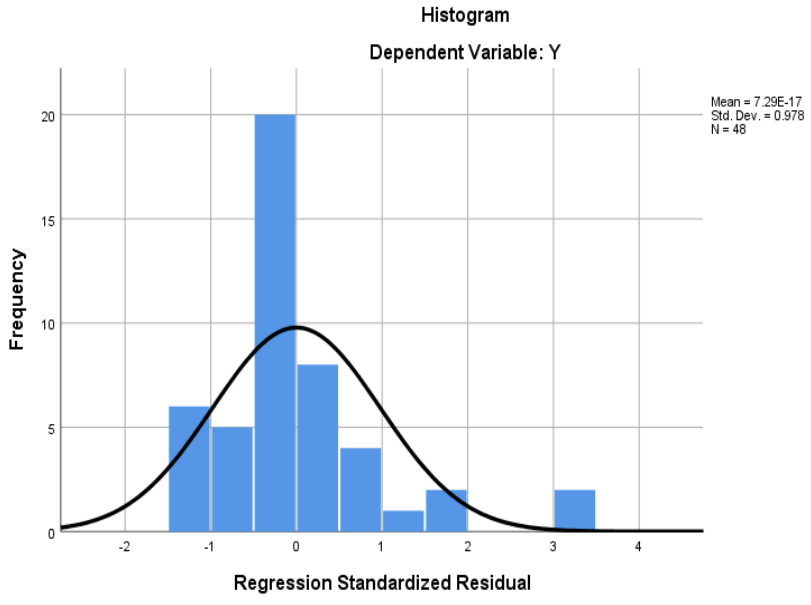

Figure 2. Results of the Normality Test of the Histogram Graph

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The image above is a histogram. A histogram is considered normal if the data distribution is bell-shaped, neither skewed to the left nor to the right. The histogram above is bell-shaped and neither skewed to the right nor to the left, so the histogram is considered normal.

Table 3. Multicollinearity Test Results

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1774723015.000	430291437.603		4.124	.000		
	M	4387871637.008	895723055.520	.871	4.899	.000	.291	3.431
	X1	3737305452.444	818648482.537	.812	4.565	.000	.291	3.431
	X2	.008	.001	.604	6.289	.000	.999	1.001
a. Dependent Variable: Y								

The results of the multicollinearity test can be known if all independent variables in the study have a variance inflation factor (VIF) value of less than 10 and a tolerance value of more than 0.1. Based on the table, it is known that the VIF value of X1 = 3.431 <10, variable X2 = 1.001 <10 and variable M = 3.431 <10, for the tolerance value of variable X1 = 0.291 > 0.1, variable X2 = 0.999 > 0.1 and variable M = 0.291 > 0.1. So it can be concluded that all variables in this study do not experience multicollinearity, so it can be continued to carry out further testing.

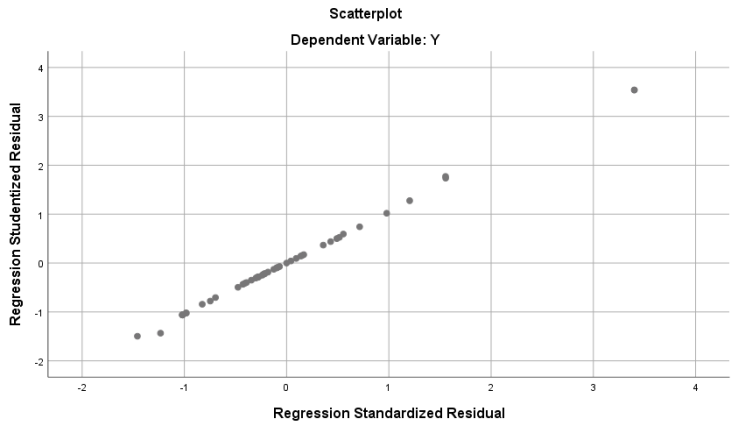

Figure 3. Heteroscedasticity Test Results

The results of the heteroscedasticity test using the scatterplot graph in the image above show that

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there is no clear pattern, such as points that form a regular pattern (wavy, spread out then narrow), and spread above and below the number 0 on the Y axis, so there is no heteroscedasticity.

