

THE INFLUENCE OF ACCOUNTING INFORMATION SYSTEMS ON LPD PERFORMANCE IN BULELENG REGENCY, BALI

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Abstract:

This study aims to analyze the influence of accounting information systems on the performance of Village Credit Institutions (LPD) in Buleleng Regency. The accounting information system in this study is measured through three independent variables: understanding of accounting information systems, implementation of accounting information systems, and financial management. The research method used is quantitative with a survey approach using a questionnaire as a data collection instrument. The research sample consisted of 63 LPDs selected using a purposive sampling technique. Data analysis was conducted using multiple linear regression to test the influence of each variable on LPD performance. The results show that understanding of accounting information systems, implementation of accounting information systems, and financial management partially and simultaneously have a significant and positive effect on LPD performance. This finding emphasizes the importance of employee competence in understanding and implementing accounting information systems effectively, as well as the importance of good financial management to improve institutional performance. This research is expected to serve as a reference for LPDs in improving the quality of their performance by strengthening accounting information systems and financial management.

Keywords: Accounting Information Systems, Understanding, Implementation, Financial Management, Performance, LPD

INTRODUCTION

The existence of LPDs (Lembaga Usaha Rakyat/LPD) is crucial in assisting individuals or other businesses in need of funding to support their livelihoods or businesses, as well as in collecting funds in the form of savings and deposits. It contributes to improving the village economy. However, LPDs also face a classic obstacle, namely employee performance, which impacts their performance.

Performance is the result of work that is closely linked to goals, component satisfaction, and economic contribution (Wibowo, 2016:2). Performance is the contribution that superiors can make to employees achieving company goals. Work achievements, work results, and performance can measure the extent of performance's influence. Poor employee performance can impact the development of an organization or company. If performance at an LPD continues to decline, it can lead to LPD failure and bankruptcy. Employee performance is a key indicator reflecting the institution's success in achieving its goals, including profitability, operational efficiency, customer satisfaction, and contribution to local economic development. Good performance indicates that LPDs are able to provide adequate financial services, manage funds wisely, and have a positive impact on village communities.



Table 1. Data on the Number of LPDs per Regency/City in Bali

No	Regency	Traditional Village	Number of LPDs
1	Denpasar	35	35
2	Jembrana	64	64
3	Klungkung	122	119
4	Badung	122	122
5	Bangli	168	159
6	Buleleng	170	169
7	Karangasem	190	190
8	Gianyar	273	270
9	Tabanan	349	311

Source: Data processed from ekbangsetda.bulelengkab.go.id (2022)

Every region with an LPD (Lembaga Keuangan Daerah/Lembaga Keuangan/LPD) has the potential to improve the economic aspects of rural Bali. However, over time, many LPDs in Bali have faced challenges that require improvement. Buleleng Regency, the largest on the island of Bali, is divided into 149 traditional villages and has 169 LPDs, according to data accessible on the regency's official website as of 2021. If LPDs in Buleleng Regency face health issues and suboptimal performance, this could be due to limitations in the information systems used to develop them. This situation is reflected in the large number of LPDs in Buleleng that have ceased operations due to challenges in functionality and competitiveness with other financial institutions.

Table 2. LPD Health Data in Buleleng Regency, 2022

No	Subdistrict	Number of LPDs	Health Data				
			Quite Healthy	Unwell	Congested	Healthy	Not healthy
1	Banjar	17	0	5	6	5	1
2	Buleleng	21	4	6	4	6	1
3	Busungbiu	16	2	4	2	8	0
4	Gerokgak	14	3	6	0	3	1
5	Kubutambahan	22	2	5	2	10	2
6	Sawan	18	6	1	0	10	1
7	Seririt	25	8	6	4	7	0
8	Sukasada	21	4	4	1	9	2
9	Tejakula	15	3	1	0	8	1
Amount		169	32	38	19	66	9

Source: Data processed from ekbangsetda.bulelengkab.go.id (2022)

Based on the data in Table 2, it appears that only a small number of LPDs in Buleleng Regency are healthy. In Banjar District, 5 (29.41%) LPDs are classified as healthy LPDs, in Buleleng District, 6 (28.57%) LPDs are classified as healthy, in Busungbiu District, 8 (50%) LPDs are classified as healthy, in Gerokgak District, 3 (21.42%) LPDs are classified as healthy, in Kubutambahan District, 10 (45.45%) LPDs are classified as healthy, in Sawan District, 10 (55.56%) LPDs are classified as healthy, in Seririt District, 7 (28%) LPDs are classified as healthy, in Sukasada District, 9 (42.86%) LPDs are classified as healthy, and in Tejakula District, 8 (53.33%) LPDs are classified as healthy. Therefore, the research will be conducted in LPDs throughout Buleleng Regency.

