

RESOURCE FACTORS THAT INFLUENCE THE EFFECTIVENESS OF ACCOUNTING INFORMATION SYSTEMS IN COOPERATIVES

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ABSTRACT

This study aims to determine the influence of training and education, competence, utilization of information technology, speed of accounting information systems, and top management support on the effectiveness of accounting information systems in savings and loan cooperatives in the Sukawati District. The population of this study was all employees of a savings and loan cooperative in Sukawati District. The sampling method used is purposive sampling. The respondents from this study were 72 respondents. The analysis technique used in this study is multiple linear regression analysis. The results of this study show that the speed of the accounting information system has a positive effect on the effectiveness of the accounting information system, while training and education, competence, utilization of information technology, and top management support do not affect the effectiveness of the accounting information system.

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pelatihan dan pendidikan, kompetensi, pemanfaatan teknologi informasi, kecepatan sistem informasi akuntansi dan dukungan manajemen puncak terhadap efektivitas sistem informasi akuntansi pada koperasi simpan pinjam di Kecamatan Sukawati. Populasi dari penelitian ini adalah seluruh karyawan koperasi simpan pinjam di Kecamatan Sukawati. Metode sampling yang digunakan adalah purposive sampling. Responden dari penelitian ini sebanyak 72 responden. Teknik analisis yang digunakan dalam penelitian ini adalah analisis regresi linear berganda. Hasil Penelitian ini menunjukkan bahwa kecepatan sistem informasi akuntansi berpengaruh positif terhadap efektivitas sistem informasi akuntansi, sedangkan pelatihan dan Pendidikan, kompetensi, pemanfaatan teknologi informasi serta dukungan manajemen puncak tidak berpengaruh terhadap efektivitas sistem informasi akuntansi.



INTRODUCTION

In the era of digitalization, technological development is very rapid. Technology plays an important role in the development of the globalization era. According to Nielsen (2020), the purpose of Information Technology is to solve a problem, open up creativity, and increase effectiveness and efficiency in doing work. The sophistication of technology can help the economy's development in the digitalization era. Technological sophistication can help develop the economy in the digitalization era. The change to being completely digital is a good thing for the future to be able to do something efficiently so that it provides many benefits and saves time and effort, so that work done using the system becomes easier

A Cooperative is a business entity consisting of a person or cooperative legal entity which is based on cooperative principles and is a people's economic movement based on the principle of kinship. The existence of cooperatives has played a major role in Indonesia's development since ancient times (Widianti, 2017). Cooperatives as pillars of the Indonesian economy. Cooperatives have the nature of togetherness and mutual cooperation. The role of cooperatives is to provide jobs and opportunities to join cooperatives. The functions and roles of cooperatives include building and developing the economic capacity of members and the community to improve their economic and social welfare. Cooperatives play an active role in improving the quality of people's lives, strengthening the people's economy as the basis for the strength and resilience of the national economy.

Cooperatives are very important in the use of accounting information systems in obtaining cooperative data that can be trusted, fast, and prevents human error. The use of an effective accounting information system can facilitate work, accurate and reliable data and provide many benefits in carrying out work, one of which is speeding up decision-making. According to Paranoan et al (2019), accounting information systems are very important for cooperatives. A system is said to be effective if the information system is able to produce information that is acceptable and meets expectations in a timely, accurate and reliable manner (Tindage and Salampessy, 2021). The development of accounting information systems needs to be considered for the development of cooperatives, this is to improve the economy in the Sukawati sub-district. because accounting information systems can provide many benefits in doing work in the digitalization era

An effective accounting information system must also be balanced with training and education programs Previous research conducted by Adisanjaya et al (2017), Devi et al (2021) and Sari et al (2017) shows that training has a positive effect on the effectiveness of information systems. However, according to Wibawa (2021), Sari et al (2021) showed that the training provided had no effect on the effectiveness of the accounting information system, while according to Awaliyah and Alliyah (2017) it showed that training and education negatively affected the effectiveness of the accounting information system. Competence is an ability that exists in a person to carry out an activity, job, or task, so that he can be professional in his work Previous research conducted by Krisnawati and Suartana (2017), Sari et al (2017) and Sanjani and Putra (2021) shows that employee competence has a positive effect on the effectiveness of accounting information systems, while research from Sari (2018), Pertiwi et al (2017) stated that employee competence does not affect the effectiveness of accounting information systems.

