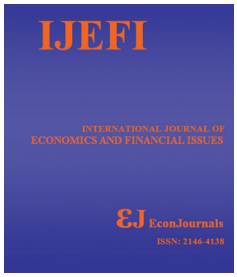

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Impact of User Competency on Accounting Information System Success: Banking Sectors in Sri Lanka

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ABSTRACT

Accounting information system (AIS) provides information to managers, executives and other employees in order to take decision-making for organization success. Many organizations have different problems regarding Enterprise integrated information systems, hence when AIS implemented in banks have unintended consequences. To succeeds the AIS, user's competency of IS is one of the major factors that influences on AIS. The purpose of research is to analyze the competency of AIS user affect the AIS success. This study used survey data from 318 respondents from eighty two banks through a structured questionnaire. Through structured equation modelling this research assessed the relationship between user competency and AIS success. Three factors from user skills named Technical, Human, and Conceptual skills and two factors from user knowledge: User knowledge and experience have contributed to AIS success. In addition, the results suggested that both user Experience and technical skills contribute more to AIS success rather than absolute values of user skills such as human skills and conceptual skills, and user knowledge. This focuses on the user perception alone rather than the objective measures of AIS success. More insights are able to obtain from this study by analyzing theoretical and empirical knowledge of user competency and AIS success. Moreover, this assists decision maker and policymakers of the organization to better understand the importance of the user competency on AIS success. The managements that are interested in implementing the new AIS in their organization may feel free to use the result as a guide to making the final decision.

Keywords: Accounting Information System Success, User Competency, User Skills and User Knowledge
JEL Classifications: G2, M41

1. INTRODUCTION

In the integrated business environment, a need for information system has been increased in business operation and measuring better performance. In a competitive business environment, accounting information system (AIS) provides the basis for integrated system that allow an organization to be the essential system which is inevitable to achieve competitive advantage. AIS is the main financial system in any business organization, which refers collect business transaction, storing and reporting, accounting and financial information to the internal people. According to Amidu et al. (2011), AIS is the process of collecting, storing and providing financial information to the relevant parties in the organization. As AIS is one of the main components in any organization, it also needed to be interacted with several other modules used in the organization. Hence, an organization must design AIS and implement it for the better success.

Quality information is the main requirement for taking better decisions. According to Susanto (2009) AIS is used to process the accounting transaction into the financial statement to provide financial information. In the same way, Boynton (2011) stated that AIS is concerned to produce the financial statement. The Quality outputs of AIS in relation to accounting information that indicate the quality output of the AIS can be used by the interested parties to make effective decisions.

The above view is supported by Thompson et al. (1990) who stated that the human factor is associated with use of AIS in addition, the quality information of AIS is influenced by the quality of the system. According to Agbolade (2011) stated that the technology is so volatile and continuously changing. This creates dynamic nature of the business environment as a result, it increases the demand from customers' point of view. More importantly, this happens in banks and financial industries. Hence, these industries inevitably looking for investing more on new technologies to meet their customer requirement and exceed their satisfaction.

Sabherwal et al. (2006) stated that with the aim of success the application of AIS, an organization requires both experienced and trained users. Saunders and Jones (1992) stated that user competency is the determinant of successful usage of AIS. Fitriati and Mulyani (2015) stated that AIS is used to provide financial information for decision making in the organizational context and AIS success significantly relate to the quality of accounting information.

Banks in Sri Lanka, have very recently increased their investment in information and communication technology usage. As a result, the overall performance of the branches of commercial banks has been increased. Nevertheless, there is no clear evidence of banks achieving their objectives through IS investment (Maldeni and Jayasena, 2009). The banking industries continuously depend on IT investment in order to gain competitive advantage and to increase the ability to differentiate their product and service to customers in Sri Lanka (Hettiarachchi and Peter, 2013).

According to Dandago and Rufai (2014) banks are challenged with IS mismanagement, technical issues which often led to the loss of customers' confidential information and low productivity. Hence, accounting information quality of the AIS needs to be explored further. Empirical evidence revealed that information quality is the most important determinants of AIS effectiveness (Seddon et al., 2002; Gorla, 2010).

