Organizational Characteristics, Individual Characteristic, and AIS Integration as Determinants of Financial Efficiency in Jordan: The Mediating Effect of Task-Technology Fit

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Abstract: This study investigates the influence of organisational characteristics, individual characteristics, and AIS integration on financial efficiency within Jordanian organisations, with particular emphasis on the mediating role of Task-Technology Fit (TTF). Data were collected from 425 accounting professionals across multiple sectors using a structured questionnaire. The findings demonstrate that organisational characteristics, individual characteristics, and AIS Integration each have a statistically significant and positive impact on financial efficiency. Moreover, TTF was found to mediate the relationship between individual characteristics and AIS integration with financial efficiency, while no mediating effect was observed between organisational characteristics and financial efficiency. The study suggests that organisations aiming to enhance financial efficiency should invest not only in advanced AIS infrastructure but also in employee training and change management initiatives to ensure a strong fit between users, tasks, and technology.

Key-Words: - Accounting Information Systems (AIS), Task-Technology Fit, Financial Efficiency, Jordan, Structural Equation Modeling, System Integration, Organizational Characteristics, Individual Characteristics

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1 Introduction

The financial process issue in the context of Jordan can include a number of challenges and inefficiencies that can be experienced in the management of financial processes in organizations. These problems may involve manual and time-consuming accounting processes that cause delays in financial reporting, the absence of integration of various financial systems and modules that cause discrepancies in the data, compliance with regulatory requirements, real-time access and analysis of financial data, and financial planning and forecasting capabilities [1]. Also, these challenges can be aggravated by the lack of access to advanced accounting technologies and qualified accounting specialists. These issues of financial processes are important in solving the overall financial management efficiency and effectiveness in Jordanian organizations [2].

Financial process efficiency in Jordan entails the maximisation of resources, time, and effort to simplify accounting processes and reduce delays in reporting and processing transactions. Nevertheless, issues like the use of manual procedures and inaccessibility to advanced accounting systems are barriers to efficiency. Decision support is the process of providing timely and correct financial information to make strategic decisions. In Jordan, the problem of decision support is associated with the unavailability of real-time data and the absence of analytical tools. Addressing these issues is essential in improving the efficiency of financial processes and decision support in Jordanian organisations [3].

Implementation of AIS is essential in enhancing the efficiency of financial processes in Jordan. Perceived usefulness and ease of use, organisational characteristics, individual characteristics, and AIS integration are important factors that can be used to align AIS with the particular requirements of the financial processes. These factors determine the level at which AIS can enhance financial management by

solving problems like manual processes, inaccuracy of data, and lateness of reporting.

Moreover, the lack of access to accurate financial records in an efficient way is a serious challenge that Jordanian companies have to overcome. Despite the initiatives that have been undertaken to enhance access to credit, there are still many businesses that find it difficult to obtain funds to grow their operations or to invest [4]. Finance departments find it difficult to finance the overall corporate growth since they usually have minimal access to funds, which makes it difficult to finance strategic projects. This complicates the efforts of finance departments to facilitate the overall corporate growth [5].

The lack of information about the exact impact that the introduction of AIS would have on the financial processes in Jordan leaves organisations and policymakers with several practical challenges. Organisations may not be able to enhance their financial operations, which may impede their ability to ensure compliance, make decisions using accurate information, and efficiently allocate resources to one another [5]. In response, policymakers may find it difficult to devise successful policies for supporting the use of AIS if they do not have a comprehensive awareness of the specific issues that are encountered by Jordanian firms [6]. For the purpose of providing evidence-based advice that may aid both practitioners and policymakers in negotiating the complexity of AIS adoption in the Jordanian context, it is essential to address this research gap.

The task is what keeps an organisation going and shapes the user's skills and knowledge. Motivational and cognitive factors were significant performance drivers when task uncertainty was high [7]. Task-technology fit and actual information system use are more closely correlated when there is a stronger need for the ability to carry out knowledge-related tasks. Nevertheless, there is no assurance that the provision of task-appropriate IT tools would facilitate the acquisition, transfer, and reuse of knowledge [8].

Overall, the subject of the present research is the implementation of AIS and its influence on the efficiency of financial operations in the Jordanian environment. To comprehend the impact of the independent variables on the adoption of AIS, this study examines a number of independent variables, such as organisational characteristics, individual characteristics, and AIS integration. It also examines the mediating role of task-technology fit in this relationship. Through the analysis of these factors and their interaction, the study will offer significant information on how organisations in Jordan can use AIS to improve their financial processes, which will eventually result in better efficiency, accuracy, and decision-making in financial management.

2 Literature Review

Despite the widespread use of IT in their everyday business operations, Jordanian businesses, like those in other developing nations, have AIS usage at a relatively low level. Notably, only around 14% of Jordanian enterprises have AISs for internal business reporting reasons [9]. Businesses have found it more difficult to strengthen their competitive advantages and properly use their assets as a result of the low level of IT usage supporting business processes, particularly accounting services. Poor data quality has also resulted from the restricted AIS usage, which will ultimately have a negative influence on decision-making [2].

Accounting Information Systems (AIS) have become an essential part of modern corporate operations because of their considerable improvement in the efficiency of financial procedures across a broad spectrum of enterprises. AIS use has thus grown to be a crucial aspect of modern commercial operations. For this reason, AIS use is a crucial part of modern company operations. These systems' goals are to increase accuracy, simplify decision-making, and adhere to legal and regulatory standards. Improvement in system speed is one of their other goals. To do this, accounting concepts and new technology are used [10].

