The Role of Accounting Information Systems Adoption on Financial Sustainability in Jordanian Logistic Firms: The Moderating Influence of Organisational Structure

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Abstract: - This research examines the impact of Accounting Information Systems (AIS) use on the financial sustainability of Jordanian logistics organisations, and the moderating effect of organisational structure. Drawing on the Technology Acceptance Model and Contingency Theory, the study assesses the impact of perceived usefulness, perceived ease of use, organisational readiness, system compatibility, and system complexity on financial sustainability. A quantitative research design was used, with data gathered from 412 accountants working in logistics firms in Jordan. The relationships were tested using Structural Equation Modelling (SEM) with SmartPLS 4. Perceived usefulness, perceived ease of use, organisational readiness, and system compatibility significantly increase financial sustainability, whereas system complexity does not have a direct impact. Further, organisational structure moderates' various relationships, especially those with perceived usefulness, perceived ease of use, organisational readiness and system complexity. The study underscores the need for organisations to consider their structure when adopting AIS to enhance financial performance. The research adds to the scarce empirical literature on AIS use in the logistics industry in developing countries, and provides advice for managers on how to enhance financial performance through digital accounting initiatives.

Key-Words: - Accounting Information Systems, Financial Sustainability, Organisational Structure, Technology Acceptance Model, Logistics Firms, Jordan.

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1 Introduction

The logistics sector is a vital part of Jordan's economy. It is crucial in the highly interconnected and interlinked supply chain that facilitates global trade in goods and services. In the rapidly changing and volatile economic environment characterised by changing consumer preferences, markets and global competition, this sector is central to economic activities. In this context, it is critical for logistics companies to make sound financial decisions and remain financially sustainable over time. This is because of their crucial position in the economic system, [1]. Understanding these factors helps set the context for the growing need for financial systems like AIS.

Capitalising on the need for sound financial practices, the focus has now turned to technology. In recent times, the deployment of AIS has emerged as one of the most pressing strategic issues for logistics industry organisations. AIS refers to a wide variety of software, hardware and, data management systems that have been specifically designed to increase the efficiency of financial processes, increase the accuracy of financial data, and provide instant information on financial performance. Such technology has the potential to be revolutionary, changing the way financial management is viewed in the logistics sector. This is done through solving a range of pressing issues. This is why AIS is becoming a key strategic focus within logistics.

Strategic management is more important than ever in response to the fast pace of change. Pressure to build the logistics sector is the primary driver for the need for more contemporary management practices. This is also driven by a variety of other factors. The need to expand market share and grow one's market share in the prevailing market environment is an increasingly recognised feature of the service sector. Such strategic motives are typically driven by the rapid advancement in technological innovation, growing social consciousness towards environmental sustainability, and ever increasing expectations of the increasingly demanding customers, [2]. These factors drive the need for logistics companies to strategically re-imagine and innovate.

A number of factors play a critical role in the implementation of AIS in logistics firms, and they affect how AIS can be seamlessly integrated into the organisation. In particular, the perceived usefulness and ease of use of the AIS with employees are important. The second factor is determining the organisation's readiness for technological change. This includes carrying out a detailed assessment of the existing technical environment, assessing the readiness of human resources (in terms of both skills and preparedness), and assessing the readiness of the organisation in terms of change management.

Given that the logistics industry is relentlessly progressing its journey of change and innovation, it is now essential to comprehend the complexities of AIS implementation. This understanding helps logistics firms manage their operations in the complexities of the ever-evolving business ecosystem to ensure their financial sustainability and resilience and confirm their important role in contributing to the vibrancy and dynamism of the global economy.

2 Literature Review

2.1 AIS Adoption and Financial Sustainability

AIS adoption enhances efficiency by streamlining processes like data entry, reconciliation and reporting, saving time and money, and increasing profitability. Further, AISs play a vital role in meeting financial regulatory requirements through accurate reporting with limited legal risks, contributing to financial sustainability. They enhance financial budgeting and forecasting through budgets and financial models, assisting with resource allocation. AIS adoption in turn improves transparency and risk management, enhancing trust and the organisation's ability to manage financial risks, leading to growth and stability. The author of [3] filled this gap by considering the effect of Industry 4.0 technology adoption on the relationship between job involvement and performance. The results showed that IND completely mediated this relationship in manufacturing firms, but not in-service firms. Furthermore, [4] attempted to study how adoption readiness (based on the Unified Theory of Acceptance and Use of Technology (UTAUT) model) can mediate between perceived anxiety and attitudes towards using the system. They found that adoption readiness mediates between perceived anxiety and attitudes towards the database management system. In addition, [5] examined the impact of growers' financial knowledge and behaviour on technology adoption and economic well-being, with technology adoption playing a key role in mediating between financial and economic factors. In summary, these studies show that technology adoption is an important factor which connects organisational or individual factors with improved performance.