Susanto (2009) stated that the organization is able to achieve integrity as they have good quality of information, with effective communication. Further, mentioned that quality information would also improve the managerial quality of the organization in a changing environment, if the decision is wrong, then it will have a negative impact the organization that will immediately respond to changes happened. The wrong decision that in turn leads to additional barriers such as extra costs incurred, take longer time, reduce the reputation of the organization, directing trouble in identifying new opportunities, and make loss of opportunities (Baltzan, 2012). Thus, the majority of organizations are considered that both the quality of the information system and quality of the work will enhance the organization (Kendall and Kendall, 2011).

In the study of Delone and McLean (1992) on information system success, they developed a model for the modern information system was "IS success model." They demonstrate that the system quality and information quality were the significant dimension of IS success. Subsequently, Gable et al. (2003) stated that some measure in the IS success model are not suitable to measure ERP success. Moreover, Gable proposed a model called IS success that consists of system quality, information quality, individual impact and organizational impact.

Meanwhile, the human factor is the main factor in using IS, comprehensive and variable influencing on Is success has been lacking, the research identified user competency as the most important. Thus, competency of a user on AIS success has to be studied. It is therefore imperative to consider the relationship between user competency and Accounting information success with AIS with a view to providing a solution to the persistent problems. As the integrative model does not study in this area, there is a need to study the relationship between user competence and accounting information success. To fill this gap, in this study, the model is developed that interconnect user competence and accounting information success.

The following research question was developed to address the understanding of the relationship between the variables.

How does user competency impact on AIS success?

1.1. Research Objectives

- To find the association between user Skill and AIS Success.
- To find the association between user Knowledge and AIS success.

2. LITERATURE REVIEW

2.1. AIS Success

Delone and McLean were pioneer scholars who developed one of the important theoretical models of IS named IS success model. Hence, this model contributes more to the existing literature on IS success (Delone and McLean, 1992; 2003). This model is considered as the most commonly used model by a significant number of researchers due to its generalizability and wealth of empirical support (Gorla et al., 2010). According to this model, it consists of six important dimensions such as system quality, information quality, use, user satisfaction, individual impact and organizational impact (DeLone and McLean, 1992). Moreover, this model was updated by DeLone and McLean in 2003 and included the following dimension: System quality, information quality, service quality, system use, user satisfaction, net benefits. Gable et al. (2003) argued that some measures in DeLone and McLean (2003) were not appropriate to measure the ERP success. Moreover, to DeLone and McLean model, in order to validate the further Gable et al. (2003) omitted user satisfaction as it is not a proxy for ERP success, and the organizational impact was only focused on measuring the financial factors. Gable et al. (2003) developed a model, including the success dimension: System quality, information quality, individual impact and organizational impact. Both ERP success and AIS success are mainly integrated with AIS; researcher considered Gable et al. (2003) model to measure the AIS Success in this study.

2.2. User Competency

Mejia et al. (2010) described that competency is the characteristics about the successful performance. Marshall (1999) defined that an Individual's characteristic, that enhance them to deliver greater

performance in a defined task. Boockholdt (1999) mentioned that user competency is derived from user knowledge and skills to perform a given job. As the users' competence is prime importance in using suitable information systems for organization (Xu, 2009), both user knowledge and expertise brings to enhance improved output (Laudon and Laudon, 2012).

Furthermore, Bernardin (2010) defined that user competence is the mixer of knowledge and skills. In addition to the explanation, Marshall (2003) described that user competence is the fundamental characteristics of a human that provided to deliver better performance in a given task. According to Marshall (2003), the competence can be categorized into two main categories, named threshold competencies and differentiating competencies. Threshold competencies include skills and knowledge while differentiating competencies include social role or the professed values, self-image, character and motive.

Referring to the definition of user competencies that have been identified in the previous literature, it can be concluded that the competence of a user can be mainly categorized in the form of knowledge and skills that are used as dimension measurement of user competency in this study (Spencer and Spencer, 1993; Yuki, 2010). Further, Mahdavian et al. (2016) categorized the user skills into three key dimensions: Technical skill, human skill and conceptual skill in IS application. In addition to this, user knowledge was mainly categories into two areas: User knowledge and experience in a term to AIS (Komala, 2012). Ismail (2009) referred knowledge in AIS consist of knowledge in word processing, spreadsheet, database, accounting, e-mail, the internet and computer application programs. According to Ang et al. (2001) user knowledge indicates the experiences and specialized knowledge of the IS and IT. This study mainly concerned with these two dimensions: User skills, user knowledge as the users are directly involved in the accounting system operation at banks.