Table 4. Autocorrelation Test Results

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.771[a]	.594	.567	1360701000.49468	1.862
a. Predictors: (Constant), X2, M, X1					
b. Dependent Variable: Y					

Source: Data processed by SPSS

To determine whether there is autocorrelation, a test is carried out using the Durbin Watson test, namely by comparing the d value from the regression results with dL and dU from the Durbin Watson table, with a confidence level of 5%. Based on the table, the results of the autocorrelation test using the Durbin-Watson Test (DW-test) obtained a value of 1.862 with the number of independent variables 3, so n = 48, d = 1.6708, in addition, through the formula 4 - dU (4 - 1.6708) the result is 2.3292. This means that the value of 1.862 lies between the d value and 4 - dU (1.6708 < 1.862 < 2.3292). so it can be concluded that the data has no autocorrelation.

Table 5. Multiple Linear Regression Test Results

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1774723015.000	430291437.603		4.124	.000		
	M	438787163 7.008	895723055.520	.871	4.899	.000	.291	3.431
	X1	373730545 2.444	818648482.537	.812	4.565	.000	.291	3.431
	X2	.008	.001	.604	6.289	.000	.999	1.001
a. Dependent Variable: Y								

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The equation used to test the overall hypothesis in this study is a multiple linear regression model with the following formula:

$$Y=a + b1X1 + b2X2 + b3M + e$$

Where Y represents Financial Performance as measured by Return on Assets (ROA), X1 represents Accounting Information Systems (AIS), X2 represents Financial Report Quality (LK), M represents Decision-Making Effectiveness (DEP), and e represents the error or error rate.

Based on the model estimation results, the constant (a) value of 271.579 indicates that if all independent variables (X1, X2, and M) are zero, the estimated value of Y is 1,774,723,015,000. The coefficient on variable X1 (Accounting Information Systems) of 3,737,305,452.444 indicates that every one-unit increase in X1 will increase the value of Y by 3,737,305,452.444, assuming all other variables remain constant. Furthermore, the coefficient of variable X2 (Financial Report Quality) is 0.008, which means that a one-unit increase in this variable will increase Y by 0.008 units, assuming other variables are constant. For variable M (Decision Making Effectiveness), the coefficient of 4,387,871,637.008 indicates that a one-unit increase in M will cause an increase in Y by 4,387,871,637.008, assuming other variables remain unchanged. The standard error value in this model is 430,291,437.603, which reflects the level of estimation error of the regression model used.

Table 6. Results of T-Test Model I

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.168	.056		3.014	.004
	X1	.622	.072	.681	8.607	.000
	X2	.272	.066	.324	4.102	.000
a. Dependent Variable: M						

Source: Data processed by SPSS

Based on the results of the T-test of model I, it is known that the significance value of the Accounting Information System variable (X1) is 0.000 and the Quality of Financial Reports (X2) is 0.000. The results show a value smaller than 0.05, with the calculated t-value of the Accounting Information System (X1) being 8.607 and the Quality of Financial Reports (X2) being 4.102, meaning

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that there is a significant influence between the Accounting Information System (X1) and the Quality of Financial Reports (X2) on the Effectiveness of Decision Making (M).

Table 7. Results of T-Test Model II

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1774723015.000	430291437.603		4.124	.000		
	M	438787163 7.008	895723055.520	.871	4.899	.000	.291	3.431
	X1	373730545 2.444	818648482.537	.812	4.565	.000	.291	3.431
	X2	.008	.001	.604	6.289	.000	.999	1.001
a. Dependent Variable: Y								

Source: Data processed by SPSS, 2025

Based on the results of the T-test model II, it is known that the significance value of the Accounting Information System variable (X1) is 0.000, the Quality of Financial Reports (X2) is 0.000 and the Effectiveness of Decision Making is 0.000. The results show a value smaller than 0.05, with the calculated t-value of the Accounting Information System (X1) of 4.565, the Quality of Financial Reports (X2) of 6.289 and the Effectiveness of Decision Making of 4.899, meaning that there is a positive and significant influence between the Accounting Information System (X1) of 0.001 and the Quality of Financial Reports (X2) and the Effectiveness of Decision Making (M) on Financial Performance (Y).

Table 8. Results of F-Test Model I

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.609	2	2.804	54.687	.000[b]
	Residual	2.308	45	.051		
	Total	7.917	47			

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a. Dependent Variable: M
b. Predictors: (Constant), X2, X1

Based on the results of the F Test Model I. The Anova Test shows that the calculated F value is 54.687 with a significance value of 0.000 because the significance value is smaller than 0.05, so the relationship between the Accounting Information System (X1) and the Quality of Financial Reports (X2) on the Effectiveness of Decision Making (M).

