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User Technical Capability Moderate the Effect Computer- Based Accounting Information System on Individual Performance

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ABSTRACT: This study aims to examine the effect of computer-based accounting information systems on individual performance and to find out whether User Technical Capability can strengthen the effect of computer-based accounting information systems on individual performance in savings and loan cooperatives in Gianyar Regency. This research was conducted on 52 savings and loan cooperatives in Gianyar Regency. The samples taken was 52 samples with the sampling technique used was purposive sampling. Respondents in this study were the chairman, treasurer, and cashier. Data collection methods were done by interview and questionnaire methods. The data analysis technique used was the Simple Linear Regression analysis technique and the Moderating Regression Analysis (MRA) analysis technique. The findings of this study prove that the variable computer-based accounting information system has a positive effect on individual performance. This study also provides results that the User Technical Capability variable strengthens the effect of computer-based accounting information systems on individual employee savings and loan cooperative performance in GianyarRegency.

KEYWORDS:*User Technical Capability, Computer-Based Accounting Information System, Individual Performance*

I. INTRODUCTION

Technology-based information systems were developing rapidly along with technological advancements and developments. Information systems had a very important role in the field of accounting because the main purpose of accounting was to provide information for decision-makers. Information was a series of data that has been processed so that it has a meaning that is useful for making effective decisions (Bodnar and Hopwood, 2006: 1). Quality information should be relevant, accurate, complete, timely, easily understood, verifiable, and accessible was needed by an organization to make a decision (Romney & Steinhart, 2014). Companies and organizations were required to make changes in the field of information as not to miss in absorbing information. A company in absorbing information is not only required to know but was expected to be able to master the information. This was very important because those who know the information earlier were those who can win the competition in business.

Accounting is one of the media presenting information because accounting could be a medium to inform the state of a company or organization. Accounting was a tool in managing accounting and financial data, we need an information system to be able to convey that information to those who need it, namely the accounting information system (Sarokolaei*et al*., 2012). Some business organizations gain competitive advantage by completing new information systems (Salehi *et al*., 2010).

(Dilla*et al*., 2010) states that the accounting information system (AIS) was a collection of people and sources of capital in an organization that is responsible for providing financial information and also information obtained from transaction data collection and processing activities. (Grande *et al*., 2011) states that the accounting information system (AIS) was a tool that was included in the field of information technology, which is designed to assist in processing and controlling topics related to the field of corporate financial economics. (Cragg & Mills, 2009) states that accounting information could help small-medium enterprises (SMEs) manage short-term problems in areas such as costs, expenses, and cash flow by providing information to support monitoring and control. According to (Al-Eqab& Adel, 2013) accounting information system is considered an important factor in achieving greater performance, especially in the decision-making process. Accounting information system (AIS) can add value to a company by producing accurate and timely information.

Human Resources (HR) was one of the highest assets to increase profitability. The accounting information system (AIS) would not function properly if it is not supported by Human Resources. Employees are the main drivers of business smoothness and company performance, therefore employees had to have expertise in their field of work. The success of the company in achieving a goal and meeting the needs of the community was very dependent on employee performance. Providing relevant and reliable financial reports that could be used as an information and a basis for decision making was an effort to improve individual performance from an accounting perspective. Individual performance was the ability of individuals to complete a job successfully and efficiently in a company. A good performance could be seen if individuals can complete and carry out their duties properly. Individuals are expected to be able to complete their work with the help of technology, that the work done could be completed (Alannita&Suaryana, 2014). The higher performance meant an increase in good quality of individual performance, that the tasks to be given to individuals in an organization could be carried out on time (Murty&Hudiwinarsih, 2012).

Individual performance was the ability of individuals to do something successfully and efficiently in a company. (Indralesmana&Suaryana, 2014) which states that the application of AIS would have a positive impact on individual performance at the SMEs in Nusa Penida District. Improved individual performance would not be achieved if the application of accounting information systems that are not following user needs. Individual performance measurement can be seen from the impact of the use of information system technology on the effectiveness of task completion, making users more creative and productive. Performance measurement indicators are 8 primary criteria that could be used to measure performance, namely Quantity of work, Quality of work, Job knowledge, Creativeness, Cooperation, Dependability, Initiative, and Personal qualities (Pratama&Suardikha, 2013).

