International Journal of Economics, Business and Accounting Research (IJEBAR)
Peer Reviewed – International Journal
Vol-7, Issue-1, 2023 (IJEBAR)
E-ISSN: 2614-1280 P-ISSN 2622-4771
https://jurnal.stie-aas.ac.id/index.php/IJEBAR

ANALYSIS OF THE FACTORS INFLUENCING KSPPS ACCOUNTING INFORMATION SYSTEMS PERFORMANCE FOR THE REGIONS OF SEMARANG AND BOYOLALI

Rr. Suprantiniingrum[1], Susi Susanti[2]
University of August 17, 1945 Semarang
E-mail: hmenteri@gmail.com

Abstract: Computer-based accounting information systems have been deployed by savings and loan cooperatives and sharia finance (KSPPS). Numerous issues might arise when using accounting information systems in Islamic savings, loan, and financing cooperatives. Technology-related issues frequently face interference, which also has a negative impact on the functioning of the accounting information system. The purpose of this study is to ascertain how top management support, information technology utilization, and user participation in the development of accounting information systems affect such systems' performance. The population of this study consisted of 17 KSPPS, or savings and loan cooperatives with sharia financing, located in the regions of Semarang and Boyolali. Saturated sampling is the method that is employed. thus, the research sample is 17 KSPPS in total. The research analysis unit is made up of employees who use accounting information systems as many as 62 people. Data analysis technique using multiple linear regression analysis. The data collection method was performed using a questionnaire method using a 5-point Likert scale. The results showed that the variables user involvement in the development of accounting information systems and the support of senior management had a positive and significant effect on the performance of accounting information systems. The information technology use variable has a positive and non-significant effect on the performance of KSPPS accounting information systems in the regions of Semarang and Boyolali.

Keywords: *Performance, Accounting Information Systems, Information Technology.*

Submitted: 2022-12-16; Revised: 2023-02-13; Accepted: 2023-03-16

1. Introduction

Sharia cooperatives are organizational institutions that use accounting information systems in their daily activities. Wardhani (2013), sharia cooperatives are economic enterprises that are solid, democratic, autonomous, participatory, and social in nature whose operations are based on moral principles by considering halal and haram in a business that is run in accordance with sharia. Cooperatives were established to meet consumer needs at relatively lower prices, to provide convenience for consumers who need business capital.

Savings and Loan Cooperatives and Sharia Finance are regulated on the basis of the Order of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No. 16/Per/M.KUKM/IX/2015 Chapter 1 Article 2. Savings and Lending

cooperatives and further sharia financing in the regulation KSPPS are cooperatives whose activities consist of saving, borrowing and financing according to the principles of sharia law, including the management of zakat, infaq/almsgiving and endowments.

Islamic Savings and Loans and Finance Cooperatives (KSPPS) have implemented a computer-based accounting information system, wherein the information system makes it easier for users to perform various tasks related to their jobs. The use of accounting information systems in savings and loan cooperatives and Sharia finance is not immune from the various problems that arise. Problems that often arise due to the use of technology often have malfunctions, which also make the functioning of the accounting information system suboptimal. Problems with the functioning of accounting information systems in savings and loan cooperatives and Sharia finance should be assessed in order to improve business operations.

Accounting information system performance is an evaluation of the implementation of the accounting information system used in a company to provide efficient and accurate accounting (financial and management) information in accordance with the company's objectives. Benchmarks for accounting information system performance can be assessed using two dimensions, namely information user satisfaction and information system utilization (Utami et al. 2016). The involvement of information system users is a form of involvement of subjects who manage a system for organizational purposes and are fully responsible in the development process of accounting information systems. Utami et al., (2016) state that user engagement of accounting information systems are behaviors, statements and activities performed by users in day-to-day operations in an organization, while according to Dewi & Idawati (2019), user engagement is the participation in the system development process by members of the organization or members of the intended user group.

Arini et al., (2017) stated that the basis for the information systems development process is when users are given the opportunity to express opinions and suggestions in the development of the system. Utama & Suardikha, (2009) revealed that information system users who are able to through experience and education can increase satisfaction with the use of accounting information systems and will continue to use them to complete their work.