The small number of healthy LPDs in Buleleng Regency indicates that their performance is still low. Many factors, including a lack of understanding and application of accounting information

systems, undoubtedly influence the low performance of LPDs in Buleleng Regency. According to Krismiaji (2015:4), an accounting information system is a system that processes data and transactions to produce useful information for planning, controlling, and operating a business. Understanding and applying accounting systems are crucial for LPD employees in running business operations. Accounting systems serve as financial control tools that provide adequate assistance in verifying transactions, ensuring funds are tracked according to their intended purpose, and supporting sound financial management. Employees who understand accounting systems are those who are skilled at and understand how accounting methods and procedures are applied to record and report information and financial conditions contained in a company or organization's financial statements.

However, based on observations, the understanding and application of accounting information systems in LPDs in Buleleng Regency remains low. This low understanding and application of accounting information systems is evident in the limited number of competent human resources in LPDs in Buleleng Regency who are competent in accounting, as evidenced by the small number of accounting graduates employed by LPDs. Furthermore, the low understanding and application of accounting information systems is also evident in the poor quality of financial reports, as some inconsistent data, such as transaction recording errors, are still present. Therefore, efforts are needed to map LPD employees' accounting knowledge, including through specialized accounting training and mentoring. Research conducted by Ningseh (2018) shows that understanding accounting systems has a positive and significant effect on performance. Research conducted by Wijaya et al. (2022) indicates that accounting information systems influence performance. Conversely, research conducted by Krisdianto & Siahaan (2021) shows that understanding accounting systems does not significantly affect performance. The poor quality of financial reports, due to the presence of inconsistent data, such as transaction recording errors, also indicates that LPD employees in Buleleng Regency have not yet implemented accounting information systems properly. Research by Kulwiala et al. (2021) and Jannatun et al. (2021) found that the implementation of accounting information systems positively impacted performance. However, this contrasts with research by Putri & Priyadi (2019), which found that the implementation of accounting information systems negatively impacted employee performance. Furthermore, research by Rahmawati et al. (2022) revealed that the implementation of accounting information systems had no impact on performance.

Financial management also impacts performance. According to Astawinetu & Handini (2020), financial management is the management of financial functions, namely, how to obtain and use funds. In reality, the still-poor financial management skills of LPD employees in Buleleng Regency lead to uncontrolled use of LPD funds, thus hindering optimal business operations. The influence of financial management in LPDs is crucial for the survival of their businesses. Given these challenges, precise financial management is increasingly necessary to ensure better business continuity. Research by Nasution (2018) and Romain et al. (2021) shows that financial management has a significant and positive impact on performance. However, research by Wijaya et al. (2022) shows that financial management has no impact on performance.

This study aims to examine the influence of accounting information systems, as reflected in the predetermined sub-variables, namely understanding of accounting systems, implementation of accounting information systems, and financial management, on the performance of LDPs in Buleleng Regency. The reason for conducting this study is that, based on the results of previous studies, differences in variable test results were still found. It motivated the researcher to re-examine these variables. In addition, the researcher's findings regarding the problems that occurred in LPDs in Buleleng Regency, as described above, also motivated the researcher to research LPD performance



in Buleleng Regency. Based on this description, the researcher is interested in conducting research with the research title "The Influence of Accounting Information Systems on LPD Performance in Buleleng Regency."

Technology Acceptance Model (TAM). TAM is a theory that explains user perceptions of technology. These perceptions influence their intention to use IT. The TAM model encompasses four constructs: perceived usefulness, perceived ease of use, attitude toward use, and behavioral intention to use (Jogiyanto 2007:113). According to Saputri (2022), applying TAM in an accounting context can help organizations or companies understand the factors influencing technology acceptance by accountants. It can aid in planning the implementation of new accounting systems or other technologies by taking into account psychological factors and user perceptions.

Accounting Information System. According to Krismiaji (2017:4), an accounting information system is a system that processes data and transactions to produce useful information for planning, controlling, and operating a business. According to Sutarman (2019), an accounting information system collects, processes, stores, analyzes, and disseminates information for specific purposes, consisting of input (data, instructions) and output (reports, calculations). An accounting information system is used within an organization to identify, analyze, store, summarize, and communicate relevant economic information to stakeholders, both external and internal. Several accounting experts have attempted to define an accounting information system.

Performance. Performance is the result of work that is closely linked to goals, component satisfaction, and economic contribution (Wibowo, 2016:2). Meanwhile, Aribawa (2016) defines performance as the achievement of goals from an individual's work, which is linked to company values and standards. Performance measurement can be conducted periodically to assess the company's progress, generate useful information for management decision-making, and create value for the company's stakeholders. Performance measurement can be carried out using profitability or profitability ratios, which are used to measure management effectiveness in managing the company (Wahyuni, 2016). Silaen et al. (2021) stated that performance indicators include work quantity, work quality, time utilization, attendance, and collaboration.