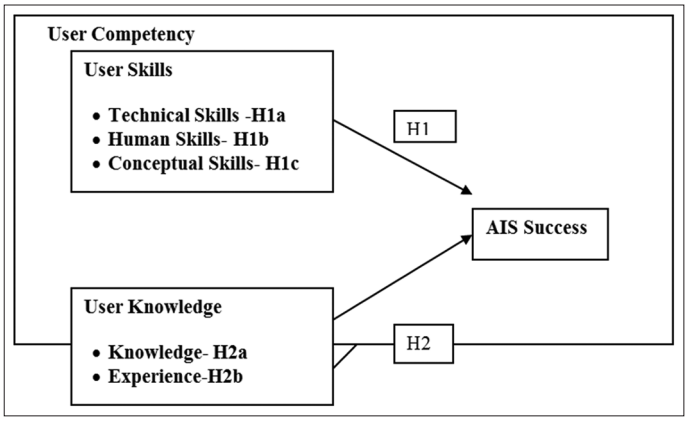
2.3. Conceptual Model

This conceptual model was developed from the findings of prior research studies consisting of two main variables such as user skills and knowledge. These variables were validated through empirical study to investigate the future direction of the research. The conceptual model is shown in the Figure 1.

2.4. Research Hypothesis

According to Mahdavian et al., 2016, the key user of the is the internal user of a system in term of the system application. They are in another word called "super system user" and they play a major role in the business application. Maditinos et al. (2011) stated that users play a significant role in transferring knowledge to the organization for the success of IS implementation. They also possess who bonded with critical thinking and Business knowledge, that should be exchanged with other relevant parties in the organization to have successful IS implementation. In consequence, key-users of system play a major role in the success of a system' (Xu and Ma, 2008). Mahdavian et al. (2016) identified three types of skills such as technical, human and conceptual. Further, Komala (2012) identified user knowledge into two major areas: Knowledge and experience. Based on the theoretical and empirical review, the construct was derived in the literature section and hypotheses were developed and it is shown in Figure 1. User skills and knowledge are identified as a dimension of user competency and are determinant of AIS success.

Figure 1: Conceptual framework of this research



Source: Developed for this research study

2.5. Relationship between User Skills and AIS Success

Since the IS are more complex than any traditional IS, Wei (2007) identified and evaluated that skills are needed for those who are using with any other system in the organization which seems to be more critical. Skills refer as the competency of a person to carry out a given task with a predetermined output.

According to Peterson and Van Fleet (2008), Technical skills are well-defined that "the understanding of specific activities that require the use of specialized tools, methods, processes, procedures, techniques, or knowledge." Commonly, Technical Skills are special skill possessed by individual who perform some' specialized task when required. Human skills also considered as individuals possess the ability which directs them to work supportively with others, communicate effectively, solve problems and conflict and work as a team (Peterson and Van Fleet, 2008; Analoui, 1997; Analoui, 1998). Human skills are also defined as the ability of the individual who works in concert with other staff, to communicate effectively, to resolve the conflict, to be a team player. Nevertheless, Skills inherently consist of ability to work in a team, resolve any conflict, effective communication with other employees and setting up a better organizational environment. Moreover, conceptual skills are considered as the ability of a person who treats the organization as a whole (Peterson et al., 2004). User skills are identified as a determinant of ERP success (Mahdavian, 2016; Mahdavian and Mostajeran, 2013). With regard to the above fact, the following hypothesizes were developed.

H1a: Technical skill positively associates with AIS success.
H1b: Human skill positively associates with AIS success.
H1c: Conceptual skill positively associates with AIS success.

2.6. Relationship between User Knowledge and AIS Success

Knowledge is a thoughtful of facts, which is acquired through learning or education or experience. According to Attawell (1992), theory of technology diffusion highlight that users need to have sufficient knowledge in order to adopt new technology such as

implementation of AIS. Kamadjeu et al. (2005) claimed that users are interested in implementing new systems, willingness to support and participate and their technical knowledge level positively affects the implementation of the system. Moreover, Patnayakuni et al. (2007) stated that if a user is having mutual knowledge which has been acquired, shared with others and formalized, then it will result to satisfy the user's need. Hence, when users are having sufficient IT knowledge and experience on IS usage, they will be able to express the needs of the system. Then system developers easily respond to the user requirement. Tesch et al. (2009) mentioned that user having IT knowledge and skills will facilitate use IT applications and also support to operate those applications in order to complete the task specified.