Table 9. Results of the F-Test Model II

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	119416114154491480000.000	3	398053713848304900000.000	21.499	.000[b]
	Residual	814663173608775000000.000	44	185150721274721587 0.000		
	Total	200882431515368980000.000	47			
a. Dependent Variable: Y						
b. Predictors: (Constant), X2, M, X1						

Source: Data processed by SPSS

Based on the Anova test after adding the variable Effectiveness of decision making (M), it is known that the F count value has decreased so that the F count value is known to be 21.499 with a significance value of 0.000, because the significance value is smaller than 0.05, then the relationship between the Accounting Information System (X1), Quality of Financial Reports (X2) and Effectiveness of Decision Making (M) together has an effect on Financial Performance (Y).

Table 10. Path Coefficients of Model I

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.168	.056		3.014	.004
	X1	.622	.072	.681	8.607	.000

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	X2	.272	.066	.324	4.102	.000
a. Dependent Variable: M						

Source: Data processed by SPSS

The Regression Coefficient Output of Model I in the "Coefficients" section shows that the significance value of the three variables, namely Accounting Information System (AIS) (X1) = 0.000, Financial Report Quality (X2) = 0.000, where the results show that it is smaller than 0.05, it can be concluded that the Regression Coefficient Model I, namely the variables Accounting Information System (AIS) (X1), Financial Report Quality (X2) has a positive and significant effect on the Effectiveness of Decision Making (M). The value of R2 or R Square in Figure 4.12 Model Summary is 0.709, this shows that the contribution of X1, X2 to M is 70.9% while the remaining 29.1% is the contribution of variables not studied. Meanwhile, for the value of e1 = □ (1-0.709) = 0.5394. Thus, the path diagram of the structural model I is obtained as follows:

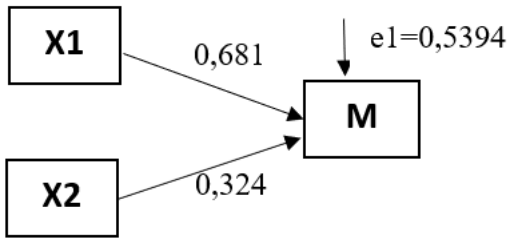

Figure 4. Path Diagram of Structural Model I

Table 11. Path Coefficients of Model II

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1774723015.000	430291437.603		4.124	.000		
	M	4387871637.008	895723055.520	.871	4.899	.000	.291	3.431
	X1	3737305452.444	818648482.537	.812	4.565	.000	.291	3.431
	X2	.008	.001	.604	6.289	.000	.999	1.001
a. Dependent Variable: Y								

Source: Data processed by SPSS

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The Regression Output of Model II Coefficients in the "Coefficients" section shows that the significance value of the three variables, namely Accounting Information System (AIS) (X1) = 0.000, Financial Report Quality (X2) = 0.000, and Financial Performance (Y) = 0.000 where the results show that it is smaller than 0.05, it can be concluded that the Regression Coefficient of Model II, namely the variables Accounting Information System (AIS) (X1), Financial Report Quality (X2), and Decision Making Effectiveness (M) have a positive and significant effect on Financial Performance (Y). The value of R2 or R Square in Figure 4.13 Model Summary is 0.594, this shows that the contribution of X1, X2 and M to Y is 59.4% while the remaining 40.6% is the contribution of variables not studied. Meanwhile, the value of e2 = □ (1-0.594) = 0.6371 is presented in Figure 4.5. Thus, the path diagram of the structural model II is obtained as follows:

