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Determinants Of Accounting Information System Performance In Credit Decision-Making: An Empirical Study At Several Branch Offices Of Credit Union Mekar Kasih In South And West Sulawesi

Elsa Brigitha Noviyanti¹, Marselinus Asri^{2*}, Yakobus .K. Bagun³

^{1, 2, 3} Universitas Atma Jaya Makassar.

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***Corresponding author:** Marselinus Asri

Abstract

This study aims to examine and analyze the effects of user involvement, training and education, personal capability, and top management support on accounting information system performance in credit decision-making at several branch offices of Credit Union Mekar Kasih in South and West Sulawesi.

To achieve these objectives, observations, documentation, and questionnaire surveys were conducted. The data were analyzed using multiple linear regression analysis, research instrument testing, classical assumption tests, and hypothesis testing.

The results indicate that user involvement has a significant effect on improving accounting information system performance. Greater employee involvement in operating and using the accounting information system is associated with higher system performance. Training and education also contribute significantly to improving accounting information system performance. Personal capability has a significant effect on accounting information system performance in credit decision-making. In addition, top management support has a significant effect on accounting information system performance in credit decision-making at several Credit Union Mekar Kasih branch offices in South and West Sulawesi.

Keywords: user involvement; training and education; personal capability; top management support; accounting information system performance.

1. INTRODUCTION

1.1 Background

The current era of globalization has resulted in increasingly intense competition across various types of businesses. Consequently, organizations have become increasingly dependent on information

systems that are capable of operating effectively, efficiently, and in a controlled manner while creating competitive advantages. The use of computerized systems for processing organizational data represents an important development in information and

communication technology. Such systems are needed to support operational activities and facilitate the production of accurate and useful decisions.

As the use of computer technology as an information technology tool has increased, accounting data processing has shifted from manual procedures to computerized systems. To evaluate organizational performance, comprehensive financial reports are required; therefore, an information system supported by computer technology is essential.

An information system consists of a series of procedures through which data are collected, processed into information, and distributed to users. It is a combination of people, facilities, and technological tools that receive data inputs and instructions, process and control data, manage important communication networks and transaction processes, and produce outputs for appropriate decision-making and distribution to information users.

One information system that plays an important role in operational activities is the accounting information system (AIS). Krismiaji (2015) states that an accounting information system is a system that processes data and transactions to produce information useful for planning, controlling, and operating a business. To produce information required by decision-makers, an AIS performs several functions, including collecting transactions and other data and entering them into the system, processing transaction data, storing data for future use, producing information through reports, enabling users to access stored data, and controlling the entire process so that the resulting information is accurate and reliable.

An accounting information system is a computer-based application that processes organizational data into useful information for decision-making and problem solving. The implementation of an information system within an organization may result either in successful system implementation or system failure (DeLone and Raymond, as cited in Komara, 2015).

The importance of an appropriate information system for business operations means that selecting and implementing an information system is itself an important organizational decision. Errors in selecting or operating an information system may disrupt business processes and create various forms of organizational loss, including wasted time and lost future revenue opportunities. Such problems may also result from insufficient employee participation in the development of the organization's information system.

These problems can be minimized through an adequate accounting information system in the credit-granting process. In other words, information is required to support the effectiveness of credit provision. An adequate accounting system is expected to ensure that credit-granting activities are properly controlled and prevent unhealthy or inappropriate lending practices.

Several factors need to be considered to improve accounting information system performance. According to Soegiharto and Tjhai Fung Jen, as cited by Almilia and Brilliantien (2008), these factors include user involvement in system development, training and education programs for accounting information system users, personal technical capability, and top management support.

User involvement affects accounting information system performance. Almilia and Brilliantien (2008) argue that more frequent user involvement improves AIS performance because of the positive relationship between user participation in information system development and system performance. Users who

participate in the development process tend to develop a stronger willingness to use the AIS and a greater sense of ownership toward the system, which can subsequently improve system performance.

