

Effect of Accounting Information System Effectiveness, User Technique Ability and Utilization of Information Technology on Employee Performance of BPD Bali Branch Office, South Bali Region

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ABSTRACT: The banking challenge during the Covid-19 pandemic tends to focus on services using technology that has been provided to cover all customer needs. In addition, in terms of improving employee performance, it can be affected by the use of an information technology in the form of an accounting information system in the banking system itself. This study aims to determine the effect of the effectiveness of accounting information systems, the technical ability of SIA users and the use of information technology on employee performance. This research was conducted at the BPD Bali branch office in the southern Bali region. The number of samples taken was 134 employees with a purposive sampling technique. Data collection was carried out by distributing questionnaires. Data were analyzed using multiple linear regression analysis. The results showed that the effectiveness of the accounting information system, the technical ability of SIA users and the use of information technology had a positive effect on employee performance at the BPD Bali branch office in the southern Bali region.

Keywords: *employee performance, effectiveness of accounting information system, user technical ability, utilization of information technology*

I. INTRODUCTION

Advances in technology in the form of information systems in the era of globalization have changed the way people live in the world in carrying out their daily activities. Technological developments that are always progressing make various activities carried out to be fast, precise and accurate so that they can improve employee performance in the company. The use of information technology has a significant effect on the accounting information system (Jayantara and Dharmadiaksa, 2017). The existence of an information system facilitates the work of employees in the company because information systems can increase the speed, flexibility, integration and accuracy of the information generated so that later it will have an impact on improving performance in the company. According to Yuhelson et. al. (2020) the accounting information system is an important means of facilitating the development of digitalization of information in the form of quality financial information. Financial information is needed for the survival of the company as a competitive ability. The company's competitive ability requires strategies that take advantage of existing strengths and opportunities, as well as close weaknesses and minimize strategic obstacles faced in business.

According to Edison et. al., (2012) accounting information systems provide opportunities for business people to increase effectiveness and efficiency in decision making so as to allow companies to gain a competitive advantage. In the development of an accounting information system, the ability of users is an important focus because it is related to the effectiveness of the accounting information system. Implementation of information system development aims to meet the company's information needs and user satisfaction of the system. The accounting information system (SIA) is a collection of human and capital resources in an organization that is tasked with preparing financial information and information obtained from transaction processing collection activities (Baridwan, 2003:3).

The success of information systems can not only be measured by the sophistication of the system, but also by a person's ability to complete their tasks using the information system in a certain period. The ability to manage information effectively within the company is very important because it can be the basis for gaining a competitive advantage (Maamir and Yadnyana, 2012). The effectiveness of accounting information system performance can be influenced by several factors, namely the technical ability of information system users, user involvement in information system development, training and education programs for SIA users, formalization

of AIS development, top management support, the existence of the SIA control committee and the location of the SIA department (Luciana, 2007 in Dewi, 2017). Important factors that affect the effectiveness of the accounting information system are expected to be able to provide a positive influence which in turn can increase the success of the system in carrying out its functions.

Previous research on accounting information systems has been carried out by several researchers, including Alannita (2014) researching "The Effect of Information Technology Sophistication, Management Participation and Technical Ability of Accounting Information System Users on Individual Performance", the respondents in this study were the chairperson and treasurer where as an employee in an organization or company. The results of this study indicate that the sophistication of information technology, management participation and technical capabilities of accounting information system users have a positive effect on individual performance. Radhakrishnan Dewi and Dharmadiaksa (2019) obtained the same results from their research conducted at BPR Gianyar Regency that the effectiveness of the accounting information system has a positive effect on individual performance. Research conducted by Dwitrayani (2012) reveals that information technology sophistication and management participation have a significant influence on the effectiveness of accounting information systems. The same results were also obtained from the research of Widayarsi and Suardikha (2015) that the user's technical ability, the effectiveness of accounting information systems, top management support and the physical work environment had a positive effect on individual performance.

