

# THE EFFECT OF EDUCATION LEVEL, WORK EXPERIENCE AND PERSONAL ENGINEERING SKILLS ON THE EFFECTIVENESS OF COMPUTER BASED ACCOUNTING INFORMATION SYSTEMS

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**ABSTRACT :** The purpose of this study is to obtain empirical evidence and determine the effect of Education Level, Work Experience and Personal Engineering Capabilities on the Effectiveness of Using Computer Based Accounting Information Systems. This research was conducted at the Village Credit Institute in South Kuta District. This study uses multiple linear regression analysis techniques. In determining the sample of this study using a non probability sampling method with purposive sampling technique. From the calculation results, it was found that a sample of 105 respondents who were LPD employees in completing their tasks using SIA and had served a minimum of 3 years of service. The type of data used in this study is quantitative data, in the form of the results of answers by respondents stated in the form of numbers from the questionnaire measured using a Likert scale. The analysis showed that the level of education, work experience and personal technical ability significantly positive effect on the effectiveness of the use of computer-based accounting information systems.

**KEYWORDS:** *Education Level, Work Experience, Personal Engineering, Accounting Information Systems*

## I. INTRODUCTION

Village Credit Institutions (LPD) are a business entity owned by Pakraman Village which is an operational unit that functions as a wealth container owned by Pakraman Village, in the form of money or securities (Bali Provincial Regulation Number 2, 1988). Based on the objectives and line of business carried out, LPDs are basically financial institutions that have activities similar to those of banks because LPDs accept deposits, provide loans, and provide other services, which are directed at efforts to improve the standard of living of village manners. The development of LPDs in increasingly fierce competition conditions causes LPD operational and managerial activities to become increasingly complex. The greater the transaction volume, the higher the complexity of transaction processing, and the demand to provide financial reporting more quickly and accurately, causing the LPD to develop a computer-based information system. In addition, the development of information systems in the banking sector, the encouragement of BPD Bali as a technical advisor, and the need for faster services to customers is also a reason for the need for LPDs to develop computer-based information systems ("LPD Core Banking," nd). (Ariana, 2011) states that the accounting information system in the LPD is considered not fully able to provide quality information in terms of the dimensions of time, content, and form. The system cannot provide specific information about savings, deposits and loans. The system sometimes produces incorrect information due to errors in entering data. The system cannot provide future information, and cannot present information in graphical form. The ability of accounting information systems to produce information is closely related to the performance of subsystems in an accounting information system that includes transaction processing systems, general ledger and financial reporting systems, and management reporting systems. Transaction processing systems in the LPD accounting information system application can already be used to process savings transactions,

Factors that also need to be considered to improve one's individual performance are different levels of employee education so that both formal and non-formal education such as education from elementary school (elementary) to undergraduate (S1) level, so that when decision-making becomes appropriate and accurate (Dwijyanthi & Dharmadiaksa, 2013). Vipraprastha & Ratna Sari (2016) in his research found partial education has no influence on the effectiveness of the use of accounting information systems. Rosiana (2010) states that education partially has no effect on the effectiveness of the accounting information system.

Monats (2016) in his research stated that employee education has a positive influence on the performance of individual users of accounting information systems. The same thing is proven by Vipraprastha & Ratna Sari (2016) that employee education has a positive effect on the performance of individual users of accounting information systems. Dwijayanthi & Dharmadiaksa (2013) stated that the training partially did not affect the effectiveness of the accounting information system.

Widyantari & Suardikha (2016) states that there is a positive influence of the work experience variable on the effectiveness of using accounting information systems. That is, one's work experience greatly affects the character of work because the longer a person works in using an accounting information system, the better a person's performance and helps in the process of presenting accounting information. Experience influences the performance of individual users of accounting information systems because experience is one of the important things in making a decision. The longer a person works, the work experience and knowledge he has will increase (Windha & Dharmadiaksa, 2013). Conversely, the shorter the working period of a person usually the less experience and knowledge gained (Salome & Ifeanyi, 2012). Franco-Santos & Lucianetti, (2012) said work experience is knowledge or skills that have been known and mastered by someone as a result of actions or work that has been done for a certain amount of time. Vipraprastha & Ratna Sari (2016) getting work experience has a positive effect on the effectiveness of accounting information systems.