2.1 Organisational Characteristics

The first dimension of this paper deals with the correlation between the organisational attributes of AIS and the effectiveness of Financial Processes. In this respect, the researcher is attempting to comprehend how the particular organisational characteristics and qualities of AIS may result in improved and more efficient financial operations in Jordanian companies. In general, the correlation between the organisational attributes of AIS and the efficiency of financial processes indicates that if AIS is properly integrated and adjusted to the organisational requirements, users will be more inclined to use these systems, which results in the enhancement of financial processes. That is, positive organisational attributes of AIS improve user interaction and precision in financial management activities, which leads to the overall effectiveness of financial processes. In addition, organisational factors, including the willingness of the IT infrastructure and management support, are also important in the formation of both TTF and CC.

Organisations that have good infrastructure are in a better position to match AIS functions to task requirements.

Moreover, [11] studied the connection between organisational attributes and the quality of financial statements in the Malaysian local government. Organisational characteristics that were evaluated to ascertain their influence on the required information disclosure in local government financial statements included status, size, financial stability, efficiency in the collection of tax revenue, and competence level. There is a good relationship between tax revenue collection efficiency, the level of competence, and the quality of financial statements. Organisational characteristics like status, size, and financial stability did not influence the quality of financial statements. The quality of the financial statements prepared by the local government in Malaysia is largely reliant on human resources, the effectiveness of tax revenue collection, and the competence of account officers [11].

The organizational characteristics are critical in influencing the environment within which the financial processes are carried out. These attributes determine the effectiveness of the adoption and use of accounting information systems (AIS), which in turn impacts financial efficiency. As an example, organizations that have effective leadership and a favorable culture have higher chances of facilitating technology adoption and employee engagement with AIS, which results in quicker and more precise financial reporting and better decision-making. Moreover, organizational resources like infrastructure, training, and technical support are easily accessible, and thus, they increase the capacity of employees to utilize AIS effectively, minimizing errors, duplication, and delays. Essentially, positive organizational attributes provide a favorable environment that allows AIS to operate at its best, thus enhancing the effectiveness of financial processes.

2.2 Individual Characteristics

The second part of this paper deals with the correlation between personal attributes of AIS and the effectiveness of Financial Processes. In this respect, the researcher is attempting to comprehend how personal user characteristics and qualities pertaining to AIS may result in superior and efficient financial procedures in Jordanian firms. In general, the correlation between the individual attributes of AIS and the efficiency of financial processes implies that, whenever users have the appropriate skills, attitudes, and behaviours, they tend to make good use of these systems, resulting in efficiency in financial processes. That is, positive individual traits in terms of AIS increase user involvement and precision in the financial management operations, consequently raising the efficiency of financial operations in general. In addition, Individual Characteristics such as technical proficiency and adaptability have a greater effect on the adoption of the optimisation of TTF.

In a study [12] aimed to find out the effect of personal traits and neurotic personality on personal financial problems, and financial behaviour was an intermediate variable. Conclusions of this study show that individual features play a major role in financial behaviour and personal financial sufferings at an alpha level of 5 [12].

Personal traits have a direct impact on the effectiveness of interaction between employees and Accounting Information Systems (AIS), which affects financial efficiency. With the help of capable employees, the tasks of the financial work can be carried out more precisely and quickly, and the chances of mistakes and postponements are minimized. Furthermore, people who are not afraid of innovation and who show a positive attitude to the system usage have higher chances to use AIS functionalities to the full extent, and improve the quality and timeliness of the financial information. With the ability and desire to synchronize their activities with the technology at hand, users can produce more effective financial operations in terms of simplified reporting, better compliance, and well-informed decision-making. In such a way, personal preparedness and ability are the key facilitators of financial efficiency within technology-based financial scenarios.

2.3 AIS Integration

The third point of this research is the relationship between the system integration of AIS and the Effectiveness of Financial Processes. In this respect, the researcher is attempting to comprehend how the incorporation of AIS into other systems might result in improved and more efficient financial operations among Jordanian companies. In general, the correlation between the System Integration of Accounting Information Systems (AIS) and the Effectiveness of Financial Processes implies that the better AIS is integrated with other organisational systems, the more users can use these systems effectively, which results in the enhancement of financial processes. That is, the more AIS is integrated into the system, the more the user is engaged and the more accurate the financial management tasks are, which in turn increases the effectiveness of the financial processes [13].

Moreover, AIS Integration has an inherent effect on the effectiveness of CC solutions in meeting the needs of an organisation. This is because, through smooth integration and alignment of tasks, better accessibility, data accuracy, and operational efficiency are achieved. The previous literature examined this aspect.

The integration of AIS is essential in improving financial efficiency through real-time sharing of data, lessening manual data entry, lessening the errors that may occur, and enhancing the speed and accuracy of financial reporting. Integrated systems make financial information more uniform, available, and usable, so that the decision-makers are able to react promptly to financial matters and opportunities. Also, with integrated systems, routine financial activities will be automated, freeing up the time of the employees to do more strategic work. Consequently, the AIS integration not only simplifies the financial processes but also improves internal controls and the capability of the organization to track financial performance efficiently.

2.4 Task-Technology Fit

There is a term known as "technology fit," which describes the extent to which a particular information system or technology can assist the task at hand. If the technology matches the task and workflow of the user, they will use it during those tasks. On the other hand, if the technology disrupts the user's workflow and tasks, he will either not use it or at least make an effort to avoid using it [8].

The dependency between an individual (a technology user), technology (data, hardware, software tools, and the services they offer), and task (activity carried out by people to achieve the needed output) is what we mean when we talk about technology fit characteristics. According to [14], the degree to which technology is able to fulfil a user's activities is dependent on the degree to which individual capabilities, task requirements, and technological features are compatible with one another [14]. The utilisation component is a reflection of the act of utilising the system itself, which is assessed based on the frequency or variety of use [15]. Technology use in both required and voluntary contexts is influenced by a variety of factors, including attitudes and beliefs. A few examples of these factors include societal norms, attitudes toward behaviour, and the repercussions that are anticipated [16].