For example, Ballantine et al. (1998) stated that companies having a lack of skilled employees lead to failure or absence of AIS strategies and business. Ismail and King (2007) claimed that managers who are lack of understanding on accounting information constrain from aligning AIS capacity with AIS requirements. In the same vein, Marriot and Marriot (2000) stated that lack of knowledge in finance among managers leads ineffective to AIS implementation'. According to Komala (2012), accounting manager knowledge was categorized: Knowledge and experience, and it was validated significant influence on AIS and its implication impacted on AI quality by his study. According to Komala (2012), accounting manager knowledge categorized: Knowledge and experience and it was validated significant influence on AIS and its implication impacted on AI quality by his study. Along with managers' involvement, many researchers claimed that managers' knowledge, specially in AIS is important for the success of implementation of AIS (Seyal et al., 2000; Thong, 2001; Hussin et al., 2002).

With regard to the above fact, the following hypotheses were developed.
H2a: User knowledge positively associates with AIS success
H2b: User experience positively associates with AIS success

3. METHOD

The Sample numbers were taken from 400 banking staff for this study in Ampara and Baticola Districts in Eastern Province of Sri Lanka. Eighty two bank Branches were taken for this study, namely: People's Bank, Bank of Ceylon, Sampath Bank PLC, Hatton National Bank, Amana Bank Ltd, Commercial Bank of Ceylon PLC, Habib Bank Limited, Seylan Bank PLC, National Savings Bank, Nations Trust Bank, National Development Bank PLC, DFCC Varthana Bank PLC, Sanasa Development Bank PLC and Regional Development Bank respectively. Simple random sampling method was used in this study. Before accomplishing data collection, a request letter was posted to the all banking staff requesting and explaining the them to support in the questionnaire survey with self-enveloped covers to return their concern. The questionnaire was sent to the following five divisions in each bank: Account opening, Cash Counter, credit and recovery, pawning and management: Data was collected by issuing 400 questionnaires, and 340 were collected from the respondents. Further, 22 respondents neglected some questions in the questionnaire and so they were removed for the final statistical analysis. Finally, 318 questionnaires have been used for the study. In addition, according to the Hair et al. (2006) the recommendation of multivariate research was that the sample size should be ten times more than the number of variables. This study found 318 respondents from the questionnaire issued with a 31.8% rate. Based on sampling criteria, 318 respondents were satisfactory numbers in this study. Table 1, explains the demographic statistical result of the respondents.

4. ANALYSIS AND RESULTS

Initially, exploratory factor analysis (EFA) was tested to measure the determinant correlation of the data. This provides strong variable structure based on the strong correlation for the purpose of preparing the variables which are to be applied in structural equation modelling (SEM). In this study, EFA is tested to identify component factors from 36 measures related to user competence (20 items) and AIS success (16 items). According to the factor loading criteria and cross loading criteria using principal Component Analysis with pattern matrix rotation, none of the items were removed from the study, as these items do not make any effect on the content validity of the scale (Pal and Bagi, 1987). In order to develop the SEM for the purpose of testing hypotheses, reliability and validity test has to be done before the confirmatory factor analysis (CFA) (Bagozzi and Yi, 1998). EFA result enables the study to ascertain the construct validity of the items. Construct validity is formed using the measurement of the convergent validity and discriminant validity (Hair et al., 2010). According to the Hair et al. (2006), the rule of thumbs is to measure the convergent validity of items on the standard factor loading need to be more than 0.5 and the discriminant validity can be measured in two ways during an EFA. A method was run the pattern matrix; it is demonstrated that the crossing loadings above 0.5 can be taken and more than one factor was dropped. The second method is to measure the item intercorrelation matrix, the correlation values should not exceed 0.85, and then it indicates that a majority of items are shared variance (Kline, 2005).

After the convergent validity and discriminant validity, tests are established, there are other steps to run the CFA, that assist to improve internal consistency, convergent and discriminant validity of items for the construct of study. Moreover, the CFA is established to measure the model for good fitness and confirm the model for the analysis in SEM. Many fit indices are used to estimate the measurement model in this study. Thus, the following indices are as follows: Chi-square/df (CMIN/df - χ^2/degree of freedom), P - value for the model, and RMR, GFI and RMSEA cut point for the fit indices which are established from several prior research. Some validated cut-off points were for SEM GFI, and CFI greater than 0.90; RMSEA <0.08 and RMR <0.05, Chi-square/df <3 good or <5 sometimes permissible (Hair et al., 2010; Hu and Bentler, 1999).