The use of technology in supporting information systems has an influence on financial management. Research by Pardani and Damayanthi (2017), Devi et al (2021) and Sari et al (2021) shows that the use of technology has a positive effect on the effectiveness of accounting information systems. Meanwhile, according to Seriaty (2021), Kamawati et al (2021) and Paranoan et al (2019) prove that the use of technology does not affect the effectiveness of accounting information systems. The speed of the

accounting information system is the need for fast reliable and accurate information in conditions full of uncertainty is absolutely necessary. Research by Suarthana (2019), Saragih and Juliarsa (2021) and Irawati and Ardianshah (2018) shows that the speed of the accounting information system affects the satisfaction of the use of accounting information systems.

Top management support is committed to time, costs, and resources to support suppliers so that long-term partnerships occur and the company can also proceed stably. According to Sanjani and Putra (2021), Sari et al (2017) and Kamawati et al (2021) and proved that manager support has a positive effect on the effectiveness of accounting information systems. Meanwhile, The research results of Aditya and Widhiyani (2018) show that top management support has a negative effect on the effectiveness of accounting information systems. For research results Febrianti et al (2020) and Devi et al (2021), it proves that top management support has no effect on the accounting information system. The existence of research inconsistencies the purpose of this study is to determine the influence of training and education, competence, utilization of information technology, speed of accounting information systems and top management support on the effectiveness of accounting information systems in savings and loan cooperatives in Sukawati District.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Theoretical Basis

Technology Acceptance Model (TAM) is an information system theory that creates a model of how users are willing to accept and use technology (Davis et al, 1989). This theory focuses on attitudes towards users of information technology, which means that users develop it based on the perceived benefits and ease of using information technology. The main purpose of this theory is to provide an underlying picture of the influence of external factors on internal beliefs, attitudes and goals. TAM theory believes in computer user behavior based on user beliefs, attitudes, desires, and behavioral relationships, which places the attitude factor of each behavior. The use of two variables, namely the benefit variable and the ease of user variables in receiving and using the accounting information system will increase the efficiency of individual or organizational performance so as to increase the effectiveness of the accounting information system.

The Technology Acceptance Model (TAM) in this study is used as a rationale explaining the relationship between the variables of knowledge, training and education, competence, utilization of information technology, speed of accounting information systems and top management support on the effectiveness of accounting information systems. Training and education that believes that the level of use of information systems can increase understanding of the long-term effectiveness of accounting information systems and is expected to be a positive reason for the effectiveness of accounting information systems. Competence that believes in one's expertise in using the system can provide better work results and is expected to be a positive reason for the effectiveness of accounting information systems. Utilization of information technology that believes the level of system use can provide more effective and accurate information is expected to be a positive reason for the effectiveness of accounting information systems. The speed of the accounting information system that ensures the level of system use can provide user convenience in finding information so that it is easy to make decisions and is expected to be a positive reason for the effectiveness of accounting information systems. Support from top management who believe they are able to provide motivation and facilities in the work of using a good system and is expected to be a positive reason for the effectiveness of accounting information systems.

Training and Education

Training and education are one of the most important activities regarding human resources in facing various company challenges, both in the present and in the future to improve the quality of human resources. Training and education to be able to develop an information system that is used has many benefits for cooperatives, so that the accounting information system used produces complete and accurate information that provides many advantages for cooperatives. According to Adinsanjaya, et al (2017) an effective accounting information system must also be balanced with training and education programs. The purpose of providing training and education is to make it easier for employees to use the accounting information system so that it is used more effectively and provides many benefits. The results of research by Adinsanjaya et al (2017), Devi (2021) and Sari et al (2017) show that training has a positive effect on the effectiveness of information systems. The more often training and education are provided to employees, the more effective the accounting information system used.

H₁: Training and Education positively affect the effectiveness of accounting information systems.