The adoption of AIS has a significant influence on the use of technology fit. The term "technology fit" refers to the degree to which the tasks that are supported by technology coincide with the technology that is actually being employed. Before deciding to adopt AIS, businesses often make sure that the AIS solutions they choose fit their accounting system and financial management processes. The effective integration of technology allows for the optimisation of the advantages of technology, the enhancement of the user experience, and the seamless integration with the processes that are already in place. Because of this relationship, the use of technology is enhanced. If businesses pay attention to the adoption of technology throughout the AIS adoption process, they will be able to design their solutions to fit their accounting systems successfully. When the system is used, there will be an increase in both its efficacy and its efficiency. For the purpose of making the financial data more productive and user-friendly, proper use of technology may reduce the number of interruptions that occur during installation and the learning curves [17].

Task-Technology Fit (TTF) acts as a mediator in this study by explaining how and why Individual Characteristics and AIS Integration influence Financial Efficiency. When individuals possess the right skills, knowledge, and motivation (Individual Characteristics), these attributes alone may not directly lead to financial efficiency unless the technology they use fits well with the tasks they perform. Similarly, while AIS Integration provides the technical foundation by linking systems and data sources, it is the degree of alignment between these integrated systems and specific task requirements that determines actual performance outcomes. TTF bridges this gap by facilitating optimal system usage: when the technology fits the task and user capabilities, it encourages frequent and effective use, reduces resistance, and leads to better execution of financial operations. Thus, TTF helps transform the potential of individual and technological factors into tangible improvements in financial processes, justifying its role as a mediating variable in the model.

2.5 Financial Efficiency

Efficiency in terms of finance refers to the degree to which tasks are completed in a timely and cost-effective manner through the use of streamlined, simple processes that make use of the latest technology, consolidation, the elimination of non-value-added activities, shared services, and outsourcing [18].

The complexity and difficulty of financial processes vary, from very complicated jobs to the most basic transfers of money between accounts. Enhanced efficiency is crucial while concentrating on intricate jobs [19]. In this context, efficiency refers to

the ability of financial processes to be completed in a significant amount of time and effort, allowing for the completion of more procedures in the same period of time.

Staff members are capable of doing work independently, but it is important to support them when they do so by following a variety of documented processes. Instead of having individual employees use less effective methods to complete a task, writing down your processes ensures that your firm always chooses the most successful methods. This indicates that as time goes on, all financial processes become more effective, saving the business money on labour expenses [20].

The ease of training new employees is another advantage of adopting written guidelines for your financial practices. A new employee learns from a variety of individuals and their methods of operation if they enter a business without established processes in place. This changes the new employee's time of adaptation and creates a higher level of confusion. Clearly outlining and documenting financial processes expedites the onboarding process for new personnel [21].

For many accounting departments, travel and meal costs associated with staff members attending meetings and events out of town are a significant source of misunderstanding. Staff employees must be paid, and part of paying an employee correctly is going through the range of receipts and selecting the appropriate payment. For many businesses, it's easier to use a corporate credit card in conjunction with a central account [22].

Some businesses worry that an unreliable employee would overspend on a vacation, go over budget, or purchase things that aren't required in these situations. However, this problem may be readily fixed by putting spending limits on the card or urging employees to come in with the receipts for any transactions they made that exceeded a certain level. This gets rid of the chance that spending will be improper or, at the very least, lessens the chance that expenditure will result in long-term fiscal problems [23].

In brief, efficiency is the ability to do tasks as fast, effectively, and with the least amount of resources when it comes to managing financial processes. Simple procedures and cutting-edge technology make this feasible. Condensing tasks, outsourcing, and shared services are all essential elements of this strategy. Non-value-adding processes are also eliminated. Effective operations guarantee the timely and accurate execution of financial tasks while lowering the need for additional staff and raising overall business productivity. The efficiency of financial processes may be increased by using a number of crucial tactics, such as consolidated expenditure accounts, thorough training, standardised procedures, and the use of automation and technology. These strategies will eventually improve the business's performance and financial stability since they will reduce mistakes, save time and money, and guarantee the maintenance of reliable data management.

Therefore, the following hypotheses were developed (See Figure 1 in the Appendix):

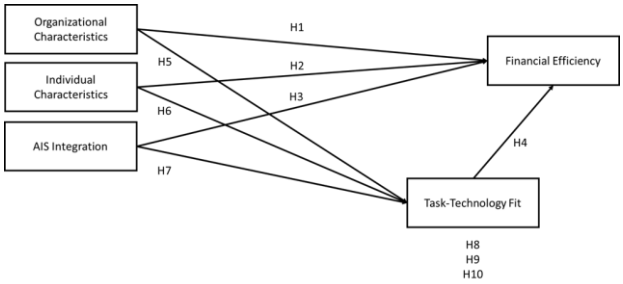

Fig. 1: Research Framework
Source: created by the authors

H1 There is a relationship between Organisational Characteristics and Financial Efficiency.

H2 There is a relationship between Individual Characteristics and Financial Efficiency.

H3 There is a relationship between AIS Integration and Financial Efficiency.

H4 There is a mediating effect of Task-Technology Fit on the relationship between Organisational Characteristics and Financial Efficiency.

H5 There is a mediating effect of Task-Technology Fit on the relationship between Organisational Characteristics and Financial Efficiency.

H6 There is a mediating effect of Task-Technology Fit on the relationship between Organizational Characteristics and Financial Efficiency.

H7 There is a relationship between Task-Technology Fit and Financial Efficiency.

H4 There is a relationship between Organisational Characteristics and Task-Technology Fit.

H5 There is a relationship between Individual Characteristics and Task-Technology Fit.

