

## The Effect of Job stress, Computer Self Efficacy, Non-Physical Work Environment on the Effectiveness of Use Accounting Information Systems

Ni Luh Putu Ika Satia Devi, Ni Luh Sari Widhiyani

Faculty of Economics and Business, Udayana University, Bali, Indonesia

**ABSTRACT:** The purpose of this study was to determine the effect of job stress, computer self-efficacy, and non-physical work environments on the effectiveness of SIA. This research uses quantitative data which is primary data. Data obtained from a questionnaire instrument measured using a Likert scale. The population in this study were all employees of savings and loan cooperatives in Badung Regency. The samples were determined using non-probability sampling method with purposive sampling technique. The data analysis technique used is multiple linear regression analysis. The results showed that job stress, computer self-efficacy and non-physical work environments had a positive effect on the effectiveness of using accounting information systems. This study supports the development of the acceptance model theory and finds out the extent to which job stress, computer self-efficacy and non-physical work environments influence the effectiveness of using SIA. Keywords: job stress, computer self-efficacy, non-physical work environment, SIA

### I. INTRODUCTION

The information system is a collection of human resources who have the responsibility of processing data into financial reports for internal and external parties of the company (Prabowo et al, 2013). Information systems are established to collect, store, process and produce data in the form of information that can be useful for those who need it. One of the information systems that can support the work of employees in a company is the Accounting Information System (SIA).

SIA is the main key for a financial institution. An accounting information system is a system used to collect, record, store and manage data to produce information for making decisions (Romney and Steinbart, 2015). With the SIA, a company is able to complete the job well so that it can improve its performance. The SIA in financial institutions makes it easy for customers to make transactions, withdraw money, check balances, and more.

Computer-based accounting information systems are applied to financial institutions in completing work in the financial sector to produce accounting information that is accurate, relevant, reliable, timely, clear, consistent and can be used as a consideration in making decisions (Widiastuti, 2015). One of the accounting systems applied to financial institutions is that of the Dukuh Sari Sedana Cooperative, which uses a software called *biosoft*. *Biosoft* is an application that can assist companies in producing accounting records and financial reports. The system can be said to be successful if it meets three conditions, namely: the use of the system increases, the user's perception of the quality of the system is better than before, or the satisfaction of information users increases (Susilatri et al, 2010). Many factors influence the success of an accounting information system including accounting training, skills, accounting knowledge, job stress, computer self-efficacy, and a non-physical work environment. Wartono (2017).

One of the financial institutions that apply information systems in their operations is cooperatives. Republic of Indonesia Law No. 25 of 1992 states that a cooperative is a business entity whose members are people or cooperative legal entities by basing its activities on the principles of cooperatives as well as a people's economic movement based on the principle of kinship. Cooperatives are places for members to work together to overcome structural barriers, open access to markets, capital, information and technology, by optimizing potential and taking advantage of open business opportunities. Cooperatives that take a big role in economic growth are savings and loan cooperatives.

Savings and Loans Cooperatives (KSP) according to the Minister of Cooperatives and SMEs (2008) are business entities that carry out their business activities only to collect funds and channel them through savings and loan business activities. The main objective of cooperative activities is to advance the welfare of members

in particular and society in general, as well as to participate in building the national economic order in the context of realizing an advanced, just and prosperous society based on Pancasila and the 1945 Constitution.

The development of KSP in Bali Province can be said to be quite rapid. This development is quite felt by one of the regencies in Bali, namely Badung Regency. The economic development in Badung Regency is seen from the increasing number of MSMEs in the Badung area so that people need more and more funds for their businesses so that the Cooperative in Badung takes that role. The Office of Cooperatives, Industry, Trade (Diskoperindag) and UKM of Badung Regency informed that there are 563 cooperatives spread across Badung until 2019. The cooperatives are spread including 494 cooperatives that are still active and 69 cooperatives can be said to be inactive.

The problems in cooperatives are fraudulent problems in financial reporting. This problem occurs in Tirta Mertha Cooperative PDAM Badung Regency. Members of the Tirta Mertha Employee Cooperative reported that there were acts of embezzlement committed by individuals and cooperative managers, including that there was a difference from published reports that reached 9 billion in 2017 and an engineered Cooperative Annual report. The cause of this case can be said because of the ineffective use of accounting information systems, low quality of human resources, lack of training for cooperative leaders, and lack of trust in using information systems in cooperatives (Kompasiana, 2017).