H1: User involvement in the development of accounting information systems has a positive and significant impact on the performance of accounting information systems.

Halbia (2019), Information technology is a technology used to process data, which includes processing, obtaining, compiling and storing data in various ways to produce quality information. Quality information, meaning information that is relevant, accurate, timely, and used for personal, business, and government needs, and strategic information for decision-making.

Businesses that have advanced information technologies (automated and integrated) and are supported by modern technology support applications should positively impact business continuity by producing timely, accurate and reliable financial reports. Information technology can work effectively if the members of the organization can use the technology well and correctly (Fitriyani, 2014)).

H2: The use of information technology has a positive and significant effect on the performance of accounting information systems.

Fani et al., (2015) stated that top management is required to develop and create value for the firm to improve the performance of the organization. Support from senior management also influences the use of accounting information systems, because the system chosen by senior management should be aimed at moving the company forward. The success of the performance of an accounting information system cannot be separated from the support of top management. The more support from top management, the better the performance of accounting information systems (Rusdi & Megawati, 2019), Fani et al. (2015), Antari et al. (2015), Abhimantra & Suryanawa (2016), Utami et al (2016), Sukmawati & Nugroho (2017), Raditya & Widhiyani (2018), Nugroho et al (2018), Dewi et al (2020), and Farokh & Setyorini (2020).

H3: Top management support has a positive and significant impact on the performance of accounting information systems.

2. Research methods

The population in this study consisted of all savings and loan cooperatives and sharia finance in Semarang and Boyolali areas who were willing to provide survey data of 17 in total. The sampling technique chosen was saturated (census) sampling, a sampling method in which all members of the population are used as samples. The employee data analysis unit using accounting information systems includes managers, branches, customer service and administrators at the local KSPPS with a total of 68 respondents. The data used is primary data by providing questionnaires to the respondents. The questionnaires are constructed using a Likert scale of 5 (five) alternative answers. Data analysis by multiple linear regression.
In this study, 68 questionnaires were distributed. The number of questionnaires distributed and returned can be viewed in the following table:

Table 1. Questionnaire Return Rate

Information	Frequency	Percentage
Number of Questionnaires distributed	68	91%
Unreturned questionnaires	(6)	9%
Questionnaire returned with complete data	62	100%

Source: Processed primary data, 2021

Table 1 above shows that completed questionnaires were 62 questionnaires or 91%, while questionnaires that were not distributed were 6 questionnaires or 9%, so the total number of questionnaires that could be processed was 62 or 91% of the total number of questionnaires distributed.

The working definition of user engagement of information accounting systems is behaviors, statements and activities performed by users in the day-to-day operations in an organization. Utami et al. (2016), with indicators: 1) The degree of participation in the development of accounting information systems. 2) The degree of influence in the development of accounting information systems. 3). The degree of willingness to provide information on the advantages and disadvantages of accounting information systems used in the workplace.

The use of information technology is one of the means to improve business performance in the implementation of accounting information system used, Baig & Gururajan (2011) with

indicators 1) the use of information technology can reduce time in work routinely 2) increase the amount of work result with the same effort 3) The use of information technology can make employees competent.

Senior management support is an obligation of directors, presidents, department heads, managers, etc. within the organization in the form of all the resources necessary to create and develop an existing accounting information system (Nugroho et al. 2018). Indicators are 1) senior management cautions against computer use 2) M has high expectations for use of information systems 3) actively participates in planning the operation of information systems. 4) Top management values employee ideas. 5) General management pays particular attention to the performance of information systems. 6) General management regularly assesses the performance of the accounting information system. 7) Top management supports the process of developing an accounting information system, properly operated in the workplace to increase user satisfaction with the information system.

The performance of the accounting information system is an evaluation of the work products of the users of the information system in the execution of their tasks according to established procedures and produces accounting information that can be used to make decisions so that the objectives of an organization can be achieved. Indicators are 1) Users are comfortable with the existing system. 2) using existing systems, users can perform tasks more easily and efficiently 3) The membership system provides the required information 4) The system is able to produce the correct information on time 5) Employees are interested in use the existing system, 6) The system has inaccurate and reliable organization, 7) Pema security of information systems, 8) The system helps departments run smoothly, 9) Adapts to various new circumstances, 10) Helps the achievement of organizational objectives and missions.