H6 There is a relationship between AIS Integration and Task-Technology Fit

H7 There is a relationship between Task-Technology Fit and Financial Efficiency

H8: TTF mediates the relationship between Organisational Characteristics and Financial Efficiency

H9: TTF mediates the relationship between Individual Characteristics and Financial Efficiency

H10: TTF mediates the relationship between AIS Integration and Financial Efficiency

3 Research Methodology

The researcher employed quantitative research methods in this investigation. In this study, quantitative research techniques were used. These approaches included the examination of a representative sample of the population in order to provide a quantitative or numerical description of the trends, attitudes, or viewpoints that were seen. To draw findings about the whole population, the researcher extrapolates or draws inferences based on the sample data.

The subject of the present research is the accountants in Jordan. The expected number of accountants in Jordan is 100,000, according to the Jordanian Association of Certified Public Accountants (JACPA) [24]. As per [25], a sample size of 379 is required for research using a population of 26,000 (30,000). To get 379 viable replies, 10% has been added to the sample size to account for unsuitable and partial responses, hence ensuring the requisite statistical power. Consequently, the researcher sent the questionnaire survey to 425 potential respondents, aiming to get a sample size of 379 valid replies.

This study included the meticulous development of equipment that precisely depicts nature. The questionnaire of 25 questions, with variables assessed on a five-point Likert scale, where five indicates "Strongly Agree" and one signifies "Strongly Disagree". Given that the respondents were native Arabic speakers, it was imperative to translate the questionnaire from English to Arabic with precision. To assess the correctness of the translation in a cross-cultural survey, a back translation was conducted, a procedure often used [26].

In order to increase transparency in terms of construct operationalisation, the measurement of each variable was performed through the established and validated scales based on the previous studies. The items of Organisational Characteristics were based on research on organisational readiness and structural support for AIS adoption. Individual Characteristics were assessed with the help of items reflecting user capability, attitude towards technology, and self-efficacy, which are in line with the prior studies of technology acceptance. The AIS Integration items were based on instruments that assessed system compatibility, data integration, and cross-departmental connectivity. Task-Technology Fit (TTF) was assessed using the framework of [14], which evaluates the fit between technological functionality and the task requirements. Financial Efficiency (Effectiveness of Financial Processes) was assessed with the help of items that assess accuracy, timeliness, cost efficiency, and process effectiveness of financial operations.

The validated instruments shown in Table 1 were derived from analogous prior research to assess the variables under examination in this study.

Table 1: Questionnaire Development.

Variable	No. of items	Reference
Organisational Characteristics	5	[27]
Individual Characteristics	5	[28]
AIS Integration	5	[29]
Task-Technology Fit	5	[30]
Effectiveness of Financial Processes	5	[18]

Source: created by the authors

4 Results

The suggested model has been evaluated in the present research in two stages: “the measurement model (outer model) and the structural model (inner model) assessments”. But before doing these two things, a brief overview of the respondents' profiles is provided.

4.1 Respondent Profile

Information on the respondents' background profiles, including their gender, age, level of employment, and years of experience, was gathered in the first segment of the instrument. Table 2 describes the traits that are associated with each demographic profile.

Table 2. Respondent Profile.

Item	Options	Frequency	Percentage
Age	20-29	102	24.00
	30-39	162	38.12
	40-49	73	17.18
	50-59	56	13.18
	60 and above	32	7.53
Level of Employment	Accountant	311	73.18
	Finance Manager	73	17.18
	Internal Auditor	41	9.65
How long have you been working in this	0-5 years	267	62.82
	6-10 years	101	23.76
	11-15 years	33	7.76
	16-20 years	17	4.00
	21-25 years	4	0.94
	26-30 years	2	0.47

organization (experience)?	31 years and above	1	0.24
What is your educational level?	Bachelor's degree	182	42.82
	Master's degree	174	40.94
	Doctorate degree	69	16.24
What is your firm's type of business?	Manufacturing	64	15.06
	Retail	43	10.12
	Services	85	20.00
	Financial Services	106	24.94
	Healthcare	43	10.12
	Technology	43	10.12
	Other	41	9.65

Source: created by the authors

4.2 Measurement Model

To test the research model for this inquiry, Smart PLS 4 was utilized. Furthermore, a study was conducted focusing on the measurement model, assessing the validity and reliability of the measures, as well as the structural model, which involved testing the hypothesized relationships within the framework. As a result of this, EFP3 and EFP6 exhibited low levels of factor loadings. The scores for these items were -0.066 and -0.025, respectively. According to [31], these values fall short of the threshold for factor loadings. Consequently, a modification approach was implemented during the second run, leading to the removal of EFP3 and EFP6 to achieve satisfactory levels of factor loadings. All variables have successfully met their respective cutoff points for Factor Loadings, Cronbach Alpha, Composite Reliability, and Average Variance Extracted (AVE), as shown in Table 3 and Figure 2 (Appendix).

Table 3. Convergent Validity.

Items	Loadings	Cronbach's alpha	Composite reliability	AVE
EFP1	0.731	0.909	0.926	0.612
EFP2	0.833			
EFP4	0.837			
EFP5	0.773			
EFP7	0.775			
EFP8	0.823			
EFP9	0.723			
EFP10	0.756			
IC1	0.826	0.923	0.942	0.765
IC2	0.880			
IC3	0.886			
IC4	0.875			
IC5	0.903			
OC1	0.861	0.880	0.905	0.658
OC2	0.841			
OC3	0.811			
OC4	0.627			
OC5	0.889			
SI1	0.702	0.812	0.869	0.572
SI2	0.745			
SI3	0.816			
SI4	0.807			
SI5	0.703			
TTF1	0.866	0.883	0.915	0.682
TTF2	0.832			
TTF3	0.831			
TTF4	0.825			
TTF5	0.771			

Source: created by the authors

The second stage of the process involved analyzing to assess discriminant validity. This examination was conducted to assess how uniquely a specific construct stands apart from other constructs. An important factor to consider when assessing validity is the relationships that exist among the variables. To assess the validity of the constructs, correlations between them and the square root of the average variance for each construct were utilized [32], [33]. The estimate from the model remained below 0.95, as indicated in [33]. Furthermore, the model failed to yield any results that were statistically significant. Consequently, the findings from the Fornell and Larcker Criterion are presented in Table 4, indicating that no value surpasses the recommended cutoff point of 0.95 [32].