Law Number 17 of 2012 concerning Operations states that Savings and Loans Cooperatives must apply the principle of prudence. The principle of prudence is absolutely necessary in the financial business world that operates in the lending or credit sector, such as banking and savings and loan cooperatives. Referring to this, the effective use of SIA plays a very important role in supporting the application of the precautionary principle in the management of the KSP. Cooperatives are required to apply the precautionary principle in their operational activities which is realized by the effective use of SIA.

The use of an effective accounting information system is a reflection of the success of the system applied to financial institutions. Based on the Technology Acceptance Model (TAM) theory, which states that the successful use of the system is focused on the attitude of the user who develops information by looking at the benefits and ease of use. The success of the information system is seen from the effectiveness of the use of the accounting information system which is influenced by factors such as accounting training, skills, accounting knowledge, job stress, computer self-efficacy, and non-physical work environment (Wartono (2017)). Human resources are the key to the success of an agency or company because human resources in an agency have a high value due to their abilities, knowledge and skills.

Good human resources will produce quality jobs. Quality work is encouraged from humans themselves to be able to develop according to their abilities. Human resources who experience a little pressure or load on the job will produce jobs that are not optimal. Job stress greatly affects how employees work and get their jobs done. Job stress is a problem that cannot be avoided. Excessive or too little workload will affect employee performance in completing their work. Job stress is a feeling that presses or feels depressed due to the excessive workload experienced by employees. This statement is supported by research from Fatikhin et al., (2017) which concluded that job stress has a significant effect on employee performance so that employees whose performance has decreased will not be able to use the information system effectively. Research Afrizal et al., (2014), Wartono (2017) and Cendhikia (2016) also stated that job stress has a positive effect on employee performance.

*Self efficacy* is said to be a belief in a person's ability to carry out his job. Someone who has confidence in their abilities tends to be able to complete tasks well. Self efficacy will encourage someone to do something. The use of a system that runs well is due to the confidence in the system. Self-confidence in computers (computer self-efficacy) is an individual characteristic that reflects confidence in its ability to perform tasks in the use of accounting information systems. Someone who has self-confidence in computers will be more capable and confident in using technology. This statement is also supported by research Adi and Yanti (2018) which concluded that self-confidence in computers had a significant positive effect on the use of SIA. Presearch Suardikha (2013), Irmadhani (2012) and Pawirosumarto et al., (2015) too conclude *computer self efficacy* has a significant positive effect on the use of SIA.

Another factor that can be said to be an influence on the effectiveness of the use of accounting information systems is the work environment. A good work environment will provide a sense of security so that employees do not feel distracted from doing tasks, and feel calmer, active, diligent and serious in completing work. According to Nitisemito (2002: 183) the work environment is everything that is around the worker that can influence him / her in carrying out the assigned duties. The work environment can be divided into a physical work environment and a non-physical work environment. The physical work environment can be seen from cleanliness, lighting, exchange of energy, security, work equipment or equipment and noise. Non-physical work environment is seen from the relationship between employees and leaders or colleagues. The effect of the work environment on improving employee performance can be said to be significant so that the effectiveness of using SIA can run well. This statement is supported by research from Widyasari and Sadha Suardikha (2015) which

states that the work environment has a positive effect on individual performance. ResearchBoys (2015) and Kustiadi (2017) also concluded that non-physical work environment has a positive effect on employee performance.

The use of effective accounting information systems is influenced by various factors, one of which is job stress, computer self-efficacy and a non-physical work environment. Referring to the background above, where savings and loan cooperatives take a big role in economic development and apply SIA as a supporting tool for achieving company goals.

## II. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Job stress is a feeling that presses or feels pressured by employees in facing work (Widyasari, 2015). Job stress can be detrimental or beneficial to employees. Employees with low stress levels will be able to complete tasks well so they can use the system effectively. Existing job demands will cause employees to be able to control their stress so that they do not have an impact on work, and trigger employees to complete their work properly.