3. Results and Discussion

3.1. Results

The validity test was carried out by making a comparison between the coefficients r calculated and r tables for degree of freedom (df) = n-2 where n is the number of samples and α = 0.05 (Gozali, 2016). The total questionnaires processed in this study were 62 questionnaires. The results of the validity test of each research variable can be seen in the following table:

Table 2. Validity Test Results

Variable	Variable Items	*Corrected Item-Total Correlation*	r-table	Information
User Involvement in the Development of Accounting Information Systems	X1.1	0.810	0.2500	Valid
	X1.2	0.838	0.2500	Valid
	X1.3	0.774	0.2500	Valid
Use of Information Technology	X2.1	0.751	0.2500	Valid
	X2.2	0.713	0.2500	Valid
	X2.3	0.829	0.2500	Valid
	X2.4	0.680	0.2500	Valid
Top Management Support	X3.1	0.703	0.2500	Valid
	X3.2	0.575	0.2500	Valid
	X3.3	0.763	0.2500	Valid
	X3.4	0.746	0.2500	Valid
	X3.5	0.855	0.2500	Valid
	X3.6	0.741	0.2500	Valid
	X3.7	0.809	0.2500	Valid
Accounting Information System	Y1	0.630	0.2500	Valid

Variable	Variable Items	*Corrected Item-Total Correlation*	r-table	Information
Performance	Y2	0.730	0.2500	Valid
	Y3	0.767	0.2500	Valid
	Y4	0.712	0.2500	Valid
	Y5	0.772	0.2500	Valid
	Y6	0.819	0.2500	Valid
	Y7	0.529	0.2500	Valid
	Y8	0.638	0.2500	Valid
	Y9	0.546	0.2500	Valid
	Y10	0.756	0.2500	Valid

Source: Processed primary data, 2021

From Table 2. The validity test results of all question items X1, X2, and Y are valid, which means that the questions in the questionnaire can say something that the questionnaire will measure.

A variable is considered reliable if it gives a Cronbach alpha (α) value > 0.70 (Gozali, 2016), the results of the reliability test are presented in Table 3 below:

Table 3. Reliability Test Results

Variable	*Cronbach's Alpha*	General Criteria	Information
User Involvement in SIA Development	0.733	>0.70	Reliability
Use of Information Technology	0.720	>0.70	Reliability
Top Management Support	0.860	>0.70	Reliability
Accounting Information System Performance	0.877	>0.70	Reliability

Source: Processed primary data, 2021

Based on Table 3, as a result of the reliability test, it can be stated that all measurement concepts are reliable for each variable, which means that the questionnaire used is reliable and consistent and can be used in this study and should be used in further research.

Description of respondents

The characteristics of the respondents by sex from the results of the distribution of the questionnaires are as follows:

Table 4. Characteristics of Respondents Based on Gender

Gender	Frequency	Percentage
Man	24	38.7%
Woman	38	61.3%

Source: Processed primary data, 2021

Table 4 shows that there were 24 male respondents (38.7%) and 38 female respondents (61.3%). The results of the characteristics of respondents by gender suggest that the majority of employees using accounting information systems in KSPPS Semarang and Boyolali regions are women.

The characteristics of the respondents, based on the age of the respondents, resulting from the results of the distribution of the questionnaires, are as follows:

Table 5. Characteristics of Respondents by Age

Age	Frequency	Percentage
20 – 24 Years	7	11.3%
25 – 29 Years	13	21%
30 – 34 Years	19	30.6%
35 – 39 Years	16	25.8%
40 – 45 Years	5	8.1%
≥45 Years	2	3.2%

Source: processed primary data, 2021

Table 5 shows that respondents aged 20-24 were 7 people (11%), aged 25-30 13 people (21%), aged 31-34 19 people (30 .6%), aged 35-16 years (16%) 39 years, 5 years 40-45 years (8.1%) and 2 years ≥ 45 years (3.2%). From the results of the characteristics of the respondents by age, it can be concluded that the majority of employees using accounting information systems in the KSPPS Semarang and Boyolali region are 30-34 years old, as many as 19 people (30.6%).