Employee performance is a behavior that is practiced by each individual in a tangible way as a form of work that is in accordance with their duties and functions within the company. In carrying out their duties and functions, employee performance is related to job satisfaction and rewards which are influenced by the abilities, skills and characteristics of each individual. The nature of the individual will also influence the developing information technology today. According to Dewantari (2019), employee performance is an important focus, because with performance it will determine how far the employee's ability to carry out the assigned task. The technology to performance chain (TPC) theory believes that employee performance will increase if the technology used provides the right facilities and support to be associated with the given task. Optimizing employee performance can be done by making effective and developing information systems as a means of facilitating the completion of tasks. In order for information technology to be used effectively, members in the company must use this technology properly so that it can contribute to the performance of the company (Marlinawati and Suaryana, 2013).

One company, such as banking, is a company engaged in the service sector which has an important role in the community's economy. In Article 1 of Law no. 10 of 1998, a bank is a business entity that collects funds from the public in the form of deposits and channels them to the community in the form of credit and other forms in order to improve the standard of living of the community at large. Abdullah (2005) defines a bank as part of a financial institution that has an intermediary function, namely collecting funds from people with excess funds and channeling the funds they collect to people who are short of funds. Information technology in the form of an accounting information system in banking plays an important role for the survival of the banking system. With its strategic function, information technology must be in line with the business strategy of the bank itself in order to be able to compete in the future. The use of information technology is not only used for computerization of data and business processes, but covers all banking activities. In addition to requiring accurate information in data processing, the existing information system at the bank is also used to facilitate customers in making transactions.

In terms of improving services and products, BPD Bali as a commercial bank carries out banking challenges during the Covid-19 pandemic, where these challenges cannot be separated from bank services to customers who often stay at home. In order to reach the needs of customer transactions, BPD Bali has carried out such things as updating the latest information technology in banking and aiming to provide services to the public (customers) in order to smooth the economic survival in Bali. These cutting-edge technologies include automatic teller machines (ATMs) that are spread across all districts and cities in Bali, short message service (SMS) banking and mobile banking (m-banking) which functions to make it easier and more practical for BPD Bali customers to get bank services through the cell phone they have. The services provided by BPD Bali through m-banking during the Covid-19 pandemic include: checking balances, transfer of savings accounts, online transfers, payment services for water, electricity and telephone, payment services for education, health and insurance, local tax payment services. Bali, Samsat payment services, top-up credit purchase services and so on (bpd Bali.co.id, 2020).

Table 1. Total Asset Development of BPD Bali in 2015 - 2019

Year	Total Asset of BPD Bali (Rp)
2015	19,5 Trillion
2016	20,4 Trillion
2017	22,1 Trillion
2018	22,4 Trillion
2019	24,6 Trillion

Based on Table 1 above, it can be seen that the total assets of BPD Bali have increased every year. As asset ownership is getting bigger, accompanied by increasingly complex transaction volumes, data processing with a computer technology-based accounting information system is needed to support the optimization of employee performance. The ownership of BPD Bali assets, one of which is in the form of capital deposits which is understood by every district and city government in Bali, has been dominated by regencies and cities in the southern Bali region. In addition, regencies and cities located in the southern Bali region are areas with very rapid economic growth because the southern Bali region is an area that has so many tourist attractions. The area includes Denpasar City, Badung Regency, Tabanan Regency and Gianyar Regency. Clearly, the paid-in capital agreed by regency and city governments in the southern Bali region at BPD Bali can be seen in Table 2 below.

Table 2. Share of Capital Adopted by District and City Governments in the South Bali Region at BPD Bali As of September 2020

Shareholders	Total Paid Up Capital (Rp)	Percentage (%)
Badung Regency Government	800.617.000.000	43,91
Denpasar City Government	174.476.000.000	9,57
Tabanan Regency Government	30.806.000.000	1,69
Gianyar Regency Government	28.604.000.000	1,57
Total	1.034.503.000.000	56,74

Based on Table 2 above, the percentage of ownership of BPD Bali assets in the form of paid-up capital which is shared by district and city governments in the southern Bali region is 56.74%. Thus, the southern Bali region makes it possible to study because of the large number of assets that have an impact on the increasingly complex transaction volume. Increasingly complex transactions require good use of computer-based information technology by BPD Bali employees. This is what causes the authors to suspect that the achievement of BPD Bali employee performance can be influenced by the effectiveness of the accounting information system, the technical abilities of users of accounting information systems and the use of information technology.