So much work will become a burden in itself that can affect employee performance. Bosses and co-workers are expected to be able to establish good relationships in order to improve performance so that work can run effectively. Sari's research (2015) and Han, (2014) concluded that job stress has a positive effect on employee performance. Job stress also affects performance so that it affects the use of SIA. This statement can also be found in research Afrizal et al., (2014), Wartono (2017) and Cendhikia (2016). Based on the description above, the research hypothesis is:

H1 = Job stress has a positive effect on the effectiveness of using the accounting information system.

*Computer self efficacy* is defined as belief in the ability of individuals to perform and carry out tasks properly. The concept of computer self-efficacy is a measure used to measure the ability of each individual, especially in terms of using accounting information systems. Computer self-efficacy describes an individual's perception of his ability to use information systems to complete tasks such as using software (Suharno et al., 2014). Employees who believe in their computer skills can use the system well.

*Computer self efficacy* not only regarding one's skills but also judgments regarding what actions can be taken to complete tasks related to computer applications and also a factor that affects system use (Setyowati and Respati, 2017). Computer users must believe in their own abilities so that they can use the system properly. Individuals must have high self-confidence in order to complete tasks optimally. This statement is supported by research Suardikha, (2013) that concludes *computer self efficacy* is an individual characteristic in the use of accounting information systems. Research Adi and Yanti, (2018) also concluded that self-confidence in computers has a significant positive effect on the use of SIA. Research Irmadhani (2012) and Pawirosumarto et al., (2015) also concluded that computer self-efficacy has a positive influence on system quality, information quality and system use. Based on this statement, the second hypothesis is obtained, namely:

H2: *Computer self efficacy* has a positive effect on the effectiveness of using the accounting information system.

The work environment is everything that is around the workers that can affect them in carrying out their assigned duties (Tolo and Sepang, 2016). The work environment is one of the factors that affect employee performance. A comfortable working environment will have a positive effect on employee performance. Employees who work at companies that have good working conditions will tend to work optimally. Employees will feel happy and excited with a clean, healthy and safe work environment. Employee relationships with superiors or coworkers also affect work. Good relations will create a peaceful and comfortable work atmosphere.

The non-physical work environment greatly affects the comfort of employees in completing their work. In addition to a comfortable workplace atmosphere, harmony between workers with one another will greatly affect the work so that the non-physical work environment has an impact on the use of accounting information systems. This statement is supported by research from Widyasari and Sadha Suardikha (2015) which states that the work environment has a positive effect on individual performance. Research Boys (2015), Hardianto (2012) and Kustiadi (2017) also concluded that the environment has a positive effect on employee performance. Based on this statement, the third hypothesis is:

H3: Non-physical work environment has a positive effect on the effectiveness of the use of accounting information systems.

## III. RESEARCH METHODS

This research was conducted at the Savings and Loans Cooperative in Badung Regency. The location selection in Badung Regency for this research is based on the rapid development of cooperatives in the Badung area so that the economy in Badung is said to be good for the welfare of the community. Based on data from the

Cooperative Office and UKM Prov. Bali in 2019, Badung Regency is in the top 4 districts, namely Tabanan, Gianyar, Bangli, and Jembrana Regencies in the development of their cooperation.

The population in this study were all employees of savings and loan cooperatives with assets above Rp. 2,000,000,000 in Badung Regency, totaling 315 people from 21 savings and loan cooperatives in Badung Regency. The sampling method used is non-probability sampling method with purposive sampling technique, namely the technique of determining the research sample with certain considerations. In this study, the considerations used as the basis for determining the sample are cooperative employees who use the information system in order to obtain a sample size of 106 employees at 21 savings and loan cooperatives in Badung Regency. Savings and Loans Cooperatives in Badung Regency, as many as 21 cooperatives, were obtained from direct data from the Badung Regency Cooperative Office. The respondents are employees at the cashier, savings and loan units, finance and accounting departments.