This study examines the effect of technical ability variables users in the use of accounting information systems for individual performance. Research on the effect of User Technical Capability on accounting information systems has been done in previous studies but there are inconsistencies in the results of research on this relationship. As for some previous studies on the ability of personal techniques that were not consistent, as in research (Irma Diana Putri &Dharmadiaksa, 2015) shows that the ability of personal techniques had a positive and significant effect on the performance of the implementation of accounting information systems. In line with research (Iskandar, 2015) on Analysis of Factors Affecting the Success of the Application of Accounting Information System shows that user competence affects the quality of the accounting information system. The results of these studies differ from studies (Galang, 2014) which show that the ability of personal techniques did not affect the performance of accounting information systems. (Septian, 2015) also states that technical ability did not affect the performance of accounting information systems.

Technical Capability User in accounting information systems had a lot of positive impacts on companies and the business world. Implementation of a system provides two impacts for companies, namely the success of the system and system failure. Good or bad performance of an information system could be seen from the satisfaction of users of the accounting information system. Users become an important focus in implementing a system in the company. User or user is something that could not be separated from the application of technology, besides that human existence was very important in the application of technology.

The ability to manage information effectively within a company was very important because it could be the basis for gaining a competitive advantage (IryaniMaamir&Yadnyana, 2012). Accounting information system users in companies required computer users to be able to improve their ability to use computers. The more skilled computer users, the more effective application of accounting information systems in a company, the company goals could be met and individual performance could be assessed properly.

Financial institutions began to utilize a computer-based accounting information system (AIS) because it has a very potent role in the development and provision of information as management control and assists in making decisions. Saving and loan cooperative was a loan financial institution or a place to store money for the community. The purpose of establishing cooperatives was to build and develop the potential and economic capacity of members in particular and society in general to improve their economic and social welfare. Besides, the establishment of Saving and loan cooperatives actively participates in efforts to enhance the quality of human and community life.

Complete and accurate financial reports were needed to assess the performance of a savings and loan cooperative, therefore the support of accounting information systems (AIS) with computerized information technology was needed. This explains that, if a savings and loan cooperative would be improved performance, then it needs to be supported by adequate information system performance. The use of accounting information systems (AIS) in savings and loan cooperatives made a role in making it easier for employees to process data to make it more practical. The existence of a proper AIS would help in producing reports quickly, accurately, and relevant so that it can be useful in decision making (Suartika&Widhiyani, 2017). Besides, the use of accounting information systems in savings and loan cooperatives was important according to Constitution Number 17 of 2012 concerning Cooperatives, which states that Saving and loan cooperatives were required to apply prudential principles. The precautionary principle is necessary in the world of financial business which is engaged in

lending or credit sectors, such as banking and savings and loan cooperatives. Referring to this, the effective use of an accounting information system plays an important role in supporting the application of the precautionary principle in the management of savings and loan cooperatives. Cooperatives as an organization had to be able to form a joint economy to achieve prosperity for its members, however, cooperatives experience problems in their development such as the limitations of human resources and facilities/infrastructure owned by cooperatives.

TABLE 1: PROGRESS OF SAVING AND LOAN COOPERATIVE GIANYAR REGENCY IN 2018 – 2019

No	Description	2018	2019
1	Total of Saving and Loan Cooperatives	134 units	151 units
2	Active	122 units	140 units
3	Non-Active	12 units	11 units
4	Total of Assets	Rp 187,824,090,625	Rp 1,852,540,983,085

Source: *Departement of Cooperatives& SMES Gianyar Regency 2019*

The development of savings and loan cooperatives in Gianyar Regency was quite rapid, this could be seen in assets obtained by savings and loan cooperatives increasing by 8.87% annually, followed by an increase in the volume of financial transactions. The increase in the volume of financial transactions in savings and loan cooperatives in Gianyar Regency indicates that community participation in cooperatives was increasing. Increasing the volume of savings and loan cooperative financial transactions in Gianyar Regency would increase the complexity of the activities in it, the use of AIS was very necessary.