When it comes to AIS, five key factors influence the effectiveness with which organisations adopt and use the systems. Perceived usefulness is responsible for successful system utilisation by demonstrating the benefits of using the system, enhancing financial data quality, and contributing to financial sustainability. Perceived ease of use promotes adoption, with systems that are easy to understand and use resulting in increased system use and more accurate and efficient financial processes. Organisational readiness, signaled by availability of resources, training and management support, increases the likelihood of successful adoption of an AIS and improves its contribution to financial sustainability. Compatibility supports integration with current information systems and processes, avoiding disruption and enabling organisations to leverage system functionality. While system complexity can be difficult to manage, organisations that can handle complex systems may benefit from enhanced features that enhance financial control, reporting and analysis, and long-term financial sustainability.

2.2 Perceived Usefulness

Users' perceptions of the usefulness of AIS plays a significant role in its adoption. AIS that improve work processes, financial reporting, accuracy, or decision-making tasks are more likely to be adopted. A good reputation leads to increased investment and uptake. However, if users perceive that AIS will not

be beneficial, they may refrain from adopting it. AIS adoption is based on perceived benefits and costs. This perception is also influenced by users' beliefs about the AIS's usefulness, ease of use, compatibility with current practices, and support for their needs. This has a major impact on attitudes to system usage and adoption. Users who see value in the system are more likely to enjoy and fully utilise it. As they gain experience, their views may change. Therefore, evaluations of system performance and benefits, especially true perceptions of usefulness, affect both adoption and ongoing use. Generally, positive perceptions of system usefulness promote adoption, while negative perceptions can impede it. Improving perceived usefulness by clearly conveying the system's benefits and value can enhance both adoption and continued use. This relationship has been explored in previous research.
The Technology Acceptance Model (TAM) and the Technology Readiness Index (TRI) are utilised in the research conducted by [6] to assess the uptake of mobile payment applications during the COVID-19 epidemic. However, discomfort does not have a major impact on perceived usefulness. TRI components have an influence on perceived utility and ease of use, with the exception of pain. Furthermore, when it comes to attitudes, the two TAM components that have the most influence are perceived utility and perceived ease of use. It is the mindset that is the driving force behind the aim to utilise mobile payment applications. In addition, [7] investigated the factors that underlie the adoption of prefabricated building technology, as well as the intrinsic desire that drives people to use it. The results of their research indicate that practitioners' perceptions of the utility of this technology are greatly boosted by several factors, including relative advantage, corporate social responsibility, and market demand. Together, these studies underscore that perceived usefulness strongly shapes users' willingness to accept and ultimately adopt new technologies, highlighting its essential role in the adoption process. When users perceive an information system as highly useful, they are more inclined to engage with it consistently and effectively, thereby enhancing organisational decision-making and financial processes and supporting financial sustainability. Based on this, several hypotheses can be proposed.

H1: There is a positive relationship between Perceived Usefulness and Financial Sustainability

2.3 Perceived Ease of Use (PEOU)

Organisations are more inclined to adopt complex AIS if they are perceived as easier to use, which reduces effort and simplifies design and operation. A high Perceived Ease of Use (PEOU) can promote AIS adoption by increasing optimism about the system. Conversely, complex AISs are less likely to be adopted due to barriers such as steep learning curves or confusing interfaces, and negative PEOU can further hinder adoption. Recent studies have explored this dynamic, showing that user training, system design improvements, and change management can enhance PEOU and facilitate AIS adoption. Therefore, addressing users' ease of use is crucial for successful AIS implementation within organisations.

As an additional point of interest, [8] carried out a research with the objective of investigating the adoption of online streaming services from the point of view of technological acceptability. For the purpose of predicting consumers' intentions to utilise online streaming services, a conceptual model that incorporates personality attributes with the TAM has been suggested and tested. The study investigates not only the direct impacts that personality characteristics have on TAM variables, but also the moderating effects that these qualities have on the connections between TAM variables. The findings suggest that perceived ease of use, subjective norms, and technology anxiety affect intention to use online streaming services. Self-efficacy positively affected perceived ease of use, and technology anxiety negatively affected perceived usefulness. The results also evidenced the moderating role of self-efficacy and technology anxiety. These findings emphasise that when a system is perceived as easy to use, users are more inclined to adopt it, as reduced effort requirements lead to more favourable attitudes towards its use. From a financial sustainability perspective, ease of use encourages more consistent and effective utilisation of the system, thereby enhancing operational efficiency, reducing errors, and ultimately contributing to improved financial outcomes. Therefore, one could hypothesise the following:

H2: There is a positive relationship between Ease of Use and Financial Sustainability

2.4 Organisational Readiness

Organisational readiness depends on acceptance of change. AIS adoption typically impacts business processes, roles and procedures. Organisational readiness can lead to successful acceptance of the new AIS. Factors contributing to readiness include organisational culture; companies with a culture of innovation, efficiency, and technological advancement are more likely to adopt AIS.