The second factor affecting AIS performance is training and education. Montazemi (1998), as cited in Komara (2015), explains that training and education are programs organized by organizations to introduce systems to employees. Through training and education, users acquire the ability to identify their information requirements as well as understand the strengths and limitations of information systems. These capabilities can contribute to improved system performance.

The third factor is personal capability. Choe (1996), as cited by Tjhai (2012), found a significant positive relationship between personal technical capability in information systems and accounting system performance. Strong technical capability encourages users to utilize accounting information systems more effectively, thereby improving AIS performance. Users who acquire technical capabilities through education or experience are more likely to experience satisfaction when using accounting information systems and continue using them to support their work.

The fourth factor is top management support. Jen (2012) argues that greater top management support improves AIS performance because of the positive relationship between management support in the development and operation of accounting information systems and AIS performance. DeLone (1992) and Choe (1996) empirically demonstrated that top management support has a positive effect on information system performance through various activities. Top management is responsible for providing general direction for information system activities, and the level of support provided by top management can become an important factor determining the success of information-system-related activities (Raghunathan & Raghunathan, 1988).

This study was conducted at several Credit Union Mekar Kasih branch offices in South and West Sulawesi. Credit Union Mekar Kasih operates in the credit sector based on members' trust, with members holding shares as a form of ownership. All institutional activities are directed toward member welfare. The institution is professionally managed and provides financial services to the wider community through savings, loans, and other financial products specifically designed to serve lower- and middle-income communities.

However, the credit-granting process still faces limitations in credit documentation, which affects the analysis used in making credit decisions for members. This condition may contribute to future difficulties in credit repayment. Therefore, Credit Union Mekar Kasih needs to implement an accounting information system in the credit-granting, credit-input, and credit-development processes. This requires user involvement, training and education adapted to the system conditions of each division, particularly the credit and cashier divisions, adequate personnel capability, and top management support. These factors are expected to improve AIS performance.

1.2 Research Questions

This study addresses the following questions:

1. Does user involvement affect accounting information system performance in credit decision-making?

2. Does training and education affect accounting information system performance in credit decision-making?
3. Does personal capability affect accounting information system performance in credit decision-making?
4. Does top management support affect accounting information system performance in credit decision-making?

1.3 Research Objectives

The objectives of this study are:

1. To examine and analyze the effect of user involvement on accounting information system performance in credit decision-making.
2. To examine and analyze the effect of training and education on accounting information system performance in credit decision-making.
3. To examine and analyze the effect of personal capability on accounting information system performance in credit decision-making.
4. To examine and analyze the effect of top management support on accounting information system performance in credit decision-making.

2. LITERATURE REVIEW

2.1 Accounting Information System Performance

An accounting information system transforms accounting data into information through a computer-based system. This information is communicated to various levels of management to support decision-making. Diana and Setiawati (2011) explain that an accounting information system provides accounting information related to financial transactions by collecting and processing data into outputs.

Susanto (2017) defines an accounting information system as an integrated collection of physical and non-physical subsystems or components that are interconnected and work harmoniously to process transaction data related to financial matters into financial information.

Thus, an accounting information system can be understood as a system consisting of various forms, records, and reports designed to produce financial information required by an organization. Through such a system, management can clearly monitor the organization's financial condition and control the performance of the system being used.

2.2 User Involvement

Every information system should consider its users in order to minimize obstacles arising from incompatibility between the system and the way users operate it. Rusmiati (2012) defines user involvement as the mental and emotional involvement of individuals in a group situation that encourages them to contribute to group objectives.

Frequent user involvement can improve accounting information system performance because of the positive relationship between user involvement in information system development and AIS performance (Jen, 2012).

User participation can occur from the planning and development stages through system implementation. User participation is expected to increase system acceptance by creating realistic expectations regarding system capabilities.