The characteristics of the respondents based on the recent training obtained from the results of the distribution of the questionnaires are as follows:

Table 6. Characteristics of Respondents Based on Last Education

Education	Frequency	Percentage
Senior High School	13	21%
Diploma	16	25.8%
S1	32	51.6%
S2	1	1.6%
S3	0	0
Other	0	0

Source: Processed primary data, 2021

Table 6 shows that 13 respondents had a college education (21%), 16 people had a diploma education (25.8%), 32 people had a bachelor's degree (51.6%) and 1 person had a master's degree (1st %). The results of characteristics based on recent education suggest that the majority of employees using accounting information systems in the KSPPS regions of Semarang and Boyolali up to 32 people (51.6%) have a bachelor's degree.

Inferential Analysis

The normality test was performed to test whether the confounding or residual variables of the regression model are normally distributed. A good regression model is normally distributed or nearly normally distributed. This test was carried out using the Kolmogorov-Smirnov test by comparing the asymptotic significance with an alpha of 0.05. Based on data processing, the following results are obtained:

Table 7. Normality Test Results

		Unstandardized Residual
N		62
Normal Parameters, b	**Means**	0.000000000
	std. Deviation	2.54547468
Most Extreme Differences	**absolute**	0.122
	Positive	0.122

	Negative	-0.074
Kolmogorov-Smirnov Z		0.964
asymp. Sig. (2-tailed)		0.311

Source: Processed primary data, 2021

Based on the results of the normality test, it is known that the significance value is 0.311 > 0.05, so it can be concluded that the residuals are normally distributed since they satisfied the normal assumptions, the resulting regression model can be used as research.

A good regression model should show no correlation between the independent variables. The results of the multicollinearity test are as follows:

Table 8. Multicollinearity Test Results

Model		**Collinearity Statistics**	
		tolerance	**VIF**
1	**(Constant)**		
	User involvement in SIA development	0.965	1.036
	IT use	0.849	1.178
	Top Management Support	0.843	1,187

Source: Processed primary data, 2021

The results of the multicollinearity test above show that all the independent variables show that the tolerance value is > 0.10 and the VIF value is < 10. It can be concluded that the research data is declared free of multicollinearity.

The heteroscedasticity test is designed to see if there is unequal variance of the residuals from one observation to another. If it has a significance value greater than 0.05, the regression model is declared non-heteroscedastic (Gozali, 2016). The results of the heteroscedasticity test can be found in the following table:

Table 9. Heteroscedasticity Test Results

Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**std. Error**	**Betas**		
1	(Constant)	-6,256	3,094		-2,022	0.048
	User Involvement in SIA Development	0.321	0.185	0.218	1,736	0.088
	IT use	0.188	0.127	0.198	1,478	0.145
	Top Management Support	0.029	0.074	0.052	0.388	0.700

Source: Processed primary data, 2021

The results of the above heteroskedasticity test show that all the independent variables have a value greater than 0.05. These results can be interpreted that the regression model in this study lacks heteroskedasticity and the resulting regression model can be said to be good and can be continued in further research.

The goodness of fit test or often referred to as the model test is a tool for measuring the accuracy of the sample regression function in estimating the true value. The coefficient of determination is used to measure the extent to which the model is able to explain changes in the dependent variable (Gozali, 2016).

Table 10. Coefficient of Determination

Model	**R**	**R Square**	**Adjusted R Square**	**Std. error of the Estimate**
1	0.686a	0.471	0.444	2,610

Source: Processed primary data, 2021

From the above result, the adjusted R-squared value (measure of certainty) is 0.444 (44.4%), which means that user involvement in the development of accounting information systems, the use of information technology and the support of senior management can explain the performance of accounting information systems by 44.4%., while the remaining 55.6% is explained by other variables not examined in the study.

Gozali (2016) stated that the F test was used to see if the existing regression model was feasible or not. This means that the independent variables act together on the dependent variable. The ANOVA table declares the feasible regression model if the calculated F value (Sig.) is less than 0.05 at α of 5%.