The ability of personal technique is one of the factors that influence the performance of SIA. In general, personal technical skills are needed, where personal technical skills will show the extent of one's personal quality in operating an accounting system. The Technology Acceptance Model (TAM) explains that there are two factors that influence an individual's attitude to accept and use technology, namely benefits and convenience (Davis, 1989). The theory shows that the more users understand the benefits of using the SIA, the user will accept and use the SIA.

The perception of ease and benefit of users in the application of technology will lead to the users of the technology. Ease of Use is the extent to which users perceive that an information system is not too difficult to understand and easy to use so they will continue to use the system. So that user satisfaction will appear stating that the accounting information system has succeeded in providing convenience for users. Benefits (Usefulness) is someone who believes that the use of certain systems will improve performance. Users will use the system that runs on an organization on an ongoing basis if the system provides benefits with the completion of tasks done in a timely manner (Auraningtyas, 2012). This concept explains the purpose of using SI and the ease of use of the system in achieving goals that are tailored to the user's wishes (Davis, 1989). In the use of a technology, the need for personal technical skills that have a relationship with the perception of ease of use, if the personal technical ability is high, it will facilitate the use of a system.

Several studies related to the effectiveness of accounting information system users have been carried out, including by Vipraprastha & Ratna Sari (2016) states that work experience, training, education level, and incentives have a positive effect on the effective use of accounting information systems. Prabowo (2013), Wilayanti & Dharmadiaksa (2015), Adisanjaya, et al (2017) which gets the result that personal ability has a positive and significant effect on the effectiveness of information systems. Where personal ability is related to the ability possessed by users of accounting information systems, so the higher a person's personal abilities will increase the effectiveness of existing accounting information systems.

Research results from Vipraprastha & Ratna Sari (2016) shows that the level of education has a positive effect on the effectiveness of accounting information systems at PT. Bank Negara Indonesia (Persero) Tbk. in Badung Regency, this shows that the higher the level of education the employee has, the more effective the use of the accounting information system will be at the branch office of PT. Bank Negara Indonesia (Persero) Tbk. in Badung Regency.

Research results from Dwijayanthi & Dharmadiaksa (2013) shows that the level of education has a positive and significant effect on the performance of individual users of accounting information systems in the Denpasar City Government's Local Government Tax Office. This means that the higher the level of one's education, the better the performance of individual users of accounting information systems. Referring to this, a hypothesis can be formulated as follows:

H1: The level of education has a positive effect on the effectiveness of the use of accounting information systems.

Research results from Dwijayanthi & Dharmadiaksa (2013) shows that work experience has a positive and significant effect on the performance of individual users of the accounting information system on the Denpasar City Government Tax Office SKPD. This means that the longer one's work experience, the better the performance of individual users of accounting information systems.

Research results from Vipraprastha & Ratna Sari (2016) shows that work experience has a positive effect on the effectiveness of accounting information systems at PT Bank Negara Indonesia (Persero) Tbk branch offices. in Badung Regency. This shows that the higher work experience that employees have, the more effective the use of the information system of such accounting at PT. Bank Negara Indonesia (Persero) Tbk. in Badung Regency.

The more an employee is experienced in using accounting information systems, the more effective employees are in using accounting information systems. Referring to this, a hypothesis can be formulated as follows:

H2: Work experience has a positive effect on the effective use of accounting information systems

The ability of personal technique is one of the factors that influence the performance of SIA. In general, personal technical skills are needed, where personal technical skills will show the extent of one's personal quality in operating an accounting system. The Technology Acceptance Model (TAM) explains that there are two factors that influence an individual's attitude to accept and use technology, namely benefits and convenience (Davis, 1989). The theory shows that the more users understand the benefits of using the SIA, the user will accept and use the SIA.