Table 4. Discriminant validity - Fornell and Larcker Criterion.

	EFP	IC	OC	SI	TTF
EFP	0.783				
IC	0.681	0.874			
OC	0.094	0.007	0.811		
SI	0.656	0.553	0.072	0.756	
TTF	0.744	0.655	0.034	0.650	0.826

Source: created by the authors

Furthermore, if we assume that both constructs were entirely reliable or accurately assessed, the Heterotrait-Monotrait Ratio (HTMT) provides an estimate of the actual correlation between them. The HTMT may be defined as the average of all correlations or cross-correlations between indicators that measure different constructs relative to the geometric mean of the average correlations between indicators that measure the same construct. The HTMT may be used to assess the discriminant validity [31]. The level of HTMT that is deemed "acceptable" in the literature is 0.90. For further details, [34] (Table 5).

Table 5. Discriminant validity - HTMT

	EFP	IC	OC	SI	TTF
EFP					
IC	0.740				
OC	0.103	0.081			
SI	0.755	0.639	0.094		
TTF	0.825	0.725	0.085	0.760	

Source: created by the authors

4.3 Structural Model

This is a representation of the theoretical or conceptual portion of the path model, which is known as the structural model. According to the claim made in [31], the structural model and the inner model in PLS-SEM are practically interchangeable. By including the latent variables and the path connections that exist between them, this model is implemented. Following the completion of the research on the measurement model comes the evaluation of the structural model. According to the argument presented in [31], to evaluate the structural model, it is necessary to carry out four distinct activities. The evaluation of the path coefficients (step 2), the assessment of collinearity (step 4), the evaluation of the coefficient f2, and the evaluation of the effect size (R2 value) are the phases that are included in the process [31].

The outcomes of the PLS bootstrapping procedure are shown in Table 6 (Appendix). This table includes the Beta value, t-values, p-values, hypothesis findings (whether they are supported or not), confidence interval, f2, and VIF scores. In addition, the findings of the structural model and the PLS bootstrapping are summarized in Figure 3 (Appendix).

4.3.1 Assessment of the Structural Model for Collinearity Issues

Assessing the problems associated with collinearity is part of the initial phase of building the structural model. Before carrying out an analysis of latent variables within the framework of the structural model, it is very necessary to put into action measures that will reduce the likelihood of construct collinearity. An evaluation of collinearity has been carried out with the help of the value of the VIF. According to the recommendations given by [35], the assessment's threshold value is set at 3.3. It is shown in Table 6 (Appendix) that all of the inner VIF values for the constructions that are being investigated fall within the range of 1.713 to 1.732. There is no cause for worry about collinearity in this investigation since all of them are lower than 3.3 [35].

4.3.2 Assessing the Significance of Structural Model Relationships

This is shown in Table 6 (Appendix), which shows that the bootstrapping method was used in order to generate results for each path connection included within the model. Performing this activity was done with the intention of evaluating the hypothesis.

It is noticed in [36]. That bootstrapping in PLS is a nonparametric test that involves repeated random sampling with replacement from the initial sample. This is as detailed in the aforementioned reference. According to [31], the purpose of this test is to generate a bootstrap sample and compute standard errors to simplify hypothesis testing. According to [31], it is advised that bootstrapping be carried out using a total of one thousand samples that are collected. Specifically, this was in regard to the quantity of samples that were resampled. As a consequence of this inquiry, nine hypotheses about the constructions have been developed. The significance level was evaluated by generating t-statistics for every path using the bootstrapping function in SmartPLS 4. This was done in order to determine the level of significance reached. In order to conduct the bootstrapping method, a test with one tail, a total of one thousand subsamples, and a significance threshold of 0.05 has been established. Using the one-tailed test, the critical value for the significance level of five percent ($\alpha = 0.05$) is 1.645. This value determines the significance level [37].

Based on the information presented in Table 6 (Appendix), the path coefficients have a standardised value that falls somewhere between -1 and +1, which is equivalent to values that range from 0.070 to 0.270 each. Estimated path coefficients with values close to +1 suggest considerable positive associations; however, as the value gets closer to zero, the strength of the relationships decreases [31]. It was discovered that the t-values are more than or equal to 1.645 when the t-test was applied to the associations that were being investigated. It may be concluded that all of the t-value scores have achieved the threshold that is considered acceptable. The results of these studies are summarized in Table 6 (Appendix).

4.3.3 The Coefficient of Determination (R^2)

The following stage will include obtaining the value of the coefficient of determination (R2) that is generated by the model. This will be done to assess the prediction accuracy of the model. Because the value of R2 may range anywhere from zero to one, the predictive ability of the model is exactly proportional to the value of R2. It is stated in [31] that a higher value signifies a higher degree of accuracy

in the predictions that are provided by the model. Using the Smart PLS approach, a computation was performed to determine the value of R2, and the results are shown in Table 6 (Appendix).

This research has adhered to the standards established by [38], which designates the values of 0.02, 0.13, and 0.26 to reflect a weak, moderate, and substantial level of predictive accuracy, respectively [38]. This is because there are several sets of rules that govern the permissible value of R^2, and this study has followed those recommendations. When looking at Figure 3 (Appendix), the scores of R^2 for EFP are considered as a substantial level, as recommended by [38].