Table 11. F test results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	352,125	3	117,375	17,224	0.000b
	residual	395,246	58	6,815		
	Total	747,371	61			

Source: Processed primary data, 2021

Table 11 shows that the calculated F value is 17.244 > F table 2.76 and a significance value of 0.000 < 0.05, so that it can be concluded that the regression model is declared feasible for the analysis tools.

This study uses multiple Ordinary Least Square (OLS) linear regression analysis tools with a significance level of α = 0.05. This analysis tool is used for research involving more than one independent variable, it is also used to process and analyze the data obtained and to test the hypotheses under investigation. Based on data processing, the following results are obtained:

Table 12. Multiple Linear Regression Equations

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error			
1	(Constant)	10.027	5,094		1,968	0.054
	User involvement in SIA development	0.741	0.304	0.237	2,437	0.018
	IT use	0.116	0.210	0.057	0.554	0.582
	Top Management Support	0.682	0.122	0.580	5,579	0.000

Source: Processed primary data, 2021

The following model equation results from Table 12:

$$Y = 10.027 + 0.741\ X1 + 0.116\ X2 + 0.682\ X3 + e$$

The results of the multiple linear regression above can be explained by the fact that the participation of users in the development of accounting information systems, the use of information technology and the support of senior management have an effect positive on the performance of accounting information systems.

Table 12 shows the following results: The value of the regression coefficient of the variable user participation in the development of AIS is 0.741 and a significance value of 0.018 < 0.05, so we can conclude that the variable user participation in the development of AIS (X1) has a positive and significant effect on the performance of accounting information systems (Y). These results show that H1 is accepted.

The value of the regression coefficient of the variable use of information technology is 0.116 1 and a significance value of 0.582 > 0.05, we can conclude that the variable use of information technology (X2) has a positive and non-significant impact on accounting performance. information systems (Y). These results indicate that H2 is rejected. The value of the regression coefficient of the senior management support variable is 0.682 and a significance value of 0.00 < 0.05, so it can be concluded that the senior management support variable (X3) has a positive and significant impact on the performance of the accounting information system a (Y). These results show that H3 is accepted.

3.2. Discussion

The test results of the first hypothesis showed that there was a positive and significant influence between user involvement in the development of accounting information systems on the performance of accounting information systems in the regions of KSPPS Semarang and Boyolali. The results of this test can be interpreted to mean that the higher the level of user involvement, the performance of the accounting information system will improve.

Based on the frequency of evaluation data on the elements of the user engagement variable question, there are several factors that cause user engagement to affect the performance of accounting information systems. Positioning according to the capabilities of employees is an important factor in the development of accounting information systems. Long-serving employees also influence the development of accounting information systems, this is because long-serving employees are accustomed to using the existing system and are directly involved in system developments. From the above results, it can be concluded that the involvement of users in the development of accounting information systems affects the performance of accounting information systems in savings and credit cooperatives and Sharia financing in the regions of Semarang and Boyolali. The involvement of users in the development of accounting information systems is very important because users or users are an important part of the successful implementation and development of a system.

The research results agree with those of Antari et al. (2015), Abhimantra & Suryanawa (2016), Arini et al. (2017) and Farokh & Setyorini, (2020) who assert that user involvement has a positive and significant effect on the performance of accounting information systems, but this study does not corroborate the research results of Abhimantra & Suryanawa (2016), Utami et al. (2016) and Sukmawati & Nugroho, (2017). The discussion section describes the results of data processing, interprets the results logically and links them to relevant reference sources.

The results of the test of the second hypothesis revealed that there was a positive effect and a non-significant effect between the use of information technology on the performance of accounting information systems in the regions of KSPPS Semarang and Boyolali. Based on the above test results, several other elements point to suboptimal use of information technology. According to the respondent's response data, the optimal use of information technology does not affect the increase in work efficiency. Even the use of information technology tends not to lead to a reduction in working time. Employees using information technology always have the same responsibilities according to working hours. Respondents who haven't worked too long may also be an insignificant factor in technology use,

The results of this study support the research conducted by Fitriyani (2014) who found that the use of accounting information technology does not affect the quality of accounting information systems, but this study does not support the conclusions of research by Sukmawati & Nugroho (2017) and Arini et al. (2017).