Conversely, a risk-averse culture might be less open to change. Also, technological readiness and IT capabilities play a role in readiness, as a robust IT infrastructure supports the adoption of AIS.

The research by [9] contradicts the notion of TOE factors (Technological, Organisational and Environmental) independence. It explores the role of TOE factors on the adoption of Big Data Analytics (BDA) in Small and Medium Enterprises (SMEs). It found that compatibility, competitiveness, and organisational readiness had a significant impact on BDA adoption. It indicates that organisations that are well-resourced, have a supportive management, and are ready for change, are more likely to be successful with changing technology and business processes as readiness overcomes obstacles to change and promotes acceptance. Organisations with readiness can effectively use information systems to improve their operational and financial decision-making, which, in turn, leads to financial sustainability. As such, it can be hypothesised that:

H3: There is a positive relationship between Organisational Readiness and Financial Sustainability

2.5 System Compatibility

Organisations already possess large databases and other data systems. System Compatibility considers the ability of the AIS to work with these systems and data. Effective use, sharing, and integration of organisational data increases the likelihood of adoption. It is important to be compatible with existing processes and workflows; if the AIS fits with the business processes, it is more likely to be adopted. But those that hinder workflows or create inefficiencies may be rejected. Further, system Compatibility assesses the AIS's flexibility and scalability to support the organisation's growth and changing requirements. A rigid AIS or one that cannot grow with the business may be considered incompatible, deterring its use.

The research by [10] explores the factors affecting the adoption of disruptive technologies (DTs) in the Digital Supply Chain (DSC) in developing nations. Key factors are found to be compatibility and IT expertise in the adoption of DTs in DSC for these countries. The more compatible, the IT expertise and competence within the organisation, the greater the adoption of DTS. This suggests that the compatibility of new technologies with existing systems and processes enables organisations to avoid integration issues and, as a result, are more likely to adopt them. Additionally, system compatibility increases the organisation's capacity to effectively use IT solutions, minimising system disruptions and enabling more efficient financial processes, which increases financial sustainability. As such, it might be hypothesised that:

H4: There is a positive relationship between System Compatibility and Financial Sustainability

2.6 System Complexity

A simpler AIS is typically simpler in design and operation. Although it might not include all features, it has its own advantages, such as greater acceptance. It may be easier for staff to understand and use, requiring less time to familiarise with the system. Its simplicity can also have less impact on processes, enhancing employee acceptance. The system can be less expensive to implement and maintain, and easier to manage, with fewer technical problems. The integration of a simpler AIS with other systems may be easier and less expensive. Organisations must consider their requirements, capabilities, and level of complexity when selecting an AIS. The choice between a simple or complex system should be in line with the organisation's objectives, resources, and employees' preparedness to change. The aim is to identify a system that will enable an organisation to reach its goal.

When it comes to the non-financial sector and how the blockchain business model may influence it and provide value, there is a lack of attention placed on the former. On the other hand, a significant amount of emphasis is placed on the process of discovering an intriguing blockchain business model in the finance sector. In order to accurately reflect the intricate nature of the business organization that is responsible for the delivery of public goods, it is required to establish a blockchain business model that is sustainable. Consequently, the purpose of the work by [11] is to construct this model. Based on the findings of the article, it can be observed that the intention to use blockchain technology is positively influenced by competitive pressure, relative advantage, and competence, while complexity has a negative impact on the desire to use blockchain technology. Although many studies show that complexity is negatively related to adoption, others suggest that in complex or more structurally capable organisations, increased complexity might reflect greater system capabilities, which may lead to long-term value creation and financial sustainability. In these scenarios, while complex systems may be more capable, they may have more functionality and analytical strengths that allow organisations to improve their financial processes and control, and

ultimately improve their financial sustainability. Thus, one might expect:

H5: There is a positive relationship between System Complexity and Financial Sustainability.

2.7 Organisational Structure as Moderating Variable

The moderating role of organisational structure in the relationship between the use of AIS and financial sustainability is important in the fields of management, information systems, and accounting. An AIS refers to the technology, processes, and systems organisations use to gather, store, process, and report accounting and financial information. The use of an AIS enhances the efficiency and accuracy of accounting and financial processes. Financial sustainability is a measure of an organisation's financial well-being, based on profitability, liquidity, solvency, and stability. This research indicates that technology can help financial sustainability through improved efficiency.