II. CONCEPTUAL MODEL AND HYPOTHESIS DEVELOPMENT

The Effect of Computer-Based Accounting Information Systems On Individual Performance

An accounting information system (AIS) was a collection of resources, such as people and equipment, that were organized to convert data into information. The effectiveness of AIS was a description of the extent to which targets are achieved from a set of Resources that were organized to collect, process, and store electronic data, then convert it into information useful and provide a formal report that was needed properly quality and time (Damayanthi, 2012). TAM believed that the use of information systems would improve individual performance or organization (Gupta *et al*., 2007). (Ismail & King, 2014) states that accounting information systems facilitate work because they link information from the top and bottom to help workers in companies to achieve their goals. (PujiAstuti&Dharmadiaksa, 2014) stated that the effectiveness of AIS had a positive and significant effect on employee performance. (Suratini*et al*., 2015) states that the accounting information system had a positive and significant effect on individual performance. (Jayantara&Dharmadiaksa, 2016) states that the effectiveness of AIS had a positive effect on individual performance.

H_1: Computer-based accounting information system had a positive effect on individual performance.

The Effect Of Computer-Based Accounting Information Systems On Individual Performance Moderated on User Technical Capability

Accounting information system users had an important role in the progress of a company. Accounting information system users could encourage information system performance to be better. Information system performance was run well if the users could understand, use, and apply technology into information that was useful for decision making so that company goals could meet and individual performance could be assessed well. The personal technical ability of information system users had an important role in developing information systems to be able to produce information to create accurate planning reports, therefore every employee had to be able to master the use of computer-based systems to process some transactions quickly and integrated, can store data and retrieve large amounts of data, can reduce mathematical errors, produce timely reports in various forms, and can be a tool in decision making. (Alannita&Suaryana, 2014) states that the User Technical Capability accounting information system had a positive effect on individual performance. (Widyasari&SadhaSuardikha, 2015) stated that AIS User Technical Capability had a positive effect on individual performance. Whereas (Grande *et al*., 2011) states that User Technical Capability has a positive and significant effect on individual performance. (Jayantara&Dharmadiaksa, 2016) states that User Technical Capability had a positive and significant effect on individual performance in the Village Credit Institutions in Mengwi District. Based on the description above, the hypothesis formulation used was:

H_2: User Technical Capability strengthens the effect of computer-based accounting information systems on individual performance.