Briefly, according to the above Table 2, the final measurement model of this research study shows a good model fitness based on the fit measures tested from CMIN/DF, PMR, GFI, CFI and RMSEA. All the fit measurement for the measurement are satisfied according to the Table 2. Hence the measurement models are well fit. Further, the factor loading based on the standardized regression

Table 1: Demographic information of the respondents

Bank name	Frequency (%)	Experience in the Banks (years)	Frequency (%)
Peoples' Bank	36 (16.4)	Below 5	187 (58.8)
Nations Trust Bank	8 (2.5)	6–10	93 (29.2)
National Development Bank	16 (5.0)	11–15	14 (4.4)
Sanasa Development Bank	4 (1.3)	Over 15	24 (7.5)
Regional Development Bank	32 (10.1)	Gender	
Bank of Ceylon	44 (13.8)	Male	224 (70.4)
Sampath Bank	32 (10.1)	Female	94 (29.6)
Hatton National Bank	22 (6.9)	Position	
Amana Bank	30 (9.4)	Accounts/account opening	75 (23.6)
Habib Bank Limited	8 (2.5)	Cash/counter	77 (24.2)
Seylan Bank	34 (10.7)	Loan/credit and recovery	76 (23.9)
National Savings Bank	36 (11.3)	Pawning	44 (13.8)
Bank located		Management	46 (14.5)
Addalaichenai	4 (1.3)	AIS software	
Akkaraipattu	37 (11.6)	ALLIANT	4 (1.3)
Ampara	21 (6.6)	CBS	32 (10.1)
Baticola	20 (6.3)	CTPS	36 (11.3)
Eravur	40 (12.6)	Finacle	62 (19.5)
Kalmunai	47 (14.8)	ICBS	44 (13.8)
Kaluwanchikudi	13 (4.1)	IMAL	30 (9.4)
Karaitivu	8 (2.5)	MISYS	42 (13.2)
Kathankudi	13 (4.1)	SIBS	52 (16.4)
Nintavur	26 (8.2)	T 24	10 (3.1)
Oddamavadi	19 (6.0)	Teminos	6 (1.9)
Pottuvil	32 (10.1)		
Sammanthurai	25 (7.9)		
Valaichanai	13 (4.1)		

Source: From SPSS output

weight and composite reliability (CR) is mentioned. Factor loading from the CFA for the final measurement model was perfectively adequate for the subsequent analysis of SEM. Moreover, the entire factor loading is significant at 0.001 levels. It indicates that items in the constructs are significantly loaded in the correct measurement. In support to the initial measurement, the result of the EFA also is in line to ensure the convergent validity above 0.5 (Hair and Anderson, 2010). In addition, the potential measures as CR of this study are above 0.70, if the model fits with good fit measures (Hair et al., 2010). According to the above result, convergent validity of the construct is perfectly adequate. Moreover, it makes sure that the scales in the construct positively correlate with other measures in the same construct. Moreover, the discriminant validity validates based on the correlation score among constructs in the measurement from EFA testing. The study tested the cutoff point of correlation values which suggested to exceed 0.85, and then it shows that there is no discriminant validity by (Kline, 2005). Thus, this study ensures the discriminant validity of the construct satisfied for this study.

4.1. Hypothesis Testing

A conceptual model was developed in line with the IS success model which reflects that antecedent variable are correlated with AIS success. A SEM was applied to test the research model in order to vary the covariance relationship among antecedent variables. Also, the regression weight values of the test were used to find the effect of each construct is being satisfied the proposed relationship. Moreover, this study used different indices cutoff point of Goodness of fit for assessing the model for deriving conclusions. The result of the goodness-of-fit indices and the hypothesises testing of the model was shown in Table 3. In addition, Figure 2 shows the SEM results of the proposed model of this study.

The SEM model reveals standardized regression weight (ß - Beta coefficients) and significant result (P-value) for all path relationship in the model. The both results show that whether the hypothesis was accepted or rejected. The significant (P-value) indicates statistically significant at 0.000, 0.001, 0.05 and 0.10 levels, respectively. The results of the hypothesis testing were summarized below in Table 3. The final structural model revealed the following indices CMIN/df = 1.687, RMR = 0.024, CFI = 0.944 and RMSEA = 0.047 There are 34 items in the final structural model adequately fit with the data. Further, it emphasizes that all items make a comparable contribution to the operationalizing of each construct (As per the Figure 2). The tested fit indices show a good model estimation to the given sample set of data. Hence, this result indicates the following result of the hypothesis testing.