Organisational structure refers to the hierarchy, departments, reporting relationships, and departmentalisation, which differ between firms. The decision-making structure, centralised or decentralised, influences AIS deployment; centralisation may delay AIS deployment but encourages standardisation and control. Decentralised models can lead to quicker and more flexible AIS deployment, but may struggle with standardisation across departments, potentially resulting in poor financial reporting if not handled correctly. In matrix structures, coordination between managers and departments is crucial for AIS to be successful. Effective coordination ensures AIS addresses many business needs, while mismanagement can jeopardise financial sustainability.

In short, organisational structure can play a significant role in the impact of AIS on financial sustainability. A firm's structure affects the coordination, management, and use of AIS, ultimately impacting the extent to which they benefit the firm. Thus, matching organisational structure to its AIS adoption objectives is essential to reap financial benefits. But results in this area are mixed. For instance, [12] found that organisational structure does not moderate the effects of employee turnover on knowledge retention, implying that the effects of structure may differ depending on the organisational context and outcome being considered. In contrast, [13] found that flat organisational structures (with decentralised decision making, autonomy and flexibility) positively affect employee creativity, while hierarchical structures negatively affect creativity. These contrasting findings highlight the importance of empirically testing the moderating role of organisational structure in different organisational settings.

Based on this discussion, the following hypotheses are proposed (Figure 1):

H6: There is a moderating influence of Organisational Structure on the relationship between Perceived usefulness and Financial Sustainability

H7: There is a moderating influence of Organisational Structure on the relationship between perceived ease of use and Financial Sustainability

H8: There is a moderating influence of Organisational Structure on the relationship between Organisational Readiness and Financial Sustainability

H9: There is a moderating influence of Organisational Structure on the relationship between system compatibility and Financial Sustainability

H10: There is a moderating influence of Organisational Structure on the relationship between System Complexity and Financial Sustainability

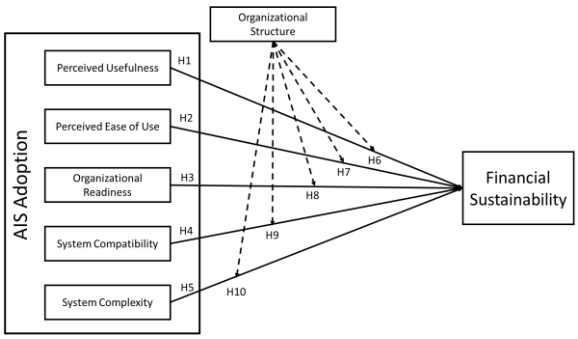

Fig. 1: The Study Framework
Source: created by the authors

3 Research Methodology

Quantitative research approaches were utilised in this study. These methods involved the analysis of a sample taken from the public in order to provide numerical descriptions of trends, emotions, or perspectives. Based on the data from the sample, the researcher is able to draw inferences about the actual population. A questionnaire, which consisted of a printed series of questions to which respondents were required to respond and record their responses, was also used to gather data. They were accountants who worked for logistics companies in Jordan, and there were 412 people who participated in this research. Every time a new survey was received, the data was gathered and updated in real time. Stratified sampling was the method that the

researcher utilised. Within Google Sheets, the findings were structured with the use of a code sheet that was developed to analyse the perspectives of the respondents. The data was organised into discrete rows and columns according to the corresponding attitude score, as was discussed previously in the discourse. In order to facilitate analysis, specific number values were assigned to each of the replies to each question.

With the use of the measurement and structural models, the structural equation model (SEM) is produced. This model is then utilised to evaluate the overall model fit as well as the consistency between the theoretical and estimated models. To perform multivariate studies, such as regression, route, and component analyses, structural equation modeling (SEM) can be considered a flexible approach. The methodology known as Partial Least Squares (PLS) regression, which is sometimes referred to as the PLS-SEM algorithm, is a sequence of regressions that are characterised by route vectors. Equations for fixed points are satisfied by the weight vectors that were produced throughout the evolution of convergence.

The design of instruments was carried out within the framework of this research with a great deal of attention to detail in order to authentically portray nature. As a consequence of this, the questionnaire had a total of 42 items, and the variables were evaluated using a Likert scale with five points, where a score of five indicated "Strongly Agree" and a score of one indicated something to the contrary. It was vital that the questionnaire be translated from English to Arabic in an exact manner on account of the fact that the persons who filled out the questionnaire were native Arabic speakers. A procedure that is frequently utilised, known as a back translation, was carried out in order to evaluate the correctness of the translation that was employed in a survey that was conducted across many cultures, [14]. However, in order to assess the variables that were explored in this study, the validated instruments that are displayed in Table 1 were taken from previous research and used.