Multiple regression analysis (multiple linear regression) is used to test the existing hypothesis, namely seeing the effect of job stress, computer self-efficacy, and non-physical work environments on the effectiveness of using SIA, then the form of the equation model for multiple linear regression analysis is determined as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information :

Y	= Effectiveness of Using SIA
$\alpha$	= Constant
$\beta_1, \beta_2$ and $\beta_3$	= Regression coefficient
$X_1$	= Job Stress
$X_2$	= <i>Computer Self Efficacy</i>
$X_3$	= Non Physical Work Environment
$e$	= <i>error</i>

#### IV. RESULTS AND DISCUSSION

##### Statistical Test Results

**Table 1. Results of the Descriptive Statistical Test for Research Variables**

	N	Minimum	Maximum	Mean	Std. Deviation
Job Stress	106	15.00	28.00	21.80	3.44
Computer Self Efficacy	106	13.00	24.00	19.20	2.62
Non Physical Work Environment	106	13.00	23.00	18.70	2.73
Effectiveness of SIA	106	22.00	38.00	31.14	3.57
Valid N (listwise)	106				

Primary Data, 2020

##### Job stress (X1)

Job stress variable has a minimum value of 15 and a maximum value of 28. Job stress variable as measured by 7 statement items with the help of a 4-point Likert scale has an average value of 21.80. If the average value is divided by 7 question items, the result is 3.11. The average value of the job stress variable of 3.11 is in good criteria, namely in the value range of 2.50-3.25, it can be said that The employees of the Savings and Loans Cooperative in Badung Regency are able to manage their job stress levels well. The standard deviation value of the job stress variable is 3.44. This means that the standard deviation value is lower than the average value, which means that the distribution of respondents' answers related to job stress is evenly distributed.

##### Computer self efficacy (X2)

The computer self-efficacy variable has a minimum value of 13 and a maximum value of 24. The variable computer self-efficacy which is measured by 6 statement items with the help of a 4-point Likert scale has an average value of 19.207. If the average value is divided by 6 question items, the result is 3.201. The average value of the computer self-efficacy variable is 3.201, which is in good criteria, namely in the value range 2.50-3.25, it can be said that Employees of Savings and Loans Cooperatives in Badung Regency already have a good level of computer self-efficacy, or in other words, the level of employee confidence in using computers is good. The standard deviation value of the computer self-efficacy variable is 2.62. This means that the standard deviation value is lower than the average value, which means that the distribution of respondents' answers related to computer self-efficacy is evenly distributed.

##### Non-physical work environment (X3)

The non-physical work environment variable has a minimum value of 13 and a maximum value of 23. The non-physical work environment variable as measured by 6 statement items with the help of a 4-point Likert scale has an average value of 18.707. If the average value is divided by 6 question items, the result is 3.11. The average value of the non-physical work environment variable is 3.11 which is in good criteria, namely in the

value range 2.50-3.25, it can be said that the non-physical work environment at the Savings and Loans Cooperative in Badung Regency is well established. The standard deviation value of the non-physical work environment variable is 2.73. This means that the standard deviation value is lower than the average value, which means that the distribution of respondents' answers regarding the non-physical work environment is evenly distributed.

#### Effectiveness of accounting information systems (Y)

The variable of the effectiveness of the accounting information system has a minimum value of 22 and a maximum value of 38. The variable of the effectiveness of the accounting information system as measured by 10 statement items with the help of a 4-point Likert scale has an average value of 31.14. If the average value is divided by 10 question items, the result is 3.11. The average value of the accounting information system effectiveness variable is 3.11 which is in good criteria, namely in the value range 2.50-3.25, it can be said that The employees of the Savings and Loans Cooperative in Badung Regency are able to use the accounting information system properly. The standard deviation value of the accounting information system effectiveness variable is 3.57. This means that the standard deviation value is lower than the average value, which means that the distribution of respondents' answers regarding the effectiveness of the accounting information system is evenly distributed.

Multiple linear regression coefficient calculation performed by regression analysis through SPSS software 18.0 for Windows, the results are shown in the table 2.

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

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	7,157	1,184		6,046	0,000
	Job Stress	0.173	0.071	0.199	2,430	0.017
	Computer Self Efficacy	0.473	0.123	0.328	3,847	0,000
	Non Physical Work Environment	0.262	0.073	0.339	3,568	0.001

Primary Data, 2020

Based on the results of multiple linear regression analysis as presented in Table 4.10, then the regression equation can be made as follows:

$$Y = 7,157 + 0,173 X_1 + 0,473 X_2 + 0,262 X_3 + e$$

Table 2 shows the regression coefficient on each of the tested independent variables has a positive direction coefficient and has a significance value of less than 0.05. This shows that all independent variables in this study have a positive and significant influence on the variable effectiveness of the use of Accounting Information Systems.