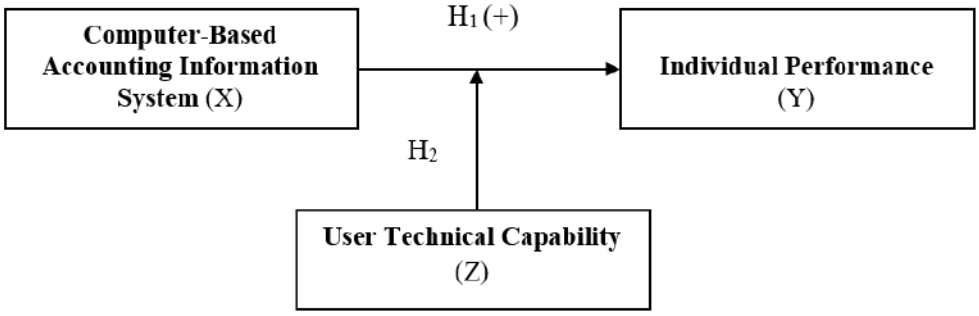

Figure 1: Conceptual Model

III. RESEARCH METHODOLOGY

This research is quantitative in the form of associative. This research was conducted at the savings and loan cooperative in Gianyar Regency who have implemented an accounting information system to process accounting data recorded in the Department of Cooperatives and the Gianyar Regency SMEs. The location was chosen because Gianyar Regency had the highest number of savings and loan cooperatives compared to other districts. The object of this study was the User Technical Capability as a moderating influence of computer-based accounting information systems on the individual performance of savings and loan cooperative employees in Gianyar Regency. The population in this study was all saving and loan cooperatives in Gianyar Regency consisting of 140 Savings and loan cooperatives (Department of Cooperatives and SMEs Gianyar Regency, 2019). The sample in this study was as many as 52 Savings and loan cooperatives determined using purposive sampling technique, namely the method of determining the sample with certain considerations where sample members would be chosen in such a way so that it can represent the characteristics of the population (Sugiyono, 2017: 122). The criteria for sampling in this study were:

a) Saving and loan cooperatives that had implemented computer-based accounting information systems for more than one year.
b) Saving and loan cooperatives with good development with total assets above one billion
c) The respondents chosen in this study consisted of 1 Saving and loan cooperatives chairman, 1 employee as treasurer, and 1 employee at the cooperative cashier at 52 Savings and loan cooperatives. the number of respondents to be taken in this study was 156 respondents.

Data collection methods used in this study were interviews and questionnaires. Data analysis techniques used in this study were data analysis techniques using simple regression analysis techniques and the Moderating Regression Analysis (MRA) test that was used to test the effect of computer-based accounting information systems on individual performance with the User Technical Capability of computer-based accounting information systems as moderating variables (Liana, 2009).

IV. RESEARCH FINDING AND DISCUSSION

The Characteristics of research respondents were profiles of 156 respondents who participated in filling out the research questionnaire. The research data were obtained from the results of a questionnaire that had been distributed to research respondents totaling 156 persons. The characteristics of the respondents studied included the gender, age, length of service, and education level of the respondent. A summary of the characteristics of respondents could be seen in Table 2 as follows:

.TABLE 2: THE CHARACTERISTICS OF RESPONDENT

Characteristic	Classification	Respondent	(%)
Gender	Male	79	51
	Female	77	49
Total		**156**	**100**
Age	20-30 years old	61	39
	31-40 years old	50	32
	>41 years old	45	29
	Total	**156**	**100**
Education	Senior High School	71	45
	Diploma	20	13
	Bachelor	61	39
	Magister	4	3

	Total	**156**	**100**
Work Experience	1-4 years	48	31
	5-8 years	83	53
	>8 years	25	16
	Total	**156**	**100**

Source: Primary data processed, 2020

Data on the characteristics of respondents including gender, age, level of education, and years of service could be described as follows.

a) Characteristics of respondents by gender could be used to determine the proportion of male and female respondents in savings and loan cooperatives in Gianyar Regency. Table 2 showed that the male respondents was 79 (51%) and the female respondents was 77 (49%). This showed that the majority of respondents were male. From the characteristics of gender there was no effect on individual performance.

b) Characteristics of respondents based on their age were used to determine the age range of employees working in savings and loan cooperatives in Gianyar Regency. Table 2 showed that respondents aged 20 to 30 were 61 people (39%), aged 31 to 40 years were 50 people (32%), and 45 people had more than 41 years of age (29%). This showed that the majority of respondents aged 20 to 30 years. So it could be said that the age range of employees greatly affects individual performance. If age increases, expertise in work decreases.

c) Characteristics of respondents based on their latest level of education used as indicators to determine the level of education pursued by respondents who operate AIS. Table 2 showed that 71 people (45%) had a high level of education at the high school level, at 20 people (13%) at the Diploma level, 61 people (39%) at the Bachelor level, and respondents who had an education at the Magister level as many as 4 people (3%). This showed that based on the last level of education that dominates were respondents with a high school education levels. Higher education levels would make it easier for someone to absorb information and implement it, that one's level of education greatly influences individual performance because of the higher the level of one's education, the better the individual performance of accounting information system users.

d) Characteristics of respondents based on length of work were used as indicators to determine the experience of respondents in working in savings and loan cooperatives in Gianyar Regency. Table 2 showed that 48 people (31%) worked between 1 and 4 years. 83 people (53%) have worked for 5 to 8 years, and 25 people (16%) have worked for more than 8 years. This showed that the majority of respondents have worked for 5 to 8 years. It could be one's work experience greatly influences individual performance because the longer a person works in using the accounting information system, the better a person's performance and can assist in the process of presenting accounting information.