Competence

Competence is the ability of an individual to carry out a job correctly and have advantages that are based on matters concerning knowledge, expertise, and attitudes. With the competence of employees to operate an accounting information system, it can provide maximum results. Previous research conducted by Krisnawati and Suartana (2017), Sari et al (2017), and Sanjani and Putra (2021) showed that employee competence has a positive effect on the effectiveness of information systems. The more competent the employees of the cooperative, the more effective the accounting information system used. Competence positively affects the effectiveness of accounting information systems.

H₂: Competence positively affects the effectiveness of accounting information systems.

Utilization of Information Technology

According to Goodhue (1995:213), the use of computer-based technology is a benefit expected by computer users in carrying out their duties. The utilization of technology is data processing, information processing, and the process of working electronically. Research conducted by Eka and Kusuma (2017), Devi et al (2021), and Mumpuni et al (2018) showed results that the use of technology has a positive effect on the effectiveness of accounting information systems. The better the use of information technology, the more effective the accounting information system used.

H₃: Utilization of Information Technology positively affects the effectiveness of accounting information systems.

Speed of Accounting Information System

The need for fast reliable and accurate information in conditions full of uncertainty is absolutely necessary (Sabherwal and King, 1992) the need for financial information is necessary within the organization so the speed of information systems is very important for the company. The speed of the accounting information system needs to be balanced with the technology used. The use of good technology will affect the speed of the accounting information system, the specifics of the technology used can design a good system in processing transactions quickly. If the system can process transactions quickly, information on finances will be obtained faster for decision-making. Suarthana (2019) proves that the speed of the information system has a significant effect on member satisfaction. This means that the faster the accounting information system, the more effective the accounting information system used.

H₄: Speed of the Accounting Information System positively affects the effectiveness of accounting information systems.

Top Management Support

Top management is a manager who is responsible for the overall management of the organization and sets operating policies and directs the organization's interaction with its environment (Widjaja, 2000). The support provided by managers is very important in achieving success in information systems related to company activities. If the Manager provides full support in the development of an accounting information system that can be accepted by users, therefore the user is satisfied with the accounting information system used. Top management support has many benefits in improving the effectiveness of accounting information systems. According to Sanjani and Putra (2021), Sari et al (2017) and Kamawati et al (2021) and proved that manager support has a positive effect on the effectiveness of accounting information systems. The more there is top management support, the more effective the accounting information system used.

H₅: Top Management Support positively affects the effectiveness of accounting information systems.

RESEARCH METHOD

Sanjani and Putra (2021) conducted research with the title "The Influence of Competence, Management Participation, and Supporting Top Management on the Effectiveness of Accounting Information Systems in Cooperatives in Mengwi Village. using qualitative methods with a descriptive approach. The sampling method uses a purposive sampling technique. This study uses multiple linear regression analysis techniques. This research uses quantitative research methods with a descriptive approach. The source of the data in this case study is primary data. Primary data is a source of research data obtained directly by the researcher from the original source or object of his research. The primary data source in this study is the respondent's statements in answering the questionnaire. The population in this study was all employees of the Savings and Loans Cooperative in Sukawati District totaling 132. The sample determination method used in this study is a purposive sampling technique with the criteria of savings and loan cooperative employees who use an accounting information system in Sukawati District totaling 78 employees. The data analysis method uses multiple linear regression analysis. Table 1. Questionnaire Return Rate shows the return questionnaire rate of 72 with a percentage of 92.30%, while the level of questionnaires that do not return is 6 with a percentage of 7.70%

RESULT AND DISCUSSIONS

Descriptive Statistical Test Results

Descriptive statistics provide an overview or description of data seen from the average value, standard deviation, maximum, and minimum. Descriptive statistics are statistics that describe or describe data into information that is clearer and easier to understand (Ghozali, 2016;19). Based on the results of descriptive statistical testing, it can be seen in Table 2.

The results of descriptive statistical calculations from the Training and Education variables were 72, with a minimum value of 18,00, a maximum value of 25,00, an average value of 20,764, and a standard deviation value of 1,636. The results of descriptive statistical calculations from the Competency variable are 72 samples, with a minimum value of 18,00, a maximum value of 25,00, an average value of 21.0278, and a standard deviation value of 3,316.