#### Test results Determination Coefficient (R<sup>2</sup>)

The magnitude of the influence of the independent variables on the dependent variable is indicated by total determination value (R Square). The coefficient of determination test results can be seen in Table 4:11 below.

**Table 3. Results Test Determination Coefficient (R<sup>2</sup>)**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.700a	0.490	0.475	1.52904

Primary Data, 2020

Table 3 shows that the R Square value of 0.490 means that 49% of the variation in the effectiveness of using the Accounting Information System at Savings and Loans Cooperatives in Badung Regency is influenced by variations in job stress, computer self-efficacy, and non-physical work environments, while the remaining 51% is explained by factors others that were not included in the model.

#### Model Feasibility Test Results (F Test)

The regression model feasibility test aims to determine whether all identified independent variables (job stress, computer self-efficacy, and non-physical work environment) are appropriate to predict the effectiveness of using the Accounting Information System. This test is often called the F test. The confidence level used in this test is 5 percent,  $\alpha = 0.05$ . The test criterion is if the value  $F_{count} > F_{table}$  with the significance of the F test  $< 0.05$ ,  $H_0$  is rejected and  $H_1$  is accepted, and vice versa. The results of the F test can be seen in Table 4.



**Table 4. F Test Results**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	229,537	3	76,512	32,726	0.000a
	Residual	238,473	102	2,338		
	Total	468,009	105			

Primary Data, 2020

Table 4 shows the significance value of the F test of 0.000. Therefore the significance value is 0.000 < 0.05, it can be concluded that the group tested has a significant difference (significant). These results indicate that simultaneously the three variables have a significant effect on the effectiveness of the use of the Accounting Information System for Savings and Loans Cooperatives in Badung Regency.

#### Partial Significance Test Results (t test)

**Table 5. Partial Test Results (t test)**

Model	Regression Coefficient (B)	t	Sig.
Job Stress	0.173	2,430	0.017
Computer Self Efficacy	0.473	3,847	0,000
Non Physical Work Environment	0.262	3,568	0.001

Primary Data, 2020

#### Effect of job stress on the effectiveness of useSIA

Based on the results of the influence analysis job stress on the effectiveness of using accounting information systems obtained a significance value of 0.017 with a positive regression coefficient value of 0.173. A significance value of 0.017 < 0.05 indicates that H1 is accepted. This result means that job stress positive and significant effect on the effectiveness of the use of accounting information systems in savings and loan cooperatives in Badung Regency.

These results indicate that the values contained in job stress are well perceived and have a real impact on effectiveness of using the Accounting Information System Savings and Loans Cooperative in Badung Regency. This finding may imply that overall the employees of the Savings and Loans Cooperative in Badung Regency are capable work according to deadlines, are able to follow the existing rules in the company, then the company provides supporting facilities that are useful for employees to complete their work, then employees are able to work according to their abilities, then the responsibilities given by the company can be carried out properly and employees are able to achieve the company's work targets. that matter able to make a significant contribution to increasing the effectiveness of using the Accounting Information System. Result This research is in accordance with the research results Sari (2015), Afrizal et al., (2014), and Wartono (2017) concluded that job stress affects system use. This means that if employees are able to cope with the level of job stress in themselves, it will affect employee performance which is getting better so that the effectiveness of using the Accounting Information System will increase.

#### Effect of computer self-efficacy on the effectiveness of useSIA

Based on the results of the analysis the influence of computer self-efficacy on the effectiveness of the use of accounting information systems obtained a significance value of 0.000 with a positive regression coefficient value of 0.343. The significance value is 0.000 < 0.473, it indicates that H2 is accepted. This result means that computer self-efficacy has a positive and significant effect on the effectiveness of the use of accounting information systems in savings and loan cooperatives in Badung Regency.