This is also supported by research conducted by Prabowo (2013), Wilayanti & Dharmadiaksa (2015), Adisanjaya et al., (2017) which gets the result that personal ability has a positive and significant effect on the effectiveness of information systems. Where personal ability is related to the ability possessed by users of accounting information systems, so the higher a person's personal abilities will increase the effectiveness of existing accounting information systems. Therefore, to reduce the occurrence of errors in processing a number of transactions each employee is expected to master the use of a based system so that the resulting financial statements can be timely and useful (Yullian, 2011: 16 Astuti, 2015).

H3: Personal technical ability has a positive effect on the effectiveness of using SIA.

## II. RESEARCH METHODS

This location was chosen because based on the results of interviews with the heads of 9 LPD Subdistricts of South Kuta, all have used a computer-based accounting information system in processing and managing business data, but the 9 LPDs do not yet know the level of effectiveness in using computer-based SIA.

The object in this study is the effectiveness of the use of accounting information systems in the South Kuta District LPD, which is influenced by the level of education, work experience and personal technical abilities. The population in this study were all LPD employees in South Kuta District who used a computer-based accounting information system in completing their assignments, totaling 121 people.

The sampling method used in this study is the purposive sampling method which is a sampling technique with certain criteria, to obtain samples that are relevant to the study.

Multiple linear regression analysis is used to determine the dependence between one dependent variable with an independent variable or without a moderator variable, and to determine the dependence of a dependent variable with independent variables. The regression equation model used in this study was formulated as a linear and tested with a significance level of  $\alpha = 5\%$ .

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e \dots\dots\dots (1)$$

Information:

Y = Effectiveness of the use of accounting information systems

$\alpha$  = Constant or point of intersection with the y-axis, if  $x = 0$

X1 = Education level

X2 = Work experience

X3 = Personal technical ability

$\beta_1$  = Regression parameter / coefficient of education level

$\beta_2$  = Regression parameters / coefficients of work experience

$\beta_3$  = Regression parameter / coefficient of personal technical ability

e = error term

## III. RESULTS AND DISCUSSION

Descriptive statistics are used to provide a description or descriptive data that is seen from the mean (minimum) value, minimum value, maximum value, and value of research data. The results of the descriptive statistical testing of each research variable are presented in Table 1 as follows.

**Table 1. Descriptive Statistics Test Results**

Variable	N	Minimum	Maximum	The mean	Std. Deviation
Level of education	105	12	24	18.62	3,824
Work experience	105	12	24	19.13	3,478
Personal Technical Ability	105	8	20	15.33	3,435
Effectiveness of Using Accounting Information Systems	105	18	32	27.10	4,975

Source: Research Data, 2020

The average value of the variable Education level In the Village Credit Institutions in the South Kuta District of 18.62. Minimum and maximum value Level of education in the Village Credit Institutions in the District of South Kuta is the lowest of 12 and the highest of 24.

The average value of the Work Experience variable In the Village Credit Institutions in the South Kuta District of 19.13. The minimum and maximum value of work experience in the Village Credit Institutions in the District of South Kuta is the lowest of 12 and the highest of 24.

The average value of the variable Personal Engineering Ability in the Village Crediting Institution in the South Kuta District of 15.33 Minimum and maximum value of Personal Technical Capability in the Village Crediting Institution in the South Kuta District is the lowest of 8 and the highest of 20.

The average value of the variable effectiveness of the use of accounting information systems In the Village Credit Institutions in the South Kuta District of 27.10. Minimum and maximum value of the effectiveness of the use of accounting information systems at the Village Credit Institutions in Kuta Selatan District, the lowest is 18 and the highest is 32.