2.3 Training and Education

Individual capabilities and expertise are influenced by formal education and training. Komara (2015) states that organizations developing accounting information systems should provide education and training programs for system users.

Such programs enable users to understand information requirements as well as the capabilities and limitations of information systems. The objective of user education and training is to improve users' knowledge and understanding of the accounting information system they operate.

Training is also an investment in human resources because it improves employees' knowledge, capabilities, and work skills, which can ultimately improve employee performance.

2.4 Personal Capability

Personal technical capability in information systems can be divided into specialist and generalist capabilities. User capability can be measured through the educational level and technical competence of accounting information system personnel.

Jen (2012) argues that higher personal technical capability leads to better AIS performance. Robbins (2016) identifies intellectual ability and physical ability as two dimensions of individual capability. In the context of accounting information systems, user capability can be viewed through knowledge, ability, and skills.

2.5 Top Management Support

Top management represents the central point of an information system because managers use information systems to support decision-making and achieve organizational objectives. Top management has an important role in determining the direction of information system development.

Support provided by top management can be a critical factor in determining the effectiveness of information system adoption and the success of information-system-related activities within an organization.

Top management is responsible for developing broad plans and making strategic decisions. Senior managers are responsible for overall organizational management, with a focus on long-term issues, organizational sustainability, growth, and effectiveness.

2.6 Credit Decision-Making

Decision-making is the outcome of a mental or cognitive process that leads to the selection of a course of action from several available alternatives. A decision ultimately produces a final choice, which may take the form of an action or an opinion regarding the available alternatives.

George R. Terry (2014) defines decision-making as the selection of a particular behavioral alternative from two or more available alternatives. Siagian (2016) describes decision-making as a systematic approach to evaluating alternatives and selecting an action considered appropriate based on the available considerations.

3. HYPOTHESIS DEVELOPMENT

Based on the theoretical framework, the hypotheses are formulated as follows:

H1: User involvement has a positive and significant effect on accounting information system performance.

H2: Training and education have a positive and significant effect on accounting information system performance.

H3: Personal capability has a positive and significant effect on accounting information system performance.

H4: Top management support has a positive and significant effect on accounting information system performance.

4. RESEARCH METHOD

4.1 Research Design

This study uses a descriptive-analytical approach to explain the relationships and effects between independent and dependent variables. The study is explanatory research because it seeks to explain patterns of relationships among the variables and test the formulated hypotheses.

The independent variables are user involvement (X1), training and education (X2), personal capability (X3), and top management support (X4). The dependent variable is accounting information system performance (Y).

4.2 Population and Sample

The population consists of employees working at several Credit Union Mekar Kasih branch offices, totaling 38 employees.

The study uses a saturated sampling technique, in which all members of the population are included as the research sample. Therefore, the sample consists of all 38 employees.

4.3 Data Types and Sources

The study uses qualitative and quantitative data.

Qualitative data include information concerning the general profile of Credit Union Mekar Kasih branch offices, organizational structure, and job descriptions. Quantitative data include employee numbers and other numerical information relevant to the study.

Primary data were collected through questionnaires distributed directly to employees at several Credit Union Mekar Kasih branch offices. Secondary data were obtained from books, literature, internet sources, academic materials, and other relevant references.

4.4 Data Collection

Data were collected through:

1. Observation, involving direct observation of the research locations.
2. Document review, involving the collection of written documents and relevant literature.
3. Questionnaires, distributed to employees working at several Credit Union Mekar Kasih branch offices.

4.5 Data Analysis

The study uses multiple linear regression analysis with SPSS version 23. The analysis includes descriptive statistics, validity testing, reliability testing, classical assumption testing, multiple

linear regression, t-tests, F-tests, and the coefficient of determination.

The regression model is:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

where:

... Y = Accounting information system performance

... X1 = User involvement

... X2 = Training and education

... X3 = Personal capability

... X4 = Top management support

... β_0 = Constant

... β_1 – β_4 = Regression coefficients

... ε = Standard error

5. RESULTS

5.1 Respondent Characteristics

The study involved 38 respondents.