Table 1. Summary of Constructs, Measurement Items, and Supporting Citations

Variables	No. items	Citation
Perceived Usefulness	6	[15], [16]
Perceived ease of use	6	[2]
Organisational readiness	6	[17]
System compatibility	6	[18], [19]
System complexity	6	[18]
Organizational structure	6	[20]
Financial sustainability	6	[21]

Source: created by the authors

4 Data Analysis

4.1 Respondent Profile

The first segment of the instrument collected information on respondents' background, including their Gender, Age, Level of Employment, and Years of Experience. The characteristics of each demographic profile are described in Table 2.

Table 2. Demographic Characteristics of Respondents (n = 412)

Item	Options	Frequency	Percentage
Gender	Male	269	65.29
	Female	143	34.71
Age	Below 25	13	3.16
	26-35 years old	105	25.49
	36-45 years old	165	40.05
	46-55 years old	97	23.54
	56 years and above	32	7.77
Years of Experience	below 2 years	7	1.70
	2-4 years	67	16.26
	4-6 years	192	46.60
	6-10 years	101	24.51
	10 years and above	45	10.92
Type of logistics	Land	107	25.97
	Air	72	17.48
	Sea freight	32	7.77
	Multiple	201	48.79

Source: created by the authors

4.2 Measurement Model

The inquiry was carried out in two stages: first, the measurement model, which evaluated the validity and reliability of the constructs; second, the structural model, which investigated the hypothesised relationships among the variables. Both models were used to determine whether or not the constructs were valid and reliable. It was necessary to complete both steps in order to guarantee that the research was carried out in the appropriate manner. During the initial assessment, several items showed low factor loadings and were therefore considered for removal. Specifically, COM5 (0.381), ORR2 (-0.092), OS2 (-0.014), OS6 (-0.101), and PU4 (0.238) had values below the acceptable threshold for factor loadings, as noted by [22]. As a result, these items were removed in the next step to enhance overall measurement quality. All of the constructs demonstrated acceptable values for factor loadings, Cronbach's alpha, Composite Reliability, and Average Variance Extracted (AVE) when these low-loading items were removed from the equation. This led to the conclusion that the

constructs possessed excellent internal consistency and convergent validity. Table 3, which contains a summary of the findings, may be seen in Table 3.

Table 3. Convergent Validity Results

Items	Outer loadings	Cronbach's alpha	Composite reliability	AVE
COM1	0.726	0.877	0.908	0.666
COM2	0.863			
COM3	0.776			
COM4	0.852			
COM6	0.854			
COX1	0.704	0.818	0.866	0.519
COX2	0.773			
COX3	0.729			
COX4	0.703			
COX5	0.723			
COX6	0.686			
FS1	0.759	0.845	0.886	0.565
FS2	0.77			
FS3	0.786			
FS4	0.773			
FS5	0.638			
FS6	0.774			
ORR1	0.815	0.921	0.94	0.758
ORR3	0.873			
ORR4	0.901			
ORR5	0.855			
ORR6	0.908			
OS1	0.756	0.711	0.809	0.515
OS3	0.678			
OS4	0.741			
OS5	0.692			
PEOU1	0.802	0.902	0.925	0.672
PEOU2	0.869			
PEOU3	0.858			
PEOU4	0.777			
PEOU5	0.789			
PEOU6	0.818			
PU1	0.716	0.797	0.861	0.555
PU2	0.814			
PU3	0.616			
PU5	0.818			
PU6	0.743			

Source: created by the authors

During the second step of the procedure, a study of discriminant validity was carried out. This study was carried out with the purpose of determining the extent to which a certain construct is unique from other constructs. The degree of correlation that exists between the variables is an important aspect to take into consideration when establishing validity. For the purpose of determining whether or not the constructs are valid, they were evaluated using the square root of the average variance retrieved for each construct, as well as the correlations between the constructs, [23], [24]. A report from [24] indicates that the estimate provided by the model did not exceed 0.95. The model did not produce any findings that were statistically significant, which is disappointing. As a result, the outcomes of the Fornell-Larcker Criterion are provided in Table 4, which demonstrates that no value is higher than the indicated cut-off point of 0.95, [23].