II. CONCEPTUAL MODEL AND HYPOTHESIS

Effectiveness relates to the relevance of information in supporting a business process that must be presented in a timely, accurate, consistent, complete and usable time (Susanto, 2013: 13). Timely information can affect the quality of decision making. Based on the Technology to Performance Chain (TPC) theory, a reliable accounting information system is one way to improve employee performance, because an accounting information system is designed to produce financial information that is used by its users in important decision-making processes in a company or organization.

TAM theory states that the formation of user behavior in accounting information systems is based on their perceptions of the usefulness and ease of use of the system. This theory explains that if the accounting information system is able to meet the needs of its users to carry out an assigned task, then the work of employees will certainly become easier with the system. Basically, employee performance can be measured according to the interests of the organization, so that the indicators in its measurement are adjusted to the interests of the organization itself. This employee performance measurement looks at the impact of the system on the effectiveness of task completion, helps improve performance and makes the wearer more productive (Melasari, 2017).

Previous research conducted by Selamat (2016) and Witty and Dhamayanti (2018) stated that the effectiveness of using accounting information systems has a positive effect on employee performance. These results indicate that a reliable accounting information system will increase effectiveness in decision making so that it allows companies to gain a competitive advantage. Another study put forward by Suratini (2015) concluded that the effectiveness of the accounting information system has a significant positive effect on

individual performance. Based on the descriptions and results of previous research, the following hypothesis can be formulated:

H1: The effectiveness of the accounting information system has a positive effect on employee performance.

The use of accounting information systems in companies should be supported by the technical capabilities of the system users so that the use of accounting information systems will be able to improve company performance and employee performance. Information system users are an important focus related to the effectiveness of an information system, because information system users know more about the problems that occur in their work (Widyasari and Suardikha, 2015).

The Technology to Performance Chain (TPC) theory states that in order for information systems to have a positive impact on employee performance, the information system must be utilized and in accordance with the work being done. Ensuring that an information system can be utilized properly, it is necessary to have adequate technical skills of the user in using the system.

Based on the Technology Acceptance Model Theory (TAM), the attitude of an accounting information system user is influenced by his perception of the ease of use of the system. The more able the user's perception of an accounting information system is, the more effectively the system will be operationalized so that it has a good impact and is useful for use. Research on the technical ability of the use of information technology on company performance was conducted by Garrison et. al., (2015) where the results of the study state that the technical abilities of information technology users have a positive effect on company performance. Other researchers who examined the effect of AIS users' technical abilities on individual performance were carried out by Dewi (2017) and Dewi and Dewi (2020) who stated that the technical abilities of SIA users had a positive effect on individual performance. Based on the descriptions and results of previous research, the following hypothesis can be formulated:

H2: The technical ability of accounting information system users has a positive effect on employee performance.

Information technology is a means to reduce a problem for organizations because of the inefficiency and effectiveness of a job. The use of information technology is the level of application of the use of information technology that will affect individual performance, in this case technology such as computers has the potential to support performance in making decisions within the company. According to the Technology to Performance Chain (TPC) theory, information technology in order to have a positive impact on employee performance must be utilized appropriately in accordance with the tasks being performed. The Technology Acceptance Model Theory (TAM) states that the attitudes of information technology users will affect their perceptions of users. The better a person's perception of utilizing information technology, the more useful the information technology is used. With the existence of information technology, it is expected that an employee of the company who is the user of the system will produce good and increased output and performance.

Several studies that have been conducted regarding the use of information technology on employee performance, were examined by Kasandra (2016) and Pinatih and Gorda (2017) which stated that the use of information technology has a positive effect on employee performance. These results are empirical evidence that information technology supports all company performance. Another research conducted by Dewantari (2019) also states that the use of information technology has a positive effect on employee performance. Based on the descriptions and results of previous research, the following hypothesis can be formulated:

H3: The use of information technology has a positive effect on employee performance.