4.3.4 Assessment of the Effect Size (f^2)

The effect sizes, represented by the symbol f2, have been evaluated at this stage. The value of f2 is connected to the relationship between a predictor construct and its impact on endogenous constructs. As noted in [39], it is crucial to present both the effect size and the p-value to convey not only statistical significance but also the substantive significance [39]. This is in addition to the fact that the p-value should be stated. In addition, a guideline that was established by [40] has been adhered to in order to measure the size of the effect. [40] found that the values of 0.02, 0.15, and 0.35 reflect small, medium, and substantial effects, respectively. These values are based on the findings of the research that [40] conducted. Thus, while H1, H2, and H3 have f^2 values more than .15, which indicates a medium-sized effect. H7 has f^2 values more than .35, which indicates a substantial size of the effect.

4.3.5 The Mediating Assessment

As shown in Table 6 and observed from Figure 3, the current study presented 3 hypotheses that were constructed in order to assess the mediating effect of Task-Technology Fit (TTF). In the current study, the mediating effect analysis carried out using Smart PLS found the following:

In H8, Task-Technology Fit does not mediate the relationship between Organizational Characteristics and Financial Efficiency, as no significant mediating effect was found.

In H9, Task-Technology Fit plays a significant partial mediation role in the relationship between Individual Characteristics and Financial Efficiency.

In H10, Task-Technology Fit plays a significant partial mediation role in the relationship between System Integration and Financial Efficiency.

5 Discussion

The first hypothesis will deal with the issue of whether or not organizational features that are associated with AIS affect the effectiveness of financial processes. The findings revealed that there was a statistically significant and positive correlation between organizational characteristics and the effectiveness of financial processes, which supported the hypothesis. This means that in the event an organization follows the right environment in the use of AIS, such as strategic alignment, proper training, and the right technological infrastructure, the financial processes are more efficient, accurate, and responsive to organizational needs [41], [42].

The second hypothesis is the study of the connection between personal features and the efficiency of financial processes in the case of AIS. The result of the analysis showed that the effectiveness of the financial processes and individual characteristics were significantly and positively correlated, and it was possible to accept the hypothesis. This finding suggests that more competent, assured, or determined people who utilize AIS can help in more precise, timely, and efficient financial processes in their organizations [43], [44].

The third hypothesis examines the effect of AIS integration with regard to the effectiveness of financial processes in AIS organizations. The hypothesis was accepted after the statistical analysis proved that the relationship between the AIS integration and the effectiveness of the financial processes was significant and positive. This implies that the greater the degree of integration between AIS and other business systems, the greater the accuracy, timeliness, and coordination of financial operations in companies [45], [46], [47].

This paper focuses on the correlation between the task-technology fit (TTF) and the performance of financial processes. The hypothesis was also confirmed by the analysis, as there was a significant and positive correlation between task-technology fit and financial process effectiveness. This means that organizations have a higher probability of attaining the right, efficient, and on-time financial processing results when the AIS tools and functions are properly aligned with the financial task needs. These findings are consistent with the previous studies [48] and [49].

The results with Hypotheses H5, H6, and H7 focus on the key role played by the Task-Technology Fit (TTF) in increasing financial processes effectiveness and its impact on the antecedents. Hypothesis H5 showed that there is a strong positive relationship between Individual Characteristics (IC) and TTF that is statistically significant, which implies that when employees have the required skills,

experience, and motivation, they can more easily align their tasks with the capability of the AIS, making them have a better fit with technology. Hypothesis H6 also indicated a significant and positive correlation between AIS Integration (SI) and TTF, that successful integration of AIS with other systems in the organization will result in better applicability of the technology to the tasks of the users, and hence better alignment. Hypothesis H7 also established the importance of the positive effect of TTF on the Effectiveness of Financial Processes (EFP), which proved that when the characteristics of AIS are properly aligned with the task demands, organizations have a better chance of having more accurate, efficient, and responsive financial processes. All these results together point to the fact that enhancing TTF by both personal preparation and integration of systems is the key to the maximum use of value gained out of the AIS, and they agree with the results of previous studies [50] and [51].

On H8, the outcome was rejected and statistically insignificant, and demonstrated that TTF does not mediate the relationship between Organizational Characteristics (OC) and EFP. This implies that although an organization may be favorable in nature in terms of leadership support or structural preparedness, it does not imply that these attributes will increase task-technology fit, nor that they will indirectly lead to the effectiveness of financial processes through this channel. The result indicates the lack of a connection between the organization and the user-level fit between tasks and technology.

In the case of Hypothesis H9, the finding was accepted and statistically significant, meaning that TTF mediates the relationship between Individual Characteristics (IC) and EFP. This implies that the relevant users are more likely to have a high task-technology fit, which, in turn, increases the effectiveness of financial processes. The finding supports the significance of human factors in achieving the advantages of AIS. TTF is a vital process that converts individual competencies into organizational performance gains.

Lastly, Hypothesis H10 was proved and was statistically significant, which means that TTF mediates the relationship between AIS Integration (SI) and EFP. This implies that with the technical soundness of AIS, its integration has a tremendous impact on the harmonization of tasks and technology, hence making financial processes more efficient. The outcome suggests that system integration not only enables wider functional possibilities but also is of great importance in enabling task-level compatibility, which subsequently has a positive effect on the financial performance of TTF. These findings are in agreement with those obtained in the earlier studies [52], [53], and [54].

The primary contribution of the study is to incorporate the concept of Task-Technology Fit (TTF) as a mediating factor to describe the impact of Organizational Characteristics, Individual Characteristics, and AIS Integration on the Effectiveness of Financial Processes (EFP) in the public sector organization, providing a more subtle insight into how the AIS adoption leads to the improvement of performance. The most significant implication is that organizations should not adopt AIS alone, but also make sure there is a close relationship between the tasks of users and the technological abilities to attain significant gains in financial efficiency. For future research, scholars are encouraged to test this model across different sectors, including other mediators or moderators such as digital readiness or organizational culture, and to adopt longitudinal methods to capture changes over time. In conclusion, the study underscores that optimizing both technological infrastructure and human-technology alignment is essential for leveraging AIS to improve financial outcomes in the public sector.