Table 4. Discriminant validity (Fornell and Larcker Criterion)

	AIS	COM	COX	FS	ORR	OS	PEOU	PU
AIS	0.807							
COM	0.026	0.816						
COX	0.102	0.097	0.720					
FS	0.241	0.118	0.131	0.752				
ORR	0.610	0.015	0.090	0.096	0.871			
OS	0.100	0.026	0.103	0.420	0.002	0.717		
PEOU	0.701	0.068	0.114	0.226	0.625	0.064	0.820	
PU	0.097	0.048	0.115	0.486	0.035	0.440	0.076	0.745

Source: created by the authors

Furthermore, the Heterotrait-Monotrait Ratio (HTMT) functions as an evaluation of the actual correlation that exists between the two constructs, provided that both of them were evaluated in a manner that was completely true or correct. When the HTMT is utilised, this is the situation that occurs. When compared to the geometric mean of the average correlations between indicators that measure the same construct, the HTMT is the average of all correlations or cross-correlations between indicators that measure different constructs. This is in contrast to the geometric mean of the average correlations between the same construct indicators. In light of this, it may be deduced that the HTMT is less accurate than the geometric mean. When compared to the average correlations, this is in reference to the average correlations that exist amongst indicators that evaluate the same concept. One of the methods that may be employed to evaluate the validity of discrimination is the utilisation of the HTMT. In accordance with the findings of the research that has been conducted on this subject, the quantity of HTMT that is considered to be "acceptable" is 0.90. To gain further information, please refer to Table 5 for further information.

Table 5. HTMT Discriminant validity

	AIS	COM	COX	FS	ORR	OS	PEOU	PU
AIS								
COM	0.108							
COX	0.146	0.121						
FS	0.274	0.148	0.154					
ORR	0.669	0.063	0.146	0.106				
OS	0.120	0.096	0.136	0.478	0.074			
PEOU	0.781	0.109	0.156	0.252	0.690	0.093		
PU	0.127	0.105	0.158	0.584	0.083	0.517	0.101	

Source: created by the authors

4.3 Structural Model

This is an illustration of the theoretical or conceptual features of the route model that are represented by the structural model. According to [25], the definition of the structural model in PLS-SEM is the same as the definition of the inner model. There are latent variables and the pathways that connect them that are included in this model. After the measurement model has been completed, the assessment of the structural model will take place. It is argued in [22] that in order to evaluate the structural model, it is necessary to carry out four distinct activities. During these steps, the evaluation of the path coefficients (step 2), the assessment of collinearity (step 4), the evaluation of the coefficient f2, and the determination of the effect size (R2) are all performed, [26]. The comprehensive findings are shown in Table 6 (Appendix).

4.3.1 Assessment of the Structural Model for Collinearity Issues

The assessment of collinearity is an essential assumption that must be made in order to guarantee that multicollinearity does not exist. Diagnostics of collinearity were carried out in order to evaluate and determine whether or not the predictors exhibited multicollinearity. Performing an investigation into the Variance Inflation Factor (VIF) is one way to accomplish this. At the very least, the VIF ought to be 3.3, and it must not be less than 1, [27]. The results of the multicollinearity test values are presented in Table 7, which reveals that there is no VIF value that is more than 3.3.

Table 7. Collinearity Assessment (VIF Values)

H	Path	VIF
H1	PU -> FS	1.411
H2	PEOU -> FS	2.271
H3	ORR -> FS	1.829
H4	COM -> FS	1.025
H5	COX -> FS	1.055

Source: created by the authors

4.3.2 Assessing the Significance of Structural Model Relationships

It was necessary to discover and examine the structural pathways of the model in order to assess the significance of the path coefficients. For the purpose of determining the relevance of these paths, a comprehensive analysis of the path coefficients and t-values was carried out. It was determined that the PLS algorithm and bootstrapping were both effective methods for providing evidence in support of the hypothesis. The approach of PLS analysis was used in order to acquire the route coefficients and the R2 values, whilst the bootstrapping method was utilised in order to acquire the t-values by means of the bootstrapping procedure. In line with the suggestion [25], the t-value that is considered to be acceptable at the bare minimum is 1.645 in the case that the p-value is either less than or equal to 0.05. Additionally, the Beta value should be within -1 and +1; however, since the hypothesis in this study is positive, it should be positive. As shown in Table 8 (Appendix), all t-value scores meet the accepted level.

4.3.3 The Coefficient of Determination (R^2)

Furthermore, [25] describes three levels of R^2 scores: .25, .50, and .75, representing weak, moderate, and substantial predictive accuracy. As shown in Table 9, **Σφάλμα! Το αρχείο προέλευσης της αναφοράς δεν βρέθηκε.**The scores of R2 for FS are considered at a substantial level.