Table 1. Questionnaire Return Rate

Distributed Questionnaires	78
Returned Questionnaires	72

Unfill Questionnaires	8
Processable Questionnaire	72

The results of descriptive statistical calculations from the Information Technology Utilization variable are 72 samples, with a minimum value of 17.00, a maximum value of 25,00, an average value of 21,210, and a deviation standard value of 1,764. The results of descriptive statistical calculations from the Accounting Information System Speed variable are 72 samples, with a minimum value of 39.00, a maximum value of 55.00, an average value of 46.2222, and a standard deviation value of 3,457. The results of descriptive statistical calculations from the Top Management Support variable are 72 samples, with a minimum value of 18,00, a maximum value of 25,00, an average value of 20.4306, and a standard deviation value of 1.42242. The results of statistical calculations from the Accounting Information System Effectiveness variable are 72 samples, with a minimum value of 19,00, a maximum value of 25.00, an average value of 21,542, and a standard deviation value of 1,695. The value of speed of the accounting information system has the highest value among the other variables.

Multiple Linear Regression Analysis Test

Multiple linear regression analysis is used to measure the free influence on bound variables. The free variables in this study are training and education, competence, utilization of information technology, speed of accounting information systems, and top management support while for bound variables, namely the effectiveness of accounting information systems. The results of multiple linear regression analysis in this study are in Table 3. Based on Table 3 above, the multiple linear regression equation can be written as follows.

$$ESIA = 3,575 + 0,155 PP - 0,084 KP + 0,069 PTI + 0,222 KSIA + 0,235 DMP \quad (1)$$

A constant value of 3.575 indicates that training and education (PP), competence (KP), utilization of information technology (PTI), speed of accounting information systems (KSIA), and top management support (DMP) are equal to zero, so the value of the effectiveness of accounting information systems (ESIA) of 3,575.

Effect Of Training and Education on The Effectiveness Of Accounting Information Systems

The first hypothesis states that training and education have a positive effect on the effectiveness of the accounting information system in savings and loan cooperatives in the Sukawati District. The training and education variable has a regression coefficient of 0,155, and a significance value of 0.280 which is greater than 0.05. The theory Acceptance Model (TAM) explains that user convenience can be provided through training and education to increase the effectiveness of the accounting information system used. However, the results show that employees who are given training and education are not able to increase the effectiveness of the accounting information system. Because the training and education provided have not been able to increase the effectiveness of the accounting information system used. If the accounting information system used has not accommodated the needs of cooperatives (Utami et al 2021). So that the financial information produced is incomplete and lacking in providing benefits causing decision-making in cooperatives to be hampered.

Table 2. Descriptive Statistic

	N	Minimum	Maximum	Mean	Std. Deviation
PP	72	18,00	25,00	20,764	1,429
KP	72	18,00	25,00	21,028	1,636
PTI	72	17,00	25,00	21,210	1,764
KSI	72	39,00	55,00	46,222	3,457

DMP	72	18,00	25,00	20,431	1,422
ESIA	72	19,00	25,00	21,542	1,695

Effect Of Competence on The Effectiveness Of Accounting Information Systems

The second hypothesis states that competence has a positive effect on the effectiveness of the accounting information system in savings and loan cooperatives in the Sukawati District. The competency variable has a regression coefficient of -0.084 with a significant value of 0.544, which is greater than 0.05. The theory Acceptance Model (TAM) relates to competence, which is the ability, potential, expertise, or proficiency of a person, user, or user in using information technology to explore and manage accounting data or information from an organization's operational activities.

This can provide benefits and convenience in the use of accounting information systems. The results of the study show that competence has no effect on the effectiveness of accounting information systems. Employees do not only use their competencies in using accounting information systems, but the accounting information systems used do not meet company needs. Employees who only use competence are not balanced with an accounting information system that produces complete financial information, so competence has not been able to influence the effectiveness of the accounting information system. (Pertiwi et al, 2017).