These results indicate that the values contained in computer self-efficacy can be well perceived and have a real impact on effectiveness of using the Accounting Information System Savings and Loans Cooperative in Badung Regency. *Computer Self Efficacy* which is measured based on indicators *magnitude, strength* and *generality* proven to be able to influence the effectiveness of the use of the Accounting Information System for Savings and Loans Cooperatives in Badung Regency. This finding can be interpreted that if employees Savings and Loans Cooperatives in Badung Regency have experience in using the system, then be able to find solutions when the system has problems, can do tasks well, understand the work that must be completed with the system, are able to do tasks on time and are able to learn new systems then it will be able to make a significant contribution to increasing the effectiveness of using the Accounting Information System. This research is in accordance with the research results Adi and Yanti, (2018) also concluded that self-confidence in computers has a significant positive effect on the use of SIA. Research Pawirosumarto et al., (2015) also concluded that computer self-efficacy has an influence on system quality, information quality and system use. Similar research by Suardikha, (2013) and Setyowati and Respati (2017) conclude that *computer self efficacy* is an individual characteristic in the use of accounting information systems which has a positive impact on the effectiveness of using the Accounting Information System. The higher the computer self-efficacy that is owned by the employee,

the higher the level of effectiveness of using the Accounting Information System. Therefore, computer self-efficacy greatly affects the effectiveness of using the Accounting Information System.

### **The effect of non-physical work environment on the effectiveness of useSIA**

Based on the results of the influence analysis non-physical work environment on the effectiveness of using accounting information systems earned value significantsi of 0.001 with a positive regression coefficient value of 0.348. Scoresignificantsi 0.001 <0.05 indicates that H3 is accepted. This result means thatnon-physical work environmentpositive effectand significant to the effectiveness of the use of accounting information systems in savings and loan cooperatives in Badung Regency.

These results indicate that the values contained in the non-physical work environment are well perceived and have a real impact on effectiveness of using the Accounting Information SystemSavings and Loans Cooperative in Badung Regency. Non-physical work environment as measured by the following indicators: hwork relations between employees (subordinates) and managers (superiors)and employee working relationship with coworkers proven to be able to increase the effectiveness of using the Accounting Information System for Savings and Loans Cooperatives in Badung Regency. This finding can be interpreted that ifSavings and Loans Cooperative in Badung RegencyhaveSuperiors (managers) who are able to provide support and guidance to employees in completing work, are then very concerned about the difficulties and complaints of their employees and are fair to employees. In addition, if between employeesoffer solutions to colleagues who have difficulty completing work, then there are colleagues who are very motivating in completing work and can have good cooperation with the same work colleagues then it will be able to make a significant contribution to increasing the effectiveness of using the Accounting Information System Savings and Loans Cooperative in Badung Regency. This researchsupport by research fromWidyasari and Sadha Suardikha (2015) which states that the work environment has a positive effect on individual performance, so that it will produce a high level of effectiveness. This means that by providing an appropriate non-physical work environment for employees it will increase the effectiveness of using the Accounting Information System. The results of this study are also in accordance with the research findingsSon, (2015) which also concluded that the environment has an effect on employee performance. This means that if the non-physical work environment accepted by employees is high, it will lead to job satisfaction and will increase the effectiveness of using the Accounting Information System.

## **V. CONCLUSION**

The results showed that job stress, computer self-efficacy and non-physical work environments had a positive and significant effect on the effectiveness of using accounting information systems. The implications of the research results obtained are expected to be able to provide additional knowledge, references and material for consideration for the management of the Savings and Loans Cooperative in Badung Regency in the decision-making process and the establishment of company policies to increase the effectiveness of using the Accounting Information System.

Excessive job stress conditions on employees need to be minimized, so that the effectiveness of using the Accounting Information System will increase. In addition, the non-physical financial work environment is also one of the factors that greatly determines the effectiveness of using the accounting information system, because it can be a source of motivation for employees to work better for the company.

Then the employee's computer self-efficacy must also be improved properly, so that employees are able to work optimally. If job stress, computer self-efficacy and this non-physical work environment can be implemented and run properly, the effectiveness of the use of accounting information systems will increase which will have a huge impact on employee performance which is getting better and increasing for Savings and Loans Cooperatives in the Regency. Badung.

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