The results of testing this third hypothesis revealed that there was a positive and significant impact between senior management support on the performance of accounting information systems in KSPPS Semarang and Boyolali regions. The results of this test can be interpreted as meaning that the performance of the accounting information system increases all the more as the level of support from general management is high.

Judging from the responses of respondents indicating that the performance of accounting information systems requires the support of senior management to increase performance. This means that top management support provides support by actively participating in the development of existing information systems, expressing appreciation for each employee's ideas and achievements, and periodically evaluates the performance of accounting information systems.

The results of this study support the research conducted by Fani et al. 2015), Antari et al. (2015), Abhimantra & Suryanawa (2016), Utami et al. (2016), Sukmawati & Nugroho (2017), Arini et al. (2017), Raditya & Widhiyani (2018), Nugroho et al. (2018), Dewi et al. (2020), and Farokh & Setyorini (2020) which state that top management support has a positive and significant effect on the performance of accounting information systems, however this research does not support the results of Hutama's research (2017).

4. Conclusion

The variable involvement of users in the development of accounting information systems has a positive and significant effect on the performance of accounting information systems in the regions of KSPPS Semarang and Boyolali. This result can be interpreted to mean that if user involvement in the development of accounting information systems increases, it can improve the performance of accounting information systems. The hypothesis of the effect of user involvement in the development of accounting information systems on the performance of accounting information systems is accepted.

The information technology usage variable has a positive and insignificant effect on the performance of accounting information systems in KSPPS Semarang and Boyolali regions. This result can be interpreted from the fact that although the use of information technology is positively related to the performance of information systems, the use of technology cannot guarantee that the performance of accounting information systems can function optimally. The hypothesis of the impact of the use of information technologies on the performance of accounting information systems is rejected.

The Top Management Support variable has a positive and significant impact on the performance of accounting information systems in the KSPPS Semarang and Boyolali regions. This result can be interpreted as meaning that the performance of the accounting information system can be improved if the general management gives it its full support. The hypothesis of the influence of the support of general management on the performance of the accounting information systems is accepted.

It is hoped that the Sharia Credit Unions and Finance (KSPPS) in Semarang and Boyolali regions will continue to improve the quality of staff and the information technology used. Staff development is also urgently needed to improve the quality of staff work and should improve the quality of existing accounting information systems. The use of existing technology also needs to be increased so that employees who use technology feel comfortable at work.

Future research should add more variables such as user education and training programs, system development formalities, and other variables that can affect the performance of

accounting information systems, so that they can dig deeper into the performance of accounting information systems in cooperative institutions.

References

Abhimantra, WP, & Suryanawa, IK (2016). Analysis of the Factors Influencing the Performance of Accounting Information Systems. Udayana University Accounting E-Journal, 14(3), 1782–1809.

Almilia, L., & Brilliantien, I. (2007). Factors Affecting the Performance of Accounting Information Systems at Government Commercial Banks in the Surabaya and Sidoarjo Regions. Journal of STIE Perbanas Surabaya, 1–7.

Antari, KRW, Datmika, IP, & Adiputra, IM (2015). Factors Influencing Rural Banks in Buleleng Regency. E-Journal S1 Ak Ganesha University of Education, 3(1), 1484–1486.

Antari, Kadek Rilly Widhi, Diatmika, IPG, & Adiputra, IMP (2015). Factors Influencing the Performance of Accounting Information Systems at Rural Credit Banks in Buleleng Regency. E-Journal S1 Ak Ganesha University of Education, 3(1), 1–12.

Arini, NK, Sunarwati, N., & Sujana, E. (2017). The Influence of Use of Information Technology, User Involvement, User Education and Training Programs, Formalization of System Development on the Performance of Accounting Information Systems at Village Credit Institutions (LPD) in Sibetan, Bebandem and Macang LPDs. E-Journal S1 Ak Ganesha University of Education, 7(1), 1–12.

Baig, AH, & Gururajan, R. (2011). Preliminary Study to Investigation of the Determinants that Effect IS/IT Outsourcing. Journal of Information and Communication Technology Research, Vol. 1(2)(2), 48–55.