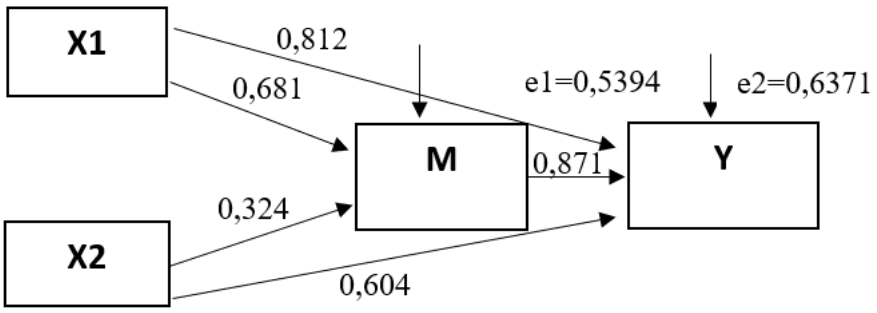

Figure 5. Path Diagram of Structural Model II

Based on the results of the path analysis, this study indicates a direct effect between the variables Accounting Information System (AIS) (X1), Financial Report Quality (X2), Decision-Making Effectiveness (M), and Financial Performance (Y). The analysis of the direct effect begins with the effect of the AIS variable (X1) on Financial Performance (Y), which showed a significance value of 0.000 < 0.05. This indicates a significant direct effect of AIS on financial performance. Furthermore, the direct effect of Financial Report Quality (X2) on Financial Performance (Y) also showed a significance value of 0.000 < 0.05, indicating that quality financial reports have a significant direct impact on improving financial performance.

Furthermore, the direct effect of AIS (X1) on Decision-Making Effectiveness (M) was also proven significant with a significance value of 0.000 < 0.05. This confirms that the implementation of a good

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accounting information system can improve the effectiveness of decision-making in an organization. Another direct effect is seen in the Quality of Financial Reports (X2) on Decision-Making Effectiveness (M), which also showed a significance value of 0.000 < 0.05, thus concluding that quality financial reports significantly strengthen effective decision-making. Furthermore, Decision-Making Effectiveness (M) was also shown to have a direct effect on Financial Performance (Y), with a significance value of 0.000 < 0.05. This means that effective decision-making directly contributes to improving an organization's financial performance.

The indirect effect analysis shows that AIS (X1) also influences Financial Performance (Y) through Decision-Making Effectiveness (M). The direct effect of AIS on M is 0.681, and the indirect effect of AIS on Y through M is calculated by multiplying the coefficient of the effect of AIS on M (0.681) by the effect of M on Y (0.871), which is 0.593. Therefore, the total effect of AIS on Financial Performance through the mediation of decision-making effectiveness is 1.274 (0.681 + 0.593). This result indicates that the direct effect is greater than the indirect effect, but both are equally significant. Therefore, Decision-Making Effectiveness (M) is proven to be a significant mediator between AIS and Financial Performance.

A similar effect is observed for the Financial Report Quality variable (X2). The direct effect of X2 on Decision-Making Effectiveness (M) is 0.324, while the indirect effect on Financial Performance (Y) through M is the product of 0.324 and 0.871, which is 0.282. Therefore, the total effect of Financial Report Quality on Financial Performance is 0.606 (0.324 + 0.282). Similar to the AIS variable, the direct effect is greater than the indirect effect, but both remain significant. This indicates that Financial Report Quality plays a significant role in improving Financial Performance, both directly and through increased decision-making effectiveness. In other words, improving the quality of financial reporting contributes to more informed managerial decisions, which ultimately positively impacts a company's financial performance. This analysis emphasizes the importance of paying attention to the quality of information systems and financial reporting as a basis for effective decision-making and achieving optimal financial performance.

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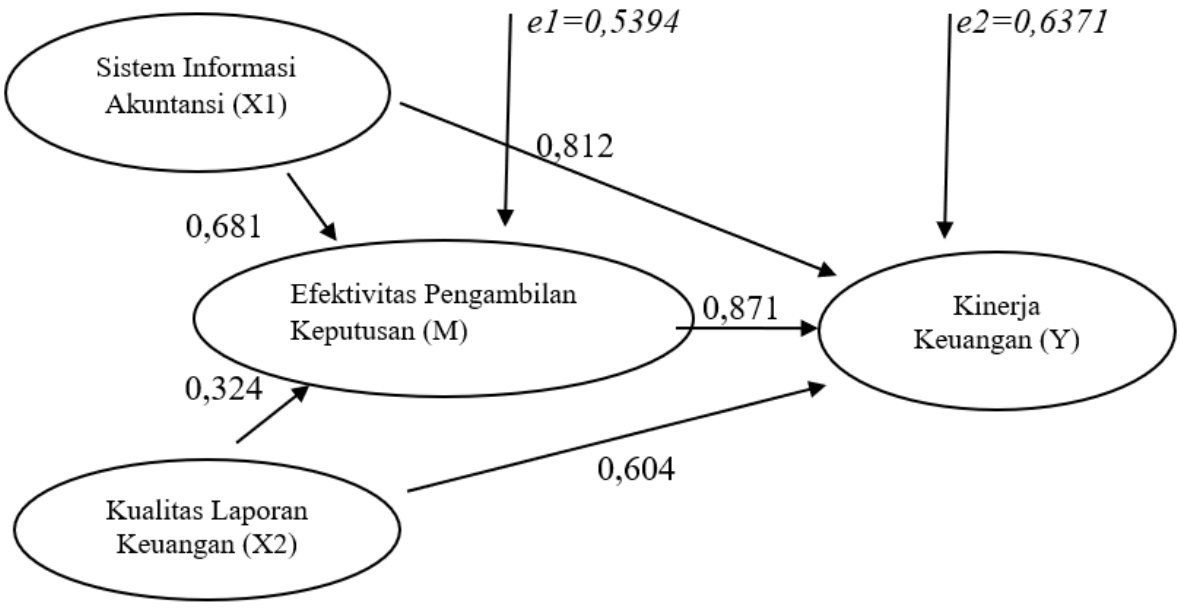