Simple linear regression coefficient calculation is done by regression analysis through SPSS 18.0 for Windows software, the results shown in Table 3 were obtained.

TABLE 3: THE RESULT OF SIMPLE LINEAR REGRESSION ANALYSIS

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	8.707	1.547		5.628	.000
	Computer-based AIS	.546	.069	.539	7.946	.000
	R Square	0,291				
	Adjusted R Square	0,286				
	F Statistic	63,146				
	Sig. F	0,000				

Source: Primary data processed, 2020

Based on the results of multiple linear regression analysis as presented in Table 3, the regression equation could be as follows:

$Y = 8{,}707 + 0{,}546\ X + \varepsilon$

The computerized AIS variable regression coefficient value was positive at 0.546 and had a significance value of a t-test of 0.000 less than 0.05. This shows that the computer-based AIS variable had a significant positive effect on individual performance variables. The adjusted R2 value in the simple regression test in Table 3 is 0.286. This means that individual performance variation could be significantly influenced by Computer-based accounting information system (X) variables of 28.6 percent, while the remaining 71.4 percent was explained by other factors not explained in the research model.

Testing the data in this study using a moderation regression analysis technique. The moderation regression coefficient calculation was done by regression analysis through SPSS 18.0 for Windows software, the results shown in Table 4 were obtained

TABLE4:THE RESULT OFMODERATING REGRESSION ANALYSIS(MRA)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	8.700	2.121		4.102	.000
	Computer- Based AIS	.268	.098	.264	2.722	.007
	Technical Capability	.287	.188	.182	1.525	.129
	X.Z	.016	.008	.314	2.032	.044

Source: Primary data processed, 2020

Based on the results of the moderating regression analysis (MRA) as presented in Table 4, the structural equation was as follows:

$$Y = 8{,}700 + 0{,}268\ X + 0{,}287\ Z + 0{,}016\ X.Z + \varepsilon$$

Table 4 shows that all variables had a positive regression coefficient, this means that all variables had a positive effect on individual performance variables. From the results of the moderation analysis in table 4 it could be said that moderation is a pure moderator.

The coefficient of determination (R^2) was used to determine and measure the ability of the model to explain the variation of independent variables. The researcher uses the adjusted R^2 value when evaluating which was the best regression model because unlike R^2, the adjusted R^2 value could go up or down if an independent variable was added to the model. The results of the coefficient of determination test can be seen in the following table:

TABLE5: THE RESULT OFDETERMINATION COEFFICIENTS TEST

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.663[a]	.439	.428	2.22738

Source: Primary data processed, 2020

The test results give results where the adjusted $R^2$was obtained (the adjusted coefficient of determination) in Table 5 is 0.428. This means that individual performance variation could be significantly affected by Computer-based accounting information system (X) variables, AIS Technical User Capability (Z), and XZ interactions by 42.8 percent, while the remaining 57.2 percent was explained by factors others that were not explained in the research model.

The model reliability test or the model feasibility test or more popularly known as the F test is the initial stage of identifying a regression model that was estimated to be feasible or not. Eligible (reliable) here means that the estimated model was feasible to use to explain the effect of independent variables on the dependent variable. Sig. The ANOVA table shows the probability or significance of the ANOVA calculation. The values listed were used for the Analysis Model service test with the provisions that a good probability number to be used as a regression model must be <0.05. This value can be seen in the Sig. If the significance is <0.05, then the Analysis Model is considered feasible. If the significance value> 0.05, then the Analysis Model was considered not feasible. The results of the F test in this study could be seen in Table 6.

