

The Effect of the Effectiveness of Accounting Information Systems and the Use of Accounting Information Technology on Individual Performance at Perumda BPR Majalengka

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Submit : 2023-06-27	Accepted : 2023-07-04	Published : 2023-07-26
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ABSTRACT

Perumda BPR Majalengka is also inseparable from the existing problems. Regarding the alleged corruption of Perumda BPR Majalengka Branch Sukahaji valued at Rp. 3.2 billion which was suspected of committing irregularities in 2017-2021. This study aims to determine the effect of the effectiveness of accounting information systems and the use of accounting information technology on individual performance at Perumda BPR Majalengka. This research is qualitative research using primary data obtained from questionnaires and measured using a Likert scale. This sampling technique uses a saturated sampling technique. By using a sample of 54 employees of Perumda BPR Majalengka. Data analysis used descriptive analysis, classical assumption test, multiple linear regression analysis, coefficient of determination analysis, and hypothesis testing with the help of SPSS version 26. The results of the research show that the effectiveness of accounting information systems and the use of accounting information technology has a positive and significant effect on individual performance, either partially or simultaneously.

Keywords: effectiveness of accounting information systems; individual performance; use of accounting information technology.

DOI:



INTRODUCTION

Every established and dynamic company wants an improvement in the positive performance of every employee. If staff productivity declines, companies should tighten control to improve employee performance. The success of the company will be impacted by strong individual performance. Employees' performance is influenced by two types of elements: internal factors and external ones. Performance is the quantity and caliber of work completed by an employee while carrying out his obligations as assigned. High individual performance has a significant impact on the performance of the entire organization. In other words, if an employee performs well, the firm will probably do well as well. Conversely, if an employee performs poorly, the company will probably perform poorly (Antasari dan Yaniartha, 2015).

According to Fatmayoni and Yadnyana (2017), every company will make an effort to raise each employee's level of performance. Companies use a variety of strategies to boost each employee's performance, including education, training, fair compensation, incentive, and the creation of a positive work environment.

One example of a phenomenon that occurs related to poor individual performance occurs in one of the banks in Indonesia, namely the People's Credit Bank (BPR), which is one of the banks that serves and distributes credit that is needed by MSMEs, and the people in Indonesia.

The following is a concrete example of the phenomenon that occurs in BPRs in Indonesia. As many as 76 BPRs left the list in the last 8 years, with 1,593 BPRs recorded as of February 2019, down from 1,669 in 2011. The decrease in the number was due to the revocation of business licenses (CIU) and mergers/consolidations. According to OJK's BPR research and regulatory director, most license revocations were due to fraud. Therefore, BPRs are asked to implement governance with internal audits and compliance functions that monitor operations. BPRs may stop operating due to three reasons: fraud, self-liquidation, and mismanagement. In 2014, 6 BPRs stopped operating, while in 2015, there were 3 BPRs, and 7 BPRs stopped operating due to fraud in 2016. In 2018, 7 BPRs stopped operating. (Sumber : www.cnbindonesia.com).

Another case also occurred at the same BPR Majalengka by discussing the poor performance of individual employees. BPR Majalengka has received more attention due to the important role it plays as a credit channel that is needed by MSMEs and the people of the Majalengka Regency. BPR Majalengka is also inseparable from existing problems. Regarding the alleged corruption of BPR Sukahaji worth Rp. 3.2 billion, who are suspected of committing irregularities in 2017–2021, in the case of BPR Majalengka, Sukahaji Branch, there were several deeds of sale and purchase (AJB) that were incorrect, and the mode included several customers with financial information service system (SLIK) that had problems but were still pass by BPR Majalengka officers, Sukahaji Branch. Some debtors apply for a loan using an incorrect sale and purchase deed, and the collateral is not proportional to the value of the credit application disbursed. (Sumber : www.zonabandung.com)

Based on the explanation above, the authors found problems indicating that Perumda BPR Majalengka allegedly had deviations caused by poor individual employee performance. In addition, the authors found inconsistent research results, and the authors felt interested in conducting research with the title: **"The Influence of the Effectiveness of Accounting Information Systems and the Use of Accounting Information Technology on Individual Performance at Perumda BPR Majalengka."**

LITERATURE REVIEW, FRAMEWORK AND HYPOTHESIS

Attribution Theory

Attribution theory is a theory that causes a behavior to be interpreted according to its causal attributes, for example, events, reasons, or causes of behavior. According to Fritz Heider, attribution theory is used to explain the relationship between individual employee characteristics, organizational culture, job satisfaction, and individual employee performance. This theory states how a person explains



the causes of the behavior of others or himself.

Accounting Information System Effectiveness

According to Bastian (2006: 280), effectiveness refers to the success of achieving pre-applied goals. It only considers output issues. If an organization achieves its goals, then it is running effectively. According to Bhayangkara (2008:14), effectiveness is the level of a company's success in achieving its goals. effectiveness is measured through output. On the other hand, Danumiharja (2014) defines effectiveness as the ability to choose the right goals or equipment to accomplish a given task. Based on the given information, the following hypothesis can be formulated:

H1: The effectiveness of accounting information systems affects individual performance at Perumda BPR Majalengka.