METHODS

This research is a quantitative study, using a questionnaire as the research method. The data analysis techniques used in this study are Descriptive Analysis and Multiple Linear Regression Analysis. This research was conducted at LPDs in Buleleng Regency. The population of this research was 169 LPDs throughout Buleleng Regency, and the number of respondents obtained was 63 LPDs using a purposive sampling method.

RESULTS AND DISCUSSION

Data processing was performed using the Statistical Package for the Social Sciences (SPSS), resulting in the following results:

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		63
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.98933167



Most Extreme Differences Absolute	.084
Positive	.084
Negative	-.060
Test Statistic	.084
Asymp. Sig. (2-tailed)	.200 ^{c,d}
a. Test distribution is Normal.	

SPSS-assisted analysis yielded a Kolmogorov-Smirnov (K-S) value of 0.103 and an Asymp. Sig. (2-tailed) value of 0.200, indicating that the Asymp. Sig. (2-tailed) value is greater than 0.05, indicating that the data is normally distributed.

Table 4. Multicollinearity Test Results

Model	Coefficients ^a	
	Collinearity Statistics	
	Tolerance	VIF
1 Understanding of SIA	.745	1.343
Implementation of SIA	.770	1.299
SIA Financial Management	.739	1.352

a. Dependent Variable: Performance

Based on the multicollinearity test results in Table 4.10, the tolerance value for each independent variable is greater than 0.1, and the VIF is less than 10. These results indicate that there are no symptoms of multicollinearity in this regression equation model.

Table 5. Results of Multiple Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
	1 (Constant)	.417	2.072				.201
Understanding of SIA	.473	.084	.497	5.627	.000	.745	1.343
Implementation of SIA	.284	.081	.306	3.522	.001	.770	1.299
SIA Financial Management	.219	.091	.213	2.398	.020	.739	1.352

a. Dependent Variable: Performance

The Effect of Understanding Accounting Information Systems on LPD Performance in Buleleng Regency. Based on the results of testing the first hypothesis in this study, regarding understanding accounting information systems on performance, a significant t-value of 0.000 was obtained, with a regression coefficient of 0.473 for understanding accounting information systems on performance and a positive t-value of 5.627. A significant t-value of 0.000 < 0.05 indicates that understanding accounting information systems has a significant positive effect on LPD performance in Buleleng Regency. Therefore, it can be concluded that the first hypothesis is accepted. These results indicate that a better understanding of accounting information systems will significantly impact LPD performance in Buleleng Regency. Conversely, a lower understanding of accounting information systems will significantly impact LPD performance in Buleleng Regency.

The Effect of Accounting Information System Implementation on LPD Performance in Buleleng Regency. Based on the results of testing the second hypothesis in this study regarding the implementation of accounting information systems on performance, a significant t-value of 0.001

was obtained, with a regression coefficient of 0.284 and a positive t-value of 3.522. A significant t-value of $0.001 < 0.05$ indicates that the implementation of accounting information systems has a significant positive effect on LPD performance in Buleleng Regency. Therefore, it can be concluded that the second hypothesis is accepted. These results suggest that increasing the implementation of accounting information systems will have a significant impact on LPD performance in Buleleng Regency.

The Effect of Accounting Information System Financial Management on LPD Performance in Buleleng Regency. Based on the results of testing the third hypothesis in this study, regarding accounting information system financial management on performance, a significant t-value of 0.020 was obtained, with a regression coefficient of 0.219 for accounting information system financial management on performance and a positive t-value of 2.398. A significant t-value of $0.020 < 0.05$ indicates that accounting information system financial management has a significant positive effect on LPD performance in Buleleng Regency. Therefore, it can be concluded that the third hypothesis is accepted. These results indicate that improving the accounting information system's financial management significantly impacts LPD performance in Buleleng Regency. Conversely, lower accounting information system financial management significantly impacts LPD performance in Buleleng Regency.

CONCLUSION

Based on the results of the research and discussion in Chapter IV, the following conclusions can be drawn: (1) Understanding of accounting information systems has a significant positive effect on the performance of LPDs in Buleleng Regency. The results of this study can be interpreted as meaning that the increasing understanding of accounting information systems will have a real impact on improving the performance of LPDs in Buleleng Regency; (2) The application of accounting information systems has a positive and significant effect on the performance of LPDs in Buleleng Regency. The results of this study can be interpreted as meaning that the increasing application of accounting information systems will have a real impact on improving the performance of LPDs in Buleleng Regency; and (3) Financial management of accounting information systems has a positive and significant effect on the performance of LPDs in Buleleng Regency. The results of this study indicate that increasing financial management of accounting information systems will have a real impact on improving the performance of LPDs in Buleleng Regency.

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