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Contribution of Individual Authors to the Creation of a Scientific Article (Ghostwriting Policy)

The authors equally contributed in the present research, at all stages from the formulation of the problem to the final findings and solution.

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Conflict of Interest

The authors have no conflicts of interest to declare that are relevant to the content of this article.

APPENDIX

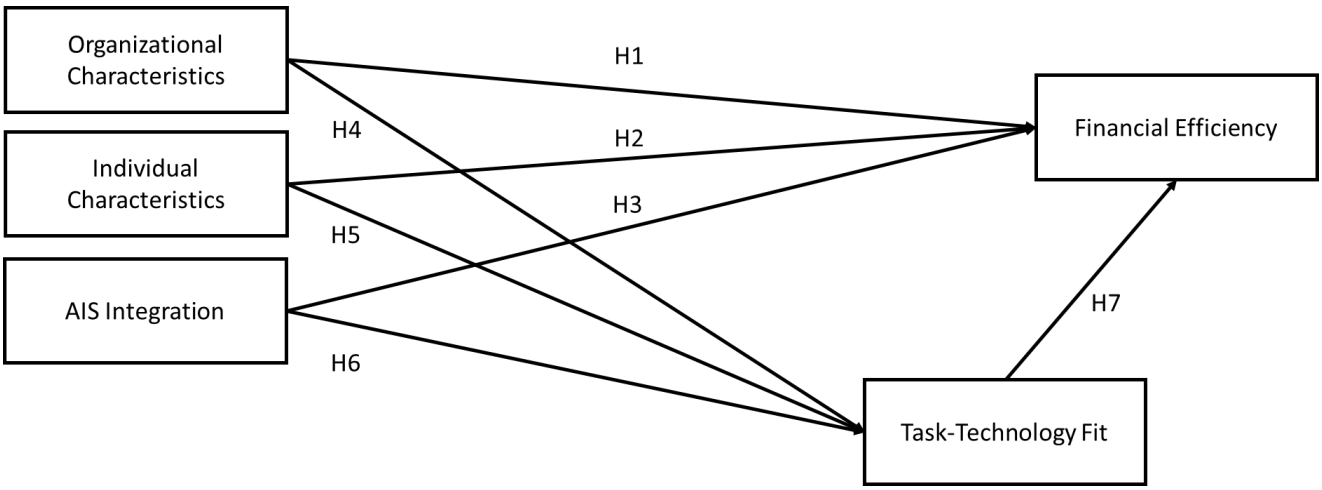

Fig. 1: Research Framework
Source: created by the authors

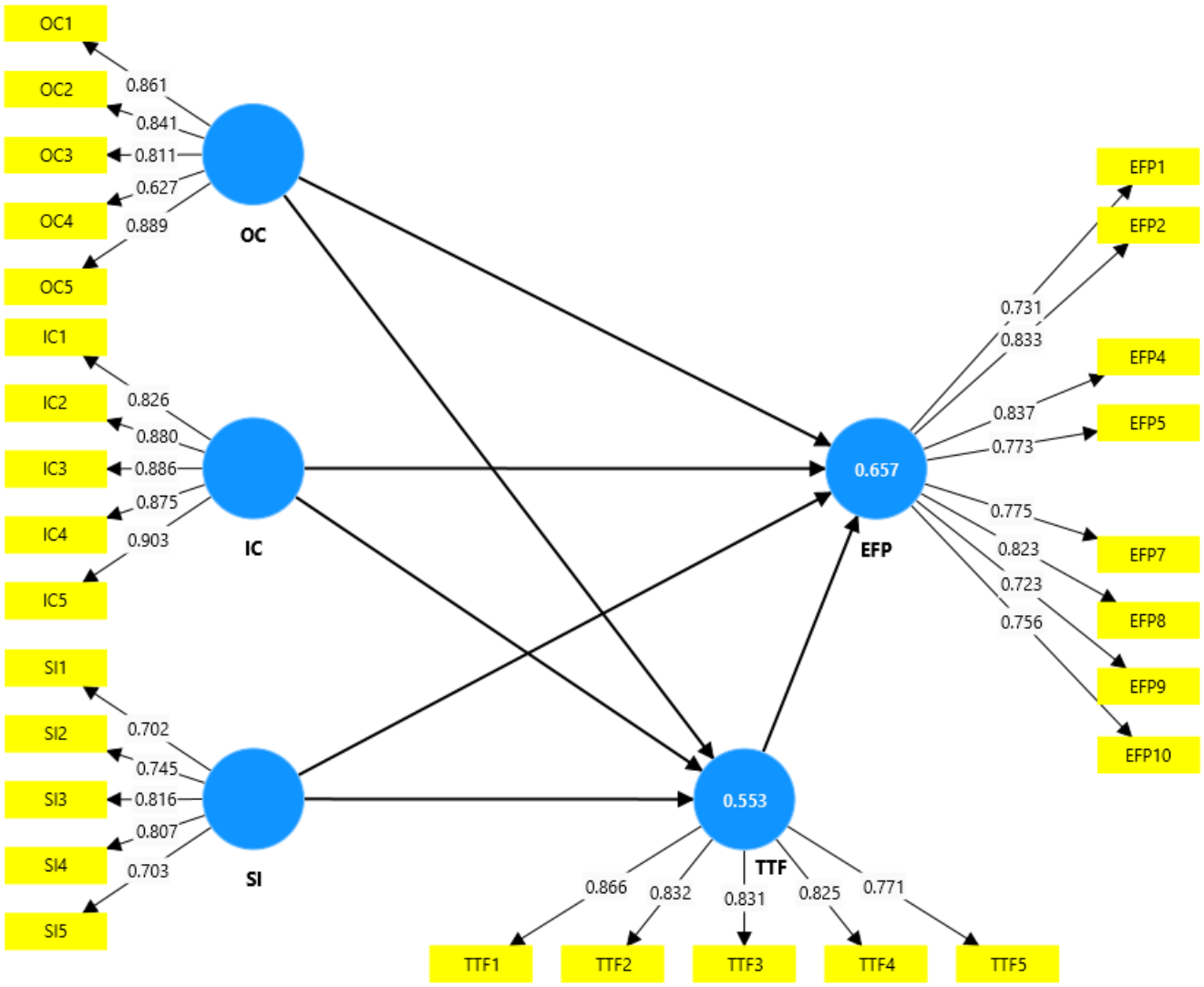

Fig. 2: PLS Algorithm Results
Source: created by the authors