Use of Accounting Information Technology

The rapid development of current technology has a significant influence on the development of accounting information systems, which are expected to improve company performance so that they can achieve the desired targets. Accounting is part of the information system and occupies an essential position in the administration process, which functions to process financial data. Thus, an effective accounting information system is necessary. (Artanaya and Gayatri, 2016: 1578). In general, an effective system is defined as a system that provides added value to the company, so it is required for each system to be able to have a positive influence on the user (Antasari and Yaniartha, 2015: 358).

Based on the description above, the hypothesis can be formulated as follows:

H2: The use of accounting information technology affects individual performance at Perumda BPR Majalengka.

Individual Performance

According to Irham Fahmi (2010: 2), performance is the result obtained by an organization, whether it is profit-oriented or nonprofit-oriented, that is produced over a while. Sudarmanto (2009:8), individual performance refers to the achievement or effectiveness of an employee or job. This level of performance can be influenced by job objectives, job design, job management, and individual characteristics. The achievement of individual performance is said to be linked to the accomplishment of a series of individual tasks, supported by the effectiveness of accounting information systems, as well as the use of existing accounting information technology. Mirnasari and Suardikha (2018) Based on the description above, the hypothesis can be formulated as follows:

H3: The effectiveness of the accounting system and the use of accounting information technology affect individual performance at Perumda BPR Majalengka.

METHOD

The method used in this study is the qualitative method, i.e., the questionnaire is distributed to the respondents, and then the quantitative data is obtained by calculating the results/scores using the Likert scale. Such methods can provide evidence through data testing and identify the significant relationship between the variables studied, enabling the production of a conclusion describing the object studied actually.

According to Sugiyono (2017:35) the understanding of the method of descriptive analysis is a method used to find out the existence of independent variables either only one or more variables (independent variables or free variables) without making a comparison of the variable itself by looking for relationships between the variables itself.

Sugiyono (2017:40) the understanding verification method is a research method that aims to identify the relationship of quality between variables through a test of a hypothesis through a statistical calculation so that the results of the evidence showing the hypothesis are rejected or accepted.

Population and Samples

The population in this study consisted of 162 people, while the sample itself consisted of 54 employees. The sample collection technique used a purposive sampling technique, which is a non-random sampling method in which the researcher determines the sampling based on specific characteristics that align with the research objectives. The measurement of variables in this study using a Likert scale ranging from 1 to 5.

Techniques of Data Analysis

The data analysis techniques used are descriptive and verification analysis that includes classical assumption tests, double linear analysis and determination coefficient analysis, and hypothesis tests using t and f tests with the help of *SPSS version 26.0 for Windows*.

RESULT AND DISCUSSION

Multiple Linear Regression Analysis

Table 1. Multiple Linear Regression Analysis Results

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.723	3.918		3.247	.002
	effectiveness of accounting information system	.280	.082	.390	3.405	.001
	use of accounting information technology	.312	.093	.382	3.340	.002

a. Dependent Variable: Individual performance

Source: SPSS Output Results version 26, 2022.

Based on Table 1 of the double linear regression test above, the regression equation is obtained as follows:

$$Y = 12,723 + 0,280 X_1 + 0,312 X_2 + e$$

The equation can be described as follows:

1. The constant value (a) is 12.723, meaning that if the independent variables are the effectiveness of the accounting information system (X₁) and the use of accounting information technology (X₂) are zero, then the individual performance (Y) is equal to a constant value of 12.723
2. The value of the variable regression coefficient of the Accounting Information System Efficiency (X₁) of 0.280 is positive. This means that when the variable efficiency of the accounting information system increases, the individual performance will increase in the same direction. On the other hand, any decrease in the efficiency of the accounting information system will result in a direct decline in individual performance with the assumption that other variables are considered constant.
3. The value of the variable regression coefficient of the use of accounting information technology (X₂) of 0.312 is positive. In other words, when there is an increase in the variable Use of Accounting Information Technology, then individual performance will increase in a direction. instead, each decrease in one unit of variable use of accounting information technology will result in a decline in the direction of individual performance with the assumption that other variables are considered constant.
4. A residual value (e) means that the error in predicting the sample data was made by the researcher.

Determination Coefficient Analysis

Table 2. Analysis of Determination Coefficient test results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.603 ^a	.363	.338	2.59504

a. Predictors: (Constant), use of accounting information technology, the effectiveness of accounting information system

b. Dependent Variable: Individual performance

Source: SPSS output result version 26, 2022

Based on Table 2, to calculate the size of the contribution to the effectiveness of an Accounting Information system and the use of accounting information technology in affecting the performance of individuals, the following formula is used:

$$\begin{aligned}
 KD &= R_2 \times 100\% \\
 &= (0,603)^2 \times 100\% \\
 &= 36,36\%
 \end{aligned}$$

Based on the above calculations, the size of the contribution of the variable Efficiency of Accounting Information Systems and the use of accounting information technology was 36.36%, and the remaining 63.64% was determined by other variables not described in this study.