Figure 6. Path Diagram

Table 12. Analysis of the Determination Coefficient of Model I

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.842[a]	.709	.696	.22646
a. Predictors: (Constant), Kualitas LK (X2), SIA (X1)				

Source: Data processed by SPSS

Based on the results in the table, it is known that the R Square value = 0.709, and by paying attention to the formula $R^2 \times 100\%$ ($0.842^2 \times 100\%$) the result is 0.709. This means that 70.9% of the mediating variable Decision Making Effectiveness is influenced by the independent variables Accounting Information System (X1) and Financial Report Quality (X2), while the remaining 29.1% (100% - 70.9%) is influenced by other variables not analyzed in this study.

Table 13. Analysis of Determination Coefficient of Model II

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.771[a]	.594	.567	1360701000.49468	1.862
a. Predictors: (Constant), X2, M, X1					
b. Dependent Variable: Y					

Source: Data processed by SPSS

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Based on the results in the table, it is known that the R Square value = 0.594, and by paying attention to the formula $R^2 \times 100\%$ ($0.771^2 \times 100\%$) the result is 0.594, meaning that 59.4% of the financial performance variable (Y) is influenced by the independent variable accounting information system (X1), the quality of financial reports (X2) and the mediating variable effectiveness of decision making (M), while the remaining 40.6% (100% - 59.4%) is influenced by other variables that are not analyzed in this study.

Conclusion

This study aims to determine the effect of Accounting Information Systems, Financial Report Quality, and Decision-Making Effectiveness on Financial Performance at PT. BPD Bali, listed on the Indonesia Stock Exchange (IDX), during the 2020–2023 period. The sampling technique used in this study was purposive sampling, resulting in a sample of PT. BPD Bali that met the predetermined criteria. Based on the data analysis, several important findings were identified, which can be summarized as follows.

First, the Accounting Information System (AIS) has been shown to have a positive and significant impact on financial performance. This means that the better the implementation of the accounting information system at BPD Bali, the higher its financial performance. An effective accounting information system supports the provision of accurate and timely information, which in turn supports a more effective decision-making process in the company's financial management.

Second, the quality of financial reports also has a positive and significant impact on financial performance. Quality financial reports provide reliable, relevant, and easy-to-understand information. This helps management make better decisions and increases corporate transparency and accountability.

Third, AIS not only directly impacts financial performance but also positively influences the effectiveness of decision-making. An efficient information system can provide the data needed to evaluate various decision alternatives, thus facilitating faster and more accurate decision-making by management.

Fourth, the quality of financial reports also significantly influences the effectiveness of decision-making. The information presented in quality financial reports enables management to

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conduct more accurate analyses in determining strategic steps, including in the management of the bank's financial resources.

Fifth, the effectiveness of decision-making has a positive and significant impact on financial performance. Effective decisions support sound risk management, efficient resource allocation, and appropriate investment strategies, thus significantly contributing to improved financial performance.

Sixth, the effectiveness of decision-making has also been shown to be a mediating variable in the relationship between Accounting Information Systems and financial performance. This indicates that the influence of AIS on financial performance occurs not only directly but also indirectly through increased decision-making effectiveness.

Finally, the effectiveness of decision-making also mediates the relationship between financial report quality and financial performance. High-quality financial reports can enhance management's ability to make informed decisions, ultimately positively impacting a bank's financial performance. These findings reinforce the importance of sound financial information and reporting systems as the primary foundation for generating quality managerial decisions that significantly impact a company's financial performance.

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