Effect Of Utilization of Information Technology On The Effectiveness Of Accounting Information Systems

The third hypothesis states that the use of information technology affects the effectiveness of the accounting information system in savings and loan cooperatives in Sukawati District. The information technology utilization variable has a regression coefficient value of 0.069 and a significance value of 0.584, which is greater than 0.05. The theory Acceptance Model (TAM) explains the benefits of technology such as the easy use of computers to operate the internet. Utilization of computer-based technology is a benefit expected by computer users in carrying out their duties because data processing, information processing, and processes work electronically.

However, this cannot be utilized properly because employees do not yet have quality resources that can optimize the use of accurate technology which reduces the level of effectiveness of the accounting information system used (Paranoan et al. 2019). The use of technology and information needs to be balanced with the quality of resources from users of accounting information systems, as well as the accounting information system used that covers all financial information so that it can provide benefits to cooperatives. This research is in accordance with previous research conducted by Seriaty (2021), Kamawati et al (2021), and Paranoan et al (2019) proving that the use of technology has no effect on the effectiveness of accounting information systems.

Table 3. Results Of Multiple Linear Regression Analysis

	Unstand Coefficient		Standardized Coefficient			Collinearity Statistic	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	3,575	3,231		1,106	0,273		
PP	0,155	0,142	0,131	1,089	0,280	0,652	1,533
KP	-0,084	0,138	-0,082	-0,611	0,544	0,526	1,902
PTI	0,069	0,125	0,072	0,550	0,584	0,553	1,807
KSIA	0,222	0,063	0,453	3,522	0,001	0,568	1,759
DMP	0,235	0,126	0,198	1,873	0,065	0,844	1,185

Effect Of Speed Of Accounting Information System On The Effectiveness Of Accounting Information Systems

The fourth hypothesis states that the speed of the accounting information system has a positive effect on the effectiveness of the accounting information system in savings and loan cooperatives in the Sukawati District. The variable speed of the accounting information system has a regression coefficient of 0.453, and a significance value of 0.001 which is smaller than 0.05 which means that the speed of the accounting information system has a positive effect on the effectiveness of the accounting information system, so H4 is accepted. Theory Acceptance Model (TAM) explains the benefits and convenience of users, the speed of information systems makes employees feel comfortable at work so that they can provide optimal benefits in using accounting information systems (Suarthana, 2019).

These results indicate that the faster the accounting information system is used, the more effective it is in the use of accounting information systems. The speed of accounting information system can process transactions quickly, so financial information will facilitate decision-making. The speed of the accounting information system is supported by an accounting information system that produces complete, fast, and accurate reports that will have a positive impact and benefits for cooperatives so that the faster the information is generated, the better the effectiveness of the accounting information system

Effect Of Top Management Support on The Effectiveness of Accounting Information Systems

The fifth hypothesis of top management support has a positive effect on the effectiveness of the accounting information system in savings and loan cooperatives in the Sukawati District. The top management support variable has a coefficient of 0.235 and a significance value of 0.065 which is greater than 0,05 which means that top management support has no bearing on the effectiveness of accounting information systems, so H5 is rejected. The theory Acceptance Model (TAM) relates to top management support on the user-friendliness side. Top management support such as providing motivation, facilitating employees in the use of technology and training and education makes it easy for employees to use accounting information systems that provide benefits to the company.

However, in practice, employees have limitations in using the company's information system so it becomes an obstacle in using the system. The accounting information system used does not cover all the financial information needed by cooperatives. In addition, the use of accounting information systems requires good quality resources to properly utilize top management support, so that the use of accounting information systems can produce financial information that assists in decision-making (Sudir et al 2022). The results of this study are in line with the results of research conducted by Febrianti et al (2020), Sudir et al (2022), and Devi et al (2021) proving that top management support has no effect on the accounting information system.

CONCLUSION

This study aims to analyze the influence of training and education, competence, utilization of information technology, speed of accounting information systems, and top management support on the effectiveness of accounting information systems in savings and loan cooperatives in the Sukawati District. The variable results of training and education, competence, utilization of information technology, and top management support have no effect on the effectiveness of the accounting information system while the speed of the accounting information system affects the effect of the accounting information system. It is expected that cooperatives can develop accounting information systems that are used in order to provide more benefits because accounting information systems are important in the development of

cooperatives, accounting information systems must develop so that they can provide complete results so that they can provide benefits for cooperatives in the future.

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