Testing the hypothesis

Partial Testing

Table 3. Partial Testing Results

No.	Variable	t _{hitung}	t _{tabel}	Sig
1.	effectiveness of accounting information system	3.405	2,007	0.001
2.	use of accounting information technology	3.340	2,007	0.002

Source: SPSS Output result 26, data processed by researchers, 2022

The Impact of Accounting Information System Efficiency on Individual Performance on BPR Majalengka

Table 3 based on t_{counting} variable Efficiency of Accounting Information System (X1) is 3,405 with a significance value of 0,001. Because the t_{counting} value > of the t_{table} is 3,405 > 2,007 and the significance value is 0,001 < 0,05 then Ho is rejected. This means that the effectiveness of accounting information systems has a positive and significant impact on individual performance.

Based on the results of the research, the effectiveness of the accounting information system on the performance of individuals on the Perumda BPR Majalengka has a positive and significant impact. This is due to the effectiveness of the accounting information system in BPR Majalengka not only to improve efficiency but also to support the occurrence of more effective performance processes to produce financial reports with good quality and promptly.

This can be seen from the regression results that show the t_{counting} value of the efficiency variable of the accounting information system (X1) is bigger than the t_{table} value. This shows that the variable efficiency of accounting information systems has a partially positive and significant impact on individual performance. The results of this study are consistent with the results of research conducted by Fatmoyani and Yadnyana (2017), which stated that the effectiveness of accounting information systems affects individual performance.

The impact of the use of information technology on the performance of individuals on BPR Majalengka

Based on Table 3, the t_{counting} on the variable Use of Accounting Information Technology (X2) is 3,340 with a significance value of 0,002 < 0,05 then Ho is rejected. This means that the use of accounting

information technology has a positive and significant impact on individual performance.

The results of a study of the use of accounting information technology on individual performance on BPR Majalengka Perumda have a positive and significant impact. This is because the more accurate information produced by users of accounting information technology will make it much easier to perform individually on employees of Perumda BPR Majalengka and of course, employees of BPR Majalengka will be more effective so that the financial reporting of the BPR perumda Majalengka Branch Jatitujuh, Kertajati, Ligung, Kadipaten, Rajagaluh, Sukahaji, Bantarujeg, and Cikijing to BPR Perumda Majalengka or the information center is always on time.

The results of this study are consistent with the results of research conducted by Suratini (2015) which stated that the use of accounting information technology affects individual performance.

Simultaneous Testing

Table 4. Simultaneous testing results

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	195.757	2	97.878	14.534	.000 ^b
Residual	343.447	51	6.734		
Total	539.204	53			

a. Dependent Variable: Individual performance

b. Predictors: (Constant), use of accounting information technology, the effectiveness of accounting information system

Source: SPSS Output Result version 26, 2022

The impact of the efficiency of accounting information systems and the use of information technology accountants on the performance of individuals on BPR

Based on the table 4, it is known that the F_{counting} for both variables, namely Accounting Information System Efficiency and Accounting Technology Use, is 14,534 with a significance value of 0.00. F_{table} at a significant level of 5% ($df = n-1-k = 54-1-2 = 51$), in the table F for dk 51, obtain the F_{table} of 3.17. Because the value of $F_{\text{counting}} > F_{\text{table}}$ is $14,534 > 3,17$ and the significance is $0,00 < 0,05$ then H_0 is rejected. This means that the effectiveness of Accounting Information Systems and the use of accounting information technology simultaneously influence the performance of individuals.

Based on the results of the analysis carried out, shows that the effectiveness of the accounting information system and the use of information technology simultaneously have a positive and significant impact on individual performance. Perumda BPR Majalengka in processing, collects, and stores data electronically and then converts it into information that can be used, as well as produces financial reports with good quality that are following the procedures and regulations of the company in force so that the individual performance of the employees of Perumda BPR majalengka is evaluated well.

The results of this study are consistent with the results of research conducted by Antasari (2015), which stated that the effectiveness of accounting information systems and the use of Accounting information technologies have a positive and significant impact on individual performance. This is because the application of accounting information systems and information technology can be said to be successful if it can improve the performance of employees so that it can increase the productivity of the company.

CONCLUSION AND IMPLICATION

Based on the results of the research that has been carried out as well as the data analysis results, i.e. the effectiveness of accounting information systems and the use of accountancy information technology have a positive and significant impact on the performance of individuals on Perumda BPR



Majalengka. This is because it can help, facilitate, and reduce the workload, and employees of Perumda BPR Majalengka can understand the use of existing technology facilities and also the applications used by the company. To produce financial reports of good quality that are timely and accurate. This means that the better the effectiveness of the accounting information system, the higher the performance of the individual, which the company expected to be even better. As for the suggestion in this study is a limitation of this research using only two variables that affect the individual performance on Perumda BPR Majalengka. The sample used was only 54 employees of Perumda BPR Majalengka. So for research, it is expected to add other variables that affect individual performance on BPR Majalengka, including management support and skills that individuals have in using information technology.

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