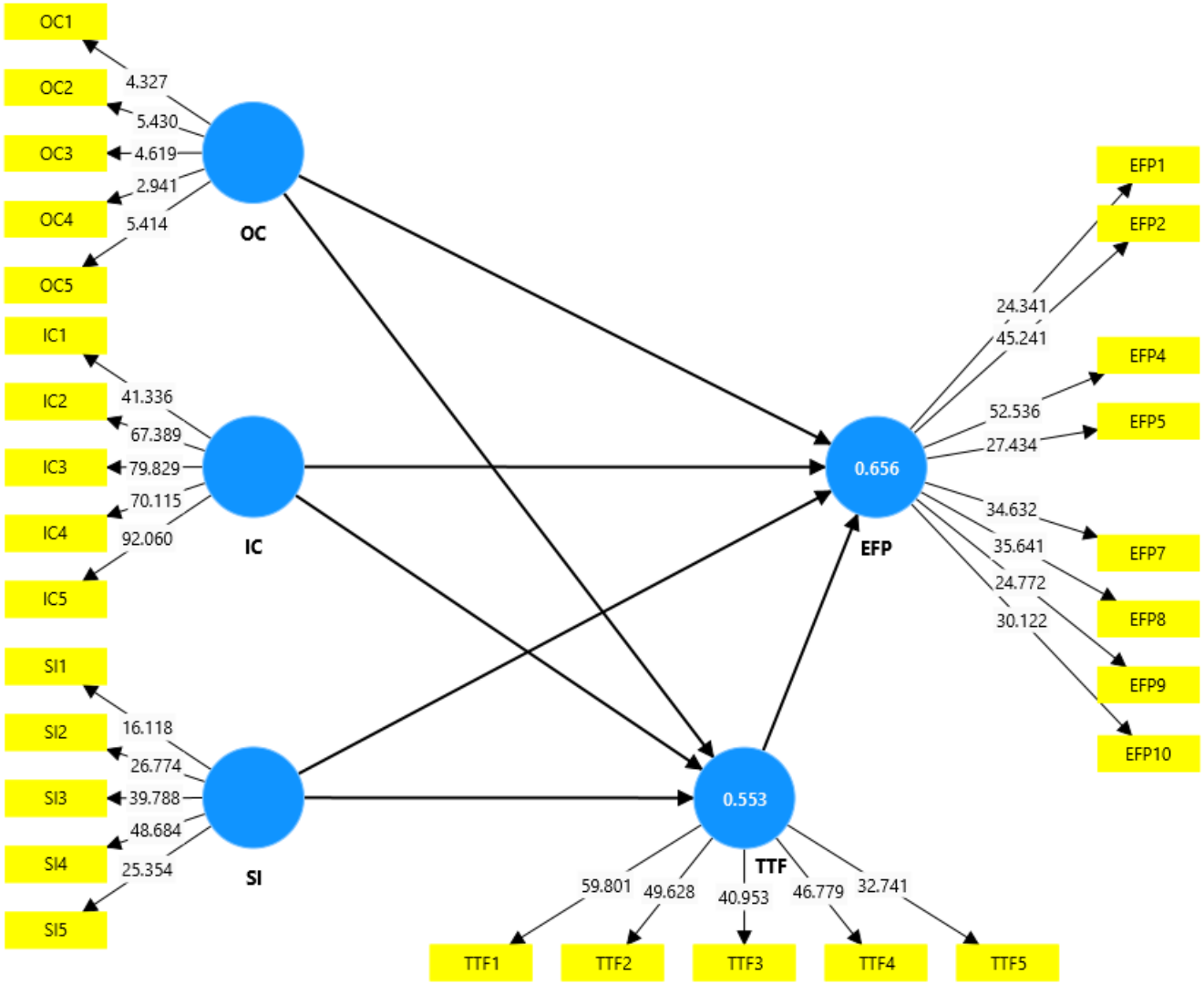

Fig. 3: Structural Model (PLS bootstrapping)
Source: created by the authors

Table 6. Summary of Structural Model (PLS bootstrapping)

H	Path	Beta	STD Error	T-value	P-value	5.00%	95.00%	VIF	f^2	R^2
H1	OC -> EFP	0.090	0.044	2.036	0.021	0.001	0.143	1.017	0.173	0.657
H2	IC -> EFP	0.284	0.042	6.759	0.000	0.214	0.352	1.843	0.298	
H3	SI -> EFP	0.224	0.037	6.032	0.000	0.165	0.287	1.846	0.278	
H4	OC -> TTF -> EFP	0.028	0.017	1.638	0.051	-0.055	0.000			
H5	IC -> TTF -> EFP	0.175	0.024	7.378	0.000	0.136	0.214			
H6	SI -> TTF -> EFP	0.174	0.025	7.088	0.000	0.134	0.216			
H7	TTF -> EFP	0.414	0.045	9.231	0.000	0.338	0.486	2.237	0.366	

Source: created by the authors