Characteristic	Category	Frequency	Percentage
Age	Under 25	11	28.9%
	26–35	13	34.2%
	36–45	7	18.4%
	46–50	5	13.2%
	Above 50	2	5.3%
Gender	Male	18	47.4%
	Female	20	52.6%
Education	Senior High School	5	13.2%
	Diploma 3	3	7.9%
	Bachelor's degree	30	78.9%
Work experience	Less than 3 years	12	31.6%
	3.1–5 years	14	36.8%
	5.1–10 years	8	21.1%
	More than 10 years	4	10.5%
Marital status	Married	27	71.1%
	Unmarried	11	28.9%

5.2 Validity Test

All questionnaire items for user involvement, training and education, personal capability, top management support, and accounting information system performance were declared valid because their corrected item-total correlation values exceeded the minimum criterion of 0.30.

The corrected item-total correlations ranged from 0.472 to 0.874, indicating that all measurement items met the statistical validity requirement.

5.3 Reliability Test

Variable	Cronbach's Alpha	Standard	Decision
User involvement	0.832	0.60	Reliable
Training and education	0.827	0.60	Reliable
Personal capability	0.806	0.60	Reliable
Top management support	0.845	0.60	Reliable
AIS performance	0.935	0.60	Reliable

All variables have Cronbach's alpha coefficients above 0.60, indicating that the research instruments are reliable.

5.4 Classical Assumption Tests

The Kolmogorov-Smirnov normality test produced a probability value of 0.200, which is greater than 0.05. Therefore, the residuals are normally distributed.

The multicollinearity test indicated that the independent variables did not exhibit problematic multicollinearity based on the tolerance and VIF criteria reported in the study.

The Glejser test indicated that none of the independent variables significantly affected the absolute residual. Therefore, the regression model did not exhibit heteroscedasticity.

5.5 Multiple Linear Regression

The regression results are:

Variable	B	Std. Error	Beta	t	Sig.
Constant	-1.508	1.003	—	-1.504	0.142
User involvement	0.284	0.116	0.299	2.442	0.020
Training and education	0.449	0.131	0.423	3.426	0.002
Personal capability	0.357	0.169	0.266	2.113	0.042
Top management support	0.360	0.152	0.297	2.375	0.024

The estimated regression equation is:

$$Y = -1.508 + 0.284X_1 + 0.449X_2 + 0.357X_3 + 0.360X_4 + \varepsilon$$

All four independent variables have positive coefficients and significance levels below 0.05.

5.6 Coefficient of Determination

The correlation coefficient is $R = 0.737$, indicating a strong relationship between user involvement, training and education, personal capability, top management support, and accounting information system performance.

The adjusted R^2 is 0.488, indicating that 48.8% of the variation in accounting information system performance is explained by the four independent variables included in the model. The remaining 51.2% is explained by other factors outside the research model.

6. DISCUSSION

6.1 User Involvement and AIS Performance

The results show that user involvement has a positive and significant effect on accounting information system performance in credit decision-making.

The findings indicate that greater employee involvement in operating and developing the information system is associated with improved AIS performance. Employee participation is particularly relevant to credit data input and the use of information systems in the credit decision-making process.

The findings are consistent with the Technology Acceptance Model (TAM), which explains how users' perceptions and reactions toward information systems influence their attitudes and behavior toward technology use.

The findings are also consistent with Almlia and Briliantien (2008), who found a positive relationship between user involvement in information system development and accounting information system performance.

6.2 Training and Education and AIS Performance

The findings indicate that training and education have a positive and significant effect on accounting information system performance.

Employees perceive the training programs conducted by Credit Union Mekar Kasih as useful in developing their skills for operating the accounting information system. Training programs provide employees with the skills required to operate the system in credit decision-making.

The study suggests that additional and continuing training programs should be provided, particularly programs focusing on the practical application of the information system.