The multiple linear regression analysis model is used to obtain a regression coefficient that will determine whether the hypothesis made will be accepted or rejected. The results of this analysis refer to the results of the influence of the variable Education level (X1), Work Experience variable (X2), Personal Technical Capability variable (X3) on the Effectiveness of Using Accounting Information Systems (Y) in the Village Crediting Institution in the District of South Kuta The results of the regression analysis with StatisticalPackage of Social Science (SPSS) version 21.0 for Windows can be seen in the following Table 2:

**Table 2. Summary of Results of Multiple Linear Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3,478	2,384		1,459	0.148
Level of education	0.317	0.102	0.243	3,093	0.003
Work experience	0.505	0.107	0.353	4,716	0,000
Personal Technical Ability	0.526	0.111	0.363	4,734	0,000

Source: Research Data, 2020

Based on Table 3 can be written multiple linear regression equations as follows.

$$Y = 3.478 + 0.317 X1 + 0.505 X2 + 0.526 X3 + e$$

Where :

Y = Effectiveness of the Use of Accounting Information Systems

X1 = Education level

X2 = Work Experience

X3 = Personal Technical Ability

X1= + 0.317 shows that the level of education has a positive effect on the Effectiveness of the Use of Accounting Information Systems in the Village Credit Institutions in the District of South Kuta, if the level of education increases, the Effectiveness of Using the Accounting Information System will increase by 0.317.

X2= +0.505, shows that Work Experience has a positive effect on the Effectiveness of the Use of Accounting Information Systems at the Village Credit Institutions in Kuta Selatan District, if Work Experience increases, the Effectiveness of Using the Accounting Information System will increase by 0.505.

X3= +0,526, shows that the ability of Personal Engineering has a positive effect on the Effectiveness of the Use of Accounting Information Systems in the Village Credit Institutions in the District of South Kuta, if the Personal Technical Capability increases, the Effectiveness of Using the Accounting Information System will increase by 0.526.

Determination analysis is carried out to determine the extent of the variation of the independent variables, namely X1 (education level), X2 (Work Experience) X3 (Personal Technical Capability), to the effectiveness variable in the use of Accounting Information Systems (Y). based on the results of SPSS which can be seen in Table 3.

**Table 3. Determination Analysis**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.710a	0.505	0.490	3,553

Source: Research Data, 2020

Based on Table 4 it can be seen that the value of r square (= 0.505 The analysis using the following formula: (r<sup>2</sup>)

$$D = x \ 100\% r^2$$

$$D = 0.505 \times 100\%$$

$$D = 50.5\%$$

Based on these results it is known that the value of R2 = 50.5 percent, which means that at 50.5 percent. Effectiveness of the Use of Accounting Information Systems in Village Credit Institutions in Kuta Selatan

District is influenced by variables Education level (X1), Work Experience (X2), Personal Technical Ability (X3), and the rest 49.5 percent is influenced by other variables not examined in this research.

The F test is used to determine whether simultaneously (simultaneously) all independent variables (Education level variables, Work Experience variables, Personal Engineering Capabilities) have an influence on the dependent variable (Effectiveness of Using Accounting Information Systems). Table 5 shows the results of the F test calculation using SPSS 21.

**Table 4. Test Results F**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1298,600	3	432,867	34,283	0.000b
	Residual	1275,247	101	12,626		
	Total	2573,848	104			

Source: Research Data, 2020

Based on the analysis, it is known that the significance value of F is 0,000 <0.05, then H0 is rejected. This means that the variable Education level (X1), Work Experience variable (X2), Personal Technical Capability (X3), simultaneously have a significant effect on the Effectiveness of Using the Accounting Information System (Y) in the Village Credit Institutions in the District of South Kuta, or the used in feasible research and can be used for subsequent analysis.

Partial test (t test) is used to test the effect of each independent variable (Education level variable, Work Experience variable, Personal Engineering Capability) on the dependent variable (Effectiveness of Using Accounting Information Systems). Table 5 shows the results of t test calculations using SPSS 21.