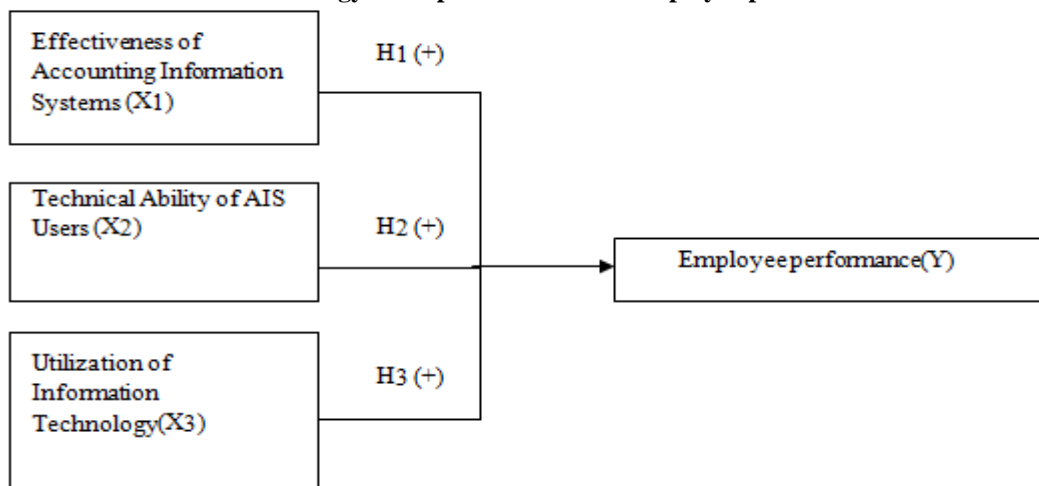


Figure 1. Conceptual Framework

III. RESEARCH METHODS

Research conducted at the branch office of PT. The Bali Regional Development Bank for the southern Bali region uses a quantitative approach in an associative form. This research was conducted at a branch office of PT. Bali Regional Development Bank in the southern Bali region. BPD Bali has 7 branch offices in the southern Bali region. The objects in this study were employees at the BPD Bali branch office in the southern Bali region. The population in this study were all employees at 7 BPD Bali branch offices in the southern Bali region. Determination of the sample in this study was carried out using a type of non-probability sampling with a purposive sampling technique. The data collection method used in this research is by distributing questionnaires. The data analysis technique is multiple linear regression analysis.

IV. RESULTS AND DISCUSSION

Based on predetermined criteria, the number of samples in this study were 147 respondents. The details of determining the sample from this study can be seen in Table 3.

Table 3. Research Sample

N o.	Information	Total
	Number of population members	273
1	Employees who work for less than 1 year	(29)
2	Employees who don't use the system computerized	(56)
3	Employees who do not have positions as head of branches, branch representatives, customer service, tellers and employees who do not have a position in the finance & credit department	(41)
Total Sample		147

Table 4. Results of Multiple Linear Regression Analysis

Variabel	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3,577	0,983		3,638	0,000
Effectiveness of Accounting Information Systems	0,431	0,062	0,329	6,956	0,000
Technical Ability of AIS Users	1,055	0,148	0,350	7,109	0,000
Utilization of Information Technology	0,614	0,104	0,357	5,928	0,000
Adjusted R Square					0,881
Sig. F					0,000

Based on Table 4, the regression equation can be arranged as follows:

$$Y = 3,577 + 0,431X_1 + 1,055X_2 + 0,614X_3 + e \dots \dots \dots (1)$$

The Effect of Accounting Information System Effectiveness on Employee Performance

The first hypothesis (H1) in this study states that the effectiveness of the accounting information system has a positive effect on employee performance at the BPD Bali branch office in the southern Bali region. A positive regression value indicates a unidirectional relationship between the effectiveness of the accounting information system and employee performance. This means that the better the effectiveness of the accounting information system, the employee performance will increase.

These results support the Technology to Performance Chain (TPC) theory, which is related to the relationship between the effectiveness of accounting information systems and employee performance. The TPC theory believes that an effective accounting information system can improve employee performance because an effective accounting information system will produce good financial information and have a positive impact on its users (employees) in making decisions at the BPD Bali branch office in the southern Bali region. These

results are also in line with the TAM theory which states that if the accounting information system is able to meet the needs of its users to do assigned tasks, then the work of employees will certainly become easier with the existence of an accounting information system so that it will have an impact on increasing employee performance.