These findings are consistent with Montazemi (1998), as cited in Komara (2015), who argues that training and education enable users to understand their information requirements and the capabilities and limitations of information systems.

The findings are also consistent with Jen (2012) and previous studies by Amalia et al. (2021), Satria and Dewi (2019), Sulistyawati et al. (2021), and Kaukab and Romadhon (2020).

6.3 Personal Capability and AIS Performance

The results demonstrate that personal capability has a positive and significant effect on accounting information system performance.

Employees generally possess adequate capability to operate computerized systems and applications used in credit processing. Training and work experience have contributed to employees' ability to input data, assess credit applications, and prepare credit-related reports.

The findings indicate that higher personal capability in operating information systems and applications is associated with higher accounting information system performance.

This result is consistent with Choe (1996), as cited in Tjhai (2012), who found a positive and significant relationship between personal technical capability and accounting system performance.

The findings are also consistent with Jen (2012), Robbins (2016), and previous research by Amalia et al. (2021), Marfuah and Handoko (2012), and Kaukab and Romadhon (2020).

6.4 Top Management Support and AIS Performance

The findings show that top management support has a positive and significant effect on accounting information system performance in credit decision-making.

Employees perceive that management has adequate knowledge of the information systems used in the different divisions. Management support contributes to the utilization of the AIS and increases users' satisfaction with the system.

The regression results demonstrate empirically that greater top management support is associated with higher accounting information system performance.

This finding is consistent with Jen (2012), who argues that greater top management support improves AIS performance because of the positive relationship between management support and the development and operation of accounting information systems.

The finding is also consistent with DeLone, Choe, Raghunathan and Raghunathan, and previous studies by Amalia et al. (2021), Saebani and Muliawati (2016), Satria and Dewi (2019), Sulistyawati et al. (2021), Kaukab and Romadhon (2020), and Mudrikah and Luthfi (2019).

7. CONCLUSION

The study concludes that:

1. User involvement has a positive and significant effect on accounting information system performance in credit decision-making. Greater employee involvement in operating the system is associated with better AIS performance.
2. Training and education have a positive and significant effect on accounting information system performance. More extensive employee participation in training and education is associated with improved AIS performance in credit decision-making.
3. Personal capability has a positive and significant effect on accounting information system performance. Employees with stronger capabilities in operating information systems contribute to higher AIS performance in credit decision-making.
4. Top management support has a positive and significant effect on accounting information system performance. Greater management support is associated with better AIS performance in credit decision-making.
5. Regarding respondent characteristics, most respondents were aged 26–35 years, female, bachelor's degree graduates, had 3.1–5 years of work experience, and were married.

8. THEORETICAL IMPLICATIONS

The findings strengthen the Technology Acceptance Model (TAM), which is derived from the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen (1975). TAM explains how users begin to accept and use information technology.

The findings indicate that user involvement, training and education, personal capability, and top management support are associated with accounting information system performance in the context of credit decision-making.

9. PRACTICAL IMPLICATIONS

The findings provide practical implications for financial institutions and other credit-financing organizations seeking to improve accounting information system performance.

In particular, organizations can use the findings as a basis for strengthening user participation, providing continuing training and education, developing employee technical capabilities, and increasing top management support for information system implementation.

10. RESEARCH LIMITATIONS

This study has several limitations. First, the sample is relatively small, consisting of only 38 employees. Second, the research was limited to several Credit Union Mekar Kasih branch offices in South and West Sulawesi. The study did not include comparable organizations as a basis for comparison of accounting information system performance in credit provision.

11. RECOMMENDATIONS FOR FUTURE RESEARCH

Future research is recommended to:

1. Increase the sample size by including more organizations as comparative research settings concerning information system implementation for decision-making.
2. Include additional independent variables beyond user involvement, training and education, personal capability, and top management support, such as perceived usefulness, organizational size, and information system development formalization.

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