Table 9. Coefficient of Determination (R^2)

Variable	R-square	R-square adjusted
FS	0.755	0.751

Source: created by the authors

4.3.4 Assessment of the Effect Size (f^2)

In Table 10, you will get a summary as well as an inference on the f2 estimate for independent (exogenous) structures that are present throughout the model. A value of f2 that is lower than 0.02 indicates that there is no impact, as stated in the reference [25], An f2 score of 0.02 or higher is considered to have a moderate effect on the outcome of the experiment. On the other hand, numbers that are more than 0.15 and 0.35 indicate that the

influence is either moderate or significant, depending on the context, [28]. Based on this classification, H2 (PEOU → FS) demonstrated weak effect sizes. H1 (PU → FS), H3 (ORR → FS), and H4 (COM → FS) showed medium effect sizes. Meanwhile, H5 (COX → FS) recorded no effect.

Table 10. Effect Size (f^2)

H	Path	f^2	Effect Size
H1	PU -> FS	0.361	Large
H2	PEOU -> FS	0.111	Weak
H3	ORR -> FS	0.315	Medium
H4	COM -> FS	0.321	Medium
H5	COX -> FS	0.001	No effect

Source: created by the authors

4.3.5 The Moderating Assessment

Following the evaluation of the direct effect, the next step in the research process is to investigate the moderation hypothesis. The third construct that has the power to affect or influence the relationship between the variables that are independent and those that are dependent that are being investigated is referred to as a moderator, [25], [29]. In this study, organisational structure, treated as a continuous variable, was integrated into the model. The moderation analysis was performed using the Orthogonalising Approach [30], which creates product indicators for each interaction term based on the relevant constructs [31]. This method allowed for the assessment of whether organisational structure significantly affected the relationships under investigation. Refer to Table 11 for the R^2 values without moderation and Appendix C for the model including the interaction terms.

Table 11. R^2 Change for Moderation Model

R^2 included the moderator	R^2 excluded the moderator
0.766	0.755

Source: created by the authors

The moderation analysis begins by generating product indicators for each predictor and the moderating variable, Organisational Structure, to form the interaction terms. However, the R2 value for the interaction effect model is 0.766, which is much higher than the R2 value for the main model, which is 0.755. The main model does not contain the interaction. Table 11 is where you will find this information provided. There was an increase in the R2 of around 0.011, which is the extra variation. After that, the formula (Equation 1) that is presented below is employed in order to ascertain the overall size of the effect:

The formula for calculating f^2 is as follows:

Equation 1: f^2 = (R^2 included moderator – R^2 excluded moderator) divided by (1 minus R2 included moderator.

$$f^2 = (0.766 - 0.755) / (1 - 0.766) = 0.047$$

The guidelines by [32] state that 0.005, 0.01, and 0.025 correspond to small, medium, and large effect sizes, respectively. Therefore, based on a value of 0.047, the effect size is large (Table 12, Appendix).

5 Findings Discussion and Conclusion

The first phase of this study looks at the direct associations between Perceived Usefulness (H1), Perceived Ease of Use (H2), Organisational Readiness (H3), System Compatibility (H4), System Complexity (H5) and Financial Sustainability. This shows that, with the exception of System Complexity, the other variables are positively and significantly related to organisational financial sustainability. The results confirm the four hypothesised direct links, showing that Perceived Usefulness, Perceived Ease of Use, Organisational Readiness, and System Compatibility play an important role in enhancing financial sustainability in the logistics sector. In particular, the positive association between perceived usefulness and organisational financial sustainability is noteworthy, as the results from other studies have been mixed, [33], [34], and [35].

Perceived Ease of Use was also found to have a significant impact, suggesting that the ease with which firms can operate AIS and the effort required to do so are factors in the effective use of AIS, which enhances financial sustainability. This finding is consistent with previous studies that highlighted the role of both usefulness and ease of use in the use of information technologies [36] and [37]. Furthermore, firms with higher readiness levels were more likely to successfully adopt AIS and enjoy long-term financial sustainability, underlining the importance of preparedness for stability and growth [38] and [39]. The fit between AIS and organisational processes and systems was found to have a positive impact on financial sustainability. In contrast, low compatibility can lead to operational inefficiencies, higher costs, and underutilisation of the system, and is in line with prior research that emphasises the importance of system fit with the environment [38] and [40].

Unlike the significant and positive impact of the previous variables, the effects of the relationship between System Complexity and financial sustainability were different. This relationship is analysed in the fifth part of this research, and H5 was not supported, meaning AIS complexity in logistics firms directly does not improve financial sustainability. This suggests that while technically advanced systems are not detrimental to achieving financial sustainability, their functionality, compatibility, and fit with organisational needs are more important [41] and [42].