**Table 5. Test Results t**

Variable	Unstandardized Beta Coefficients	Sig.
Level of education	0.317	0.003
Work experience	0.505	0,000
Personal Technical Ability	0.526	0,000

Source: Research Data, 2020

Based on SPSS data processing the significance level of 0.003 <0.05 was produced. Based on the value of the test, it can be seen by statistics that the fall test on rejection of H0 is rejected and H1 is accepted for the first hypothesis. It states the acceptance of the hypothesis that there is a positive and significant influence between the level of education on the Effectiveness of the Use of Accounting Information Systems in the Village Credit Institutions in the District of South Kuta. The coefficient of variable X1 is positive 0.317 meaning that the level of education has a positive effect on the effectiveness of the use of accounting information systems. If the level of education increases, the Effectiveness of Using the Accounting Information System will increase by 0.317.

Based on SPSS data processing, the significance level of 0.000 <0.05 was generated. Based on the value of the test, it can be seen by statistics that the fall test on the rejection of H0 is rejected and H1 is accepted for the second hypothesis. This states the acceptance of the hypothesis that there is a positive and significant influence between the Effectiveness of the Use of Accounting Information Systems in the Village Credit Institutions in the District of South Kuta. The coefficient of variable X2 is positive 0.505, meaning that Work Experience has a positive effect on the Effectiveness of Using the Accounting Information System.

Based on SPSS data processing, the significance level of 0.000 <0.05 was generated. Based on the test values, it can be seen by statistics that the fall test on the rejection of H0 is rejected and H1 is accepted for the third hypothesis. It states the acceptance of the hypothesis that there is a positive and significant influence between the ability of Personal Engineering to the Effectiveness of the Use of Accounting Information Systems in the Village Credit Institutions in the District of South Kuta. The coefficient of variable X3 is positive 0.526 means that the ability of Personal Engineering has a positive effect on the Effectiveness of Using Accounting Information Systems.

This study provides results that the level of education has a positive effect on the Effectiveness of the Use of Computer Based Accounting Information Systems. If the level of education increases, the effectiveness of using a computer-based accounting information system will increase. Higher education level will make it easier for someone to absorb information and implement it in behavior.

The results of this study are in accordance with research conducted by Dwijayanthi and Dharmadiaksa (2013) showing that the level of education has a positive and significant effect on the performance of individual users of accounting information systems in the Denpasar City Government Tax Office. This means that the higher the level of one's education, the better the performance of individual users of accounting information systems. Vipraprastha and Ratna Sari (2016) shows that the level of education has a positive effect on the effectiveness of accounting information systems at PT. Bank Negara Indonesia (Persero) Tbk. in Badung Regency, this shows that the higher the level of education the employee has, the more effective the use of the accounting information system will be at the branch office of PT. Bank Negara Indonesia (Persero) Tbk. in Badung Regency.



The results of this study are in accordance with TRA (Theory of Reasoned Action) where the theory is about individual attitudes or behavior. The level of education is a change in attitudes and behavior of a person in an adult business through teaching and training efforts.

This study provides results that Work Experience has a positive effect on the Effectiveness of Using Accounting Information Systems. If Work Experience increases, the Effectiveness of Using Computer Based Accounting Information Systems will increase. The more extensive one's work experience the more skilled at doing work and the more complete the pattern of thinking and attitude in acting. Work Experience will be able to provide benefits for someone in carrying out further work because at least that person has already done the work so that he will know about the work to be faced.

The results of this study are consistent with the research conducted Dwijyanthi & Dharmadiaksa (2013) shows that work experience has a positive and significant effect on the performance of individual users of the accounting information system on the Denpasar City Government Tax Office SKPD. This means that the longer one's work experience, the better the performance of individual users of accounting information systems. Vipraprasta & Ratna Sari (2016) shows that work experience has a positive effect on the effectiveness of accounting information systems at PT Bank Negara Indonesia (Persero) Tbk branch offices in Badung Regency. This shows that the higher work experience that employees have, the more effective the use of the information system of such accounting at PT. Bank Negara Indonesia (Persero) Tbk in Badung Regency. The more an employee is experienced in using accounting information systems, the more effective employees are in using accounting information systems.

Work Experience is one's intention and makes a decision to carry out learning activities and develop potential. The results of this study are in accordance with TRA (Theory of Reasoned Action) where the theory is also about the intention or action of someone in responding to something then made into a habit.