The results from hypothesis testing results show that technical skills, human skills and conceptual skills had a positive influence (ß = 0.470, ß = 0.242, ß = 0.218 respectively) on AIS success. And also, the influences were significant ($P < 0.000$ for three. Hence, H1a, H1b and H1c were accepted. This finding indicates that technical skills, Human Skills and Conceptual skills influence towards AIS application in the bank did significantly predict their AIS success. Therefore, the hypothesis related to technical skills and human skills and conceptual skill are accepted. This possibly due to banking AIS system are centralised at the head office and managed by IS expert; human operations are well managed by other departmental people at banks. The summary of the hypothesis results presented in Table 3.

User Experience on AIS had a strong impact on AIS success in SEM. The standardized regression weight of the coefficient of the path relationship between User Experience and AIS Success was.

Table 2: Factor loading of measurement model

Construct	CMIN/DF	PMR	GFI	CFI	RMSEA	Factor loading	Composite alpha
Technical skills	1.464	0.01	0.995	0.997	0.045		0.810
TEC1						0.834	
TEC2						0.637	
TEC3						0.701	
TEC4						0.705	
Human skills	0.199	0.021	0.971	0.962	0.017		0.843
HUM2						0.817	
HUM2						0.810	
HUM3						0.748	
HUM4						0.735	
Conceptual skills	2.274	0.013	0.993	0.993	0.063		0.791
CNO1						0.730	
CNO2						0.720	
CNO3						0.673	
CNO4						0.667	
Knowledge	1.532	0.011	0.995	0.997	0.041		0.794
KNO1						0.703	
KNO2						0.610	
KNO3						0.691	
KNO4						0.800	
Experience	2.629	0.012	0.992	0.992	0.072		0.823
EX1						0.725	
EX2						0.712	
EX3						0.711	
EX4						0.788	
AIS success	2.704	0.031	0.902	0.935	0.073		0.934
AISS1						0.728	
AISS2						0.704	
AISS3						0.670	
AISS4						0.670	
AISS5						0.724	
AISS6						0.704	
AISS7						0.693	
AISS8						0.639	
AISS9						0.684	
AISS10						0.680	
AISS11						0.693	
AISS12						0.715	
AISS13						0.647	
AISS14						0.647	
AISS15						0.656	
AISS16						0.660	

Source: AMOS result

Table 3: Hypothesis testing relating to user competency on AIS success

Direct effect	Standardized regression weights	Significant level	Conclusion
Technical skills➔AIS success	0.470	0.000	Supported
Human skills➔AIS success	0.242	0.000	Supported
Conceptual skills➔AIS success	0.218	0.000	Supported
User knowledge➔AIS success	0.155	0.002	Supported
User experience➔AIS success	0.634	0.000	Supported

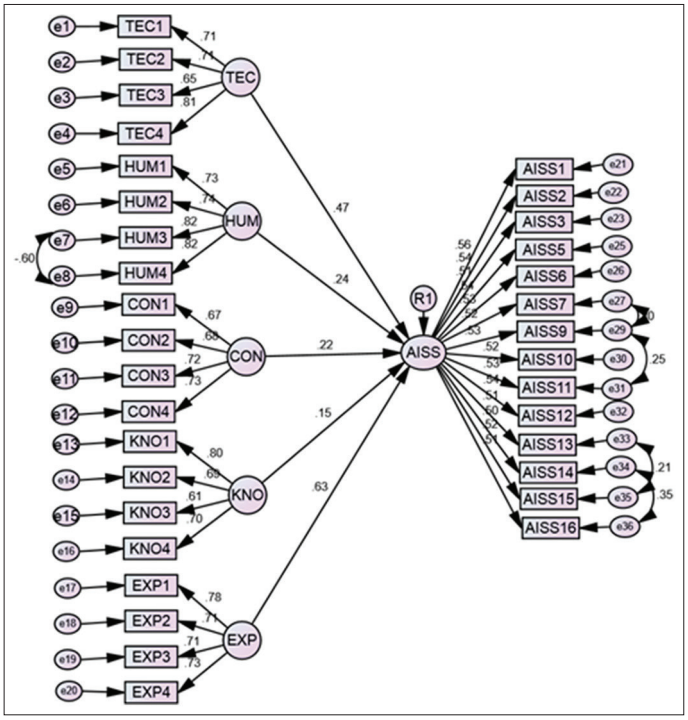
634. The prediction was significant at $P < 0.000$ (0.000). Hence H2b was accepted. This result asserts that user experience in AIS system used in banks positively and significantly influenced to AIS success.