TABLE6:THE RESULT OF F-TEST

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	590.670	3	196.890	39.686	.000[a]
	Residual	754.108	152	4.961		
	Total	1344.778	155			

Source: Primary data processed, 2020

F-test results show that the significance value of P-value 0,000 is smaller than $\alpha = 0.05$, this means that the model used in this study was feasible. This result gave the meaning that all independent variables were Computer-based accounting information system (X), AIS Technical User Capability (Z), and interaction variables between Computer-based accounting information system and User Technical Capability AIS (XZ) were able to predict or explain phenomena individual performance in savings and loan cooperatives in Gianyar Regency. This meant that simultaneously Computer-based accounting information systems (X), User Technical Capability AIS (Z), and interaction variables between Computer-based accounting information systems and User Technical Capability AIS (X.Z) had a significant effect on individual performance.

The Effect of Computer-Based Accounting Information Systems On Individual Performance

Based on Table 4, the value of t for the computer-based accounting information system variable is 7.946 and the significance value of the t-test is 0.000 less than $\alpha = 0.05$ and the regression coefficient value is 0.546, then $H_1$was accepted. The test results show that the computer-based accounting information system had a positive

effect on individual employee savings and loan cooperative performance in Gianyar Regency. This positive effect meantthere was a direct relationship between the computer-based accounting information system with individual employee performance. This showed that the higher the level of computer-based accounting information systems, the higher the individual employee performance. Saving and loan cooperatives that we're able to produce information that could be received in a timely, accurate, and reliable manner which could later improve individual performance in savings and loan cooperatives. The results of this study were consistent with the results of research conducted by (PujiAstuti&Dharmadiaksa, 2014), (Suratini*et al*., 2015), (Jayantara&Dharmadiaksa, 2016) which showed a positive and significant effect between the accounting information system on individual performance. The better the accounting information system was applied, the more individual performance would increase.

The Effect Of Computer-Based Accounting Information Systems On Individual Performance Moderated on User Technical Capability

Based on Table 5 showed that the t value for computer-based accounting information system (β1) variables was 2.722 with a significance value of 0.007 and a regression coefficient value of 0.268 while the t value for the interaction variable XZ (β3) was 2.032 with a significance value of 0.044 and a value of regression coefficient of 0.016, then $H_2$was accepted. The test results show that there was a direct effect because computer-based accounting information system variables and interaction variables had positive values. This meant that the AIS User Technical Capability variable was a moderating variable that reinforces the effect of the computer-based accounting information system on the individual performance of savings and loan cooperative employees in Gianyar Regency. The results of this study were consistent with the results of research conducted by (Alannita&Suaryana, 2014), (Widyasari&SadhaSuardikha, 2015), (Grande *et al*., 2011), and (Jayantara&Dharmadiaksa, 2016) which showed that User Technical Capability moderate and strengthen the effect of accounting information systems on individual performance.

V. CONCLUSIONS AND SUGGESTIONS

Based on the results of data analysis and discussion described in the previous chapter, the following conclusions couldbe :

1) The computer-based accounting information system had a positive effect on the individual performance of Saving and loan cooperative employees in Gianyar Regency.
2) AIS Technical Capability User strengthens the effect of computer-based accounting information systems on the individual performance of Saving and loan cooperative employees in Gianyar Regency.

Based on the research results and conclusions obtained, the suggestion that could give saving and loan cooperatives were expected to continue to evaluate and improve computer-based accounting information systems and AIS Technical User Capability, because based on research carried out proven to provide a positive effect on individual performance savings and loan cooperative employees at Gianyar Regency. The results of this study could be used as a reference for other researchers who were interested in examining individual performance and add the number of independent variables to find out other variables that could affect the dependent variable. Further researchers were advised to expand the scope of the sample not only employees who work in savings and loan cooperatives, but it could also be done at banking institutions or other institutions that implement computer-based accounting information systems.

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