This study provides results that the ability of Personal Engineering has a positive effect on the Effectiveness of Using Accounting Information Systems. If the ability of personal engineering increases the effectiveness of the use of accounting information systems will increase. The ability of personal technique is one of the factors that influence the performance of SIA. In general, personal technical skills are needed, where personal technical skills will show the extent of one's personal quality in operating an accounting system.

The results of this study are also supported by research conducted by Prabowo (2013), Wilayanti and Dharmadiaksa (2015), (Adisanjaya et al., 2017) which gets the result that personal ability has a positive and significant effect on the effectiveness of information systems. Where personal ability is related to the ability possessed by users of accounting information systems, so the higher a person's personal abilities will increase the effectiveness of existing accounting information systems. Therefore, to reduce the occurrence of errors in processing a number of transactions each employee is expected to master the use of a based system so that the resulting financial statements can be timely and useful. The ability of personal technique is one of the factors that influence the performance of SIA.

In general, personal technical skills are needed, where personal technical skills will show the extent of one's personal quality in operating an accounting system. The results of this study are in accordance with the Technology Acceptance Model (TAM) which explains that there are two factors that influence individual attitudes to accept and use technology, namely the benefits and convenience (Davis, 1989). The theory shows that the more users understand the benefits of using the SIA, the user will accept and use the SIA.

#### IV. CONCLUSION

Theoretically this shows that the level of education, work experience, and personal technical ability has a positive and significant effect on the effectiveness of the use of accounting information systems using TRA and TAM theories. The results of this study provide empirical support and can be stated to strengthen the results of previous studies. This research is expected for LPD employees in the South Kuta District to pay more attention to the effectiveness of the use of accounting information systems that are influenced by the level of education, work experience, and the ability of personal techniques so that later they can improve in a better direction so as to increase the effectiveness of the use of accounting information systems.

Based on the results obtained Education level, Work Experience, Personal Engineering Capabilities, has a significant positive effect on the Effectiveness of Using Accounting Information Systems in Village Credit Institutions in the District of South Kuta, this shows that the higher the level of education, Work Experience, Personal Engineering Capabilities, in Village Credit Institutions in the District of South Kuta. The management in the Village Credit Institutions in the District of South Kuta must continue to maintain the level of education, work experience, personal technical abilities, so that it will increase the effectiveness of the use of Accounting Information Systems in the Village Credit Institutions in the District of South Kuta. Accounting Information System (SIA) is a collection of resources, such as people and equipment, which can be designed to convert financial data and other data into information. The information is communicated to decision makers. Education level is the stage of education which is determined based on the level of development of students. A higher level of education will make it easier for a person or society to absorb information and implement it. To improve a

person's ability, education is needed, for example education from elementary school (elementary) to bachelor (S1), (S2), (S3) so that when making decisions to be precise and accurate. A higher level of education will make it easier for a person or society to absorb information and implement it. To improve a person's ability, education is needed, for example education from elementary school (elementary) to bachelor (S1), (S2), (S3) so that when making decisions to be precise and accurate. A higher level of education will make it easier for a person or society to absorb information and implement it. To improve a person's ability, education is needed, for example education from elementary school (elementary) to bachelor (S1), (S2), (S3) so that when making decisions to be precise and accurate.

Experience is a factor for assessing how long someone knows or exchanges knowledge with others to be able to carry out their work effectively. Experience will determine skills in carrying out certain tasks. Work experience can have a positive or negative impact on one's work ability. A person's attitude is a combination of the past with the present environmental conditions. Personal technical ability is the ability possessed by someone gained from experience and from training and education that has been attended so as to increase his satisfaction to use the accounting information system applied by an organization. The ability of personal techniques can be interpreted as the ability of a person to operate the system in processing data into information that is precise, accurate, quality and can be trusted for its users. When individuals use information systems, these individuals must have knowledge of computers and information systems that will be used. A good user technique will encourage users to use accounting information systems so that the performance of accounting information systems is higher

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