As displayed in Table 3, it is found a positive impact of User Knowledge on AIS Success. It predicts that User Knowledge is a significant factor for effective implementation of AIS. The result shows that it had a significant positive effect on the AIS Success in SEM ($\beta = 0.155$; $P < 0.05$). Thus, H2a was accepted. This is true in a banking environment. To improve the banking performance and business success, the bank must have knowledgeable users. And also it is clear that without having a knowledgeable users; it would not be possible to implement AIS in succeeding direction.

5. DISCUSSION AND MANAGERIAL IMPLICATIONS

As many banks are increasing the application of IS and pushing competency initiatives. Given to rapid changes in information

Figure 2: Structural equation model final



technology, competencies and skills are very important in relation to implementing changes happen itself in the organization. Information system, especially the AISs are back born operational tool as a primary source of changes as technology changes happen in globally. This is identified by many types of research on area of user competency on IS implementation. Kelegai and Middleton (2004) stated that IS professional as an important factor influencing SI success. In addition, Owei et al. (2006) suggests that especially emerging developing countries should concern on IT professionals as a rapid change happen in technologies in developed countries. Hence, it is necessary to study the demand for user competency in order to implement IS success. From this perspective, this study was conducted based on the most significant and validated factors for the successful implementation of AIS. Moreover, there are few other studies that have focused on specific individuals' skills in AIS and as well as ERP implementation. This study addressees user competency affect the AIS success.

The results reveal that knowledge and experience have statistically significant impact on AIS success. Hence, the finding indicates that user in an organization should have multi-knowledge with multiple skills. User knowledge and experience on accounting principle and practices, AIS, and managing organization affect AIS success. The roles of the user who is knowledgeable and experienced in specific AIS applications in the art are the major factors that impact the AIS success.

Successful AIS implementation requires a multilateral 'skills in terms of organizational readiness and maintain proper technical, human, and conceptual environment. According to this study, Technical skills among other skills are shown as a significant skill for a user who use AIS. Moreover, it could be explained that the role of users and the nature and goals of AIS system are important in the AIS successful implementation. Hence, user of AIS in an organization should be motivated and also they should have the responsiveness for acceptance of responsibility, honesty, innovative thinking, adaptability, and flexibility. According to the finding, human and conceptual skills are shown as the next most significant skills needed for users in implementing AIS system successfully. As a result, human skills and conceptual skills are especially and timely needed during changes. The significant role of the human skills has also been found as a drivers of technical and conceptual aspects'.

Conceptual skills consist of the ability to represent on Strategic planning, decision making and Problem-Solving Skills, system skills, analytical skills, crisis management, change management, risk management which are the most influential with regard to AIS success. As stated above, AIS users who are using AIS from operating departments from bank branches, generally understand the business practices, processes and operation of banks very well, and have sufficient knowledge of their interested areas (Wu and Wang, 2007).

In practice, in order to improve the AIS success in the banking industry, the organization should have more consideration in selecting, appointing and training users, and also should pay values to provide more educational programms to enhance users' skills and knowledge. Moreover, special attention should be given to develop human and conceptual skills. Hence, the focus of most training and educational programs in the context AIS of banking should be on the skills and knowledge as important to achieve AIS successes.

6. LIMITATION

Despite the significant contributions prevail; it limits the research is carried out based on the user perception rather than the objective values. It is advisable to measure the success considering the objective values such as; performance of the organization, return on investment, profit, cost reduction, and specific performance of the AIS. Rather than collecting user perception on the variable, nonetheless by considering longitudinal research approaches; which will provide an exact result on AIS success.

Many studies suggested that management commitment and support, consultancy support, and technology sophistication have significant effect on AIS success. This study primarily focused on studying the user competency. It is worth considering other factors also with this model.

The study focused on commercial banks, it is worth to study another part of the country also, because rural to urban user competency level may differ. Despite many limitations highlighted, this study contributes to the important findings for both theoretical and practical implication. The study results confirmed that user knowledge and experience in the system is a very important factor that increases the AIS success in the banking industry. It also revealed that user conceptual skills help to improve AIS success when implementing AIS very effective in banks.

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