The results of this study are in accordance with previous research researched by Selamat (2016) and Weddings and Dhamayanti (2018) which states that the effectiveness of using accounting information systems has a positive effect on employee performance, these results indicate that a reliable accounting information system will increase effectiveness in decision making and improve employee performance so as to enable the company to gain a competitive advantage. The results of this study are also in accordance with previous research stated by Suratini (2015) that there is a positive influence between the effectiveness of accounting information systems on individual performance.

The Effect of Technical Ability of Accounting Information System Users on Employee Performance

The second hypothesis (H2) in this study states that the technical ability of accounting information system users has a positive effect on employee performance at the BPD Bali branch office in the southern Bali region. A positive regression value indicates a unidirectional relationship between the technical abilities of accounting information system users and employee performance. This means that the better the technical skills of users of accounting information systems, the better the employee's performance will be.

These results support the Technology to Performance Chain (TPC) theory, which is related to the relationship between the technical capabilities of accounting information system users and employee performance. The TPC theory states that ensuring that an accounting information system is used properly and effectively requires adequate user technical skills so that it has a good impact on employee performance at BPD Bali in the South Bali region. These results are also in line with the TAM theory which believes that the more capable the user (employee) perception of the accounting information system is, the more effectively the system will be operationalized so that it will have a positive impact on its performance.

The results of this study are in accordance with previous studies researched by Garrison et. al., (2015) which states that the technical abilities of information technology users have a positive effect on company performance. The results of this study are also in accordance with previous research stated by Dewi (2017) and ChintiaDewi (2020) that there is a positive influence between the technical abilities of accounting information system users on employee performance.

The Effect of Information Technology Utilization on Employee Performance

The third hypothesis (H3) in this study states that the use of information technology has a positive effect on employee performance at the BPD Bali branch office in the southern Bali region. A positive regression value indicates a unidirectional relationship between the use of information technology and employee performance. This means that the better the use of information technology, the employee performance will increase.

These results support the Technology to Performance Chain (TPC) theory, which is related to the relationship between the use of information technology and employee performance. The TPC theory believes that in order for information technology to have a positive impact on employee performance, the technology must be utilized appropriately in accordance with the tasks performed by employees at BPD Bali in the southern Bali region. These results are also in line with the TAM theory which states that the better a person's perception of utilizing information technology, the more useful information technology is used in an effort to improve employee performance.

The results of this study are in accordance with previous research researched by Kasandra (2016) and Pinatih and Gorda (2017) which state that the use of information technology has a positive effect on employee performance. The results of this study are also in accordance with previous research stated by Dewantari (2019) that there is a positive influence between the use of information technology on employee performance.

V. CONCLUSION

This study aims to determine the effect of the effectiveness of accounting information systems, the technical abilities of accounting information system users and the use of technology on employee performance. The location of this research was conducted at the BPD Bali branch office in the southern Bali region by taking 134 employees as samples. Based on the results and discussion, it can be concluded that the variable of the effectiveness of the accounting information system has a positive effect on the performance of the BPD Bali branch office employees in the South Bali region, the variable of the technical ability of the users of the accounting information system has a positive effect on the performance of the BPD Bali branch office employees in the southern Bali region and the variables the use of information technology has a positive effect on the performance of the BPD Bali branch office employees in the southern Bali region.

Based on the research results and conclusions, the suggestions that can be conveyed are Further researchers are advised to expand the research area to BPD Bali branch offices throughout the Province of Bali or perhaps it could be developed in offices of public sector organizations and private companies in Bali Province that use accounting information systems so that the research results can be generalized. This is because the results of the research might be different if applied to all regions of Bali Province so that the results of the research can later be compared with previous studies. Further researchers can also add independent and moderating variables to expand the scope of the research. This research should be used as a reference in making conceptual contributions to other academics in terms of developing knowledge, especially about the effectiveness of accounting information systems, technical skills of SIA users, utilization of information technology and employee performance. This study found that the effectiveness of accounting information systems, the technical abilities of users of accounting information systems and the use of information technology have a positive effect on employee performance at the BPD Bali branch office in the southern Bali region. From the results obtained, the company should pay more attention to the needs of employees in supporting activities while working, for example, such as the training program provided, it is expected to be able to adjust to daily work so that employees can overcome mistakes caused by the accounting information system itself. It is better if the accounting information system in the BPD Bali branch office in the southern Bali region is maintained so that it can always support access to work for an employee to improve employee performance.

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