The assessment of the moderating role of organisational structure yielded some interesting insights. H6 confirmed that organisational structure enhances the relationship between perceived usefulness and financial results, implying that when users perceive AIS usefulness, a strong organisational structure ensures that the system is effectively used. Likewise, H7 was supported, suggesting that organisational structure enhances the impact of perceived ease of use by offering support mechanisms (training, supervision and procedures) that facilitate system use. H8 was also confirmed, suggesting that readiness without structure fails to activate the resources, co-ordinate activities, and hold people accountable. In summary, these findings reveal that organisational structure is an enabler, converting positive perceptions and readiness into system adoption and improved financial outcomes.

On the other hand, not all moderating effects were validated. H9 was not supported, which means that organisational structure does not moderate the relationship between system compatibility and financial sustainability. So if the AIS is already well integrated with current processes and capabilities, it does not benefit from additional structure, as compatibility helps to overcome resistance and technical problems. But H10 received support, showing that organisational structure does affect the link between system complexity and financial sustainability. Unlike compatibility, complexity increases the need for coordination, oversight, and clarity of roles, which can be met by a strong structure. This research shows that while compatibility works well on its own, a strong structure supports complexity to achieve its potential, [43], [44], and [45].

This study has several limitations. The study is limited to logistics companies in Jordan, which may limit the generalizability of the results to other industries or countries with varying technological, regulatory, and cultural environments. The cross-sectional approach restricts the study's ability to capture the dynamics of AIS adoption and financial sustainability over time, while the use of self-reported data may be subject to response bias. While the study is largely based on the Technology Acceptance Model and Contingency Theory, it does not include other theories, such as the Resource-Based View, Institutional Theory, or the Technology-Organisation-Environment (TOE) model, that may complement the findings.

Researchers should broaden the scope to other sectors and countries for better generalisability. Longitudinal research is recommended to understand the evolving effects of AIS, and mixed methods may provide more qualitative insights. Researchers might also explore other theoretical perspectives (e.g., RBV, TOE) and other moderating or mediating factors (e.g., leadership, culture, innovation) in this context. Exploration of new technologies, including cloud computing, blockchain, artificial intelligence, and big data, would help to understand the interaction between digital transformation and AIS on long-term financial performance. In conclusion, the current study adds to the AIS literature by showing that perceived usefulness, ease of use, organisational preparedness, and system compatibility play a crucial role in improving financial sustainability in logistics companies, but system complexity has no direct impact. It also highlights the enabling role of organisational structure in enhancing some of these relationships, transforming favourable system perceptions, and organisational readiness into financial sustainability. The non-moderating effect on system compatibility suggests that some system characteristics do not require structural support. In summary, these insights will help in understanding the combined impact of technological and organisational factors on AIS effectiveness and their impact on financial sustainability.

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APPENDIX

Table 6. Structural Model Path Coefficients (H1–H5)

H	Path	Beta	STD Error	T-Value	P-values	Decision	Confidence Interval		VIF	f^2	R^2
							5.00%	95.00%			
H1	PU -> FS	0.172	0.038	4.518	0.000	Supported	0.108	0.235	1.411	0.361	0.755
H2	PEOU -> FS	0.096	0.047	2.048	0.020	Supported	0.018	0.172	2.271	0.111	
H3	ORR -> FS	0.116	0.043	2.690	0.004	Supported	0.042	0.182	1.829	0.315	
H4	COM -> FS	0.086	0.033	2.630	0.004	Supported	0.033	0.139	1.025	0.321	
H5	COX -> FS	0.012	0.035	0.336	0.368	Rejected	-0.066	0.046	1.055	0.001	

Source: created by the authors

Table 8. Significance Testing for Structural Paths

H	Path	Beta	STD Error	T-Value	P-values	Decision	Confidence Interval	
							5.00%	95.00%
H1	PU -> FS	0.172	0.038	4.518	0.000	Supported	0.108	0.235
H2	PEOU -> FS	0.096	0.047	2.048	0.020	Supported	0.018	0.172
H3	ORR -> FS	0.116	0.043	2.690	0.004	Supported	0.042	0.182
H4	COM -> FS	0.086	0.033	2.630	0.004	Supported	0.033	0.139
H5	COX -> FS	0.012	0.035	0.336	0.368	Rejected	-0.066	0.046

Source: created by the authors

Table 12. Moderation Model Assessment (H6–H10)

H	Path	Std. Beta	Std. Error	T-values	f^2 (For the moderation)	P values	Decision
H6	PU*OS -> FS	0.221	0.083	2.645	0.047	0.004	Supported
H7	PEOU*OS -> FS	0.137	0.042	3.249		0.001	Supported
H8	ORR*OS -> FS	0.187	0.078	2.409		0.008	Supported
H9	COM*OS -> FS	0.028	0.046	0.602		0.274	Rejected
H10	COX*OS -> FS	0.065	0.033	1.949		0.026	Supported

Source: created by the authors

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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