Dewi, AR, Masitoh, E., & Dewi, RR (2020). Factors Affecting the Performance of Accounting Information Systems at the Javenir Gift Center. Proceedings of the National Seminar on Accounting, 10, 3–6.

Dewi, IGAR, & Idawati, PD (2019). Factors influencing the performance of the accounting information system (SIA) at the Bali Provincial Health Office. Management Forum Journal, 17(2), 1–11.

Fani, LN, Darmawan, NA, & Purnamawati, IG (2015). The Influence of Information Technology Sophistication, User Technical Capability, and Top Management Support on Accounting Information System Performance Empirical Studies at PT PLN (Persero) North Bali Area (Head Office). E-Journal S1 Ak Ganesha University of Education, 3(1), 1–12.

Farokh, M., & Setyorini, M. (2020). The Effect of User Engagement, Education and Training Programs, Top Management Support on the Performance of Accounting Information Systems at the Library and Archives Service of Pasuruan Regency. Journal of Economic and Business, 1(2), 245–246.

Fitriyani, R. (2014). Effect of Use of Information Technology, User Expertise and User Intensity on the Quality of Accounting Information. Thesis. Bangalore University.

Gozali, I. (2016). Application of Multivariate Analysis with the SPSS Program (8th (ed.)). Diponegoro University Publishing Agency.

Halbia, SZ (2019). The Influence of Information Technology and User Capabilities on

Accounting Information System Performance (Case Study at KCU Conventional Banks in Bandung City). Thesis. Indonesian Computer University.

Hutama, R. (2017). The Influence of System User Involvement, Training and Education Programs, Personal Technical Skills, Top Management Support, and Formalization of Information System Development on Accounting Information System Performance at Commercial Banks in Surakarta City. Scientific Publications.

Jogiyanto. (2009). Information Technology System. CV. Andi Offset.

Jr., Lucas, H. (2012). Analysis, Design and Implementation of Information Systems, (Translation of Ir. Abdul Basith (ed.). Erlangga.

Komara, A., & Ariningrum, H. (2013). Analysis of the Factors Influencing the Performance of Accounting Information Systems. Journal of Accounting and Management Research, 2(1), 55–63.

Law (UU) Number 25 of 1992 Article 1 concerning Cooperatives.

Main, IDG, & Suardikha, IM (2009). Factors Affecting the Performance of Accounting Information Systems at Village Credit Institutions. Udayana University Accounting E-Journal, 3(3), 728–746.

Mulyadi. (2012). Accounting System. Salemba Four.

Nugroho, AA, Astuti, DSP, & Kristianto, D. (2018). The Effect of Information Technology, User Technical Capability, Top Management Support and Task Complexity on Accounting Information System Performance. Journal of Accounting and Information Technology Systems, 14(4), 507–518.

Rachmawati, IK (2008). Human Resource Management (Pert Edition). CV. Andi Offset.

Raditya, IDG, & Widhiyani, NL (2018). The Influence of Organizational Culture, Top Management Support, and Utilization of Information Technology on Accounting Information System Performance. University Accounting E-Journal

Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia No 16/Per/M.KUKM/IX/2015 Chapter 1 Article 2.

Rouibah, K., Hamdy, HI, & Al-Enezi, MZ (2009). Effect of management support, training, and user involvement on system usage and satisfaction in Kuwait. Industrial Management and Data Systems, 109(3), 338–356.

Rusdi, D., & Megawati, N. (2019). Analysis of Factors Influencing the Performance of Accounting Information Systems (AIS). Sultan Agung Scientific Magazine, 49(125).

Soegiharto. (2001). Influence Factors Affecting The Performance Of Accounting Information System. International Journal of Business, III No. 2, 177–202.

Sugiyono. (2015). Business Research Methods. Alphabeta.

Sukmawati, R., & Nugroho, D. (2017). The Influence of Use of Information Technology, User Involvement and Top Management Support on Accounting Information System Performance (Case Study on CV Jaya Motor). Accounting Global Journal, 1(1), 77–92.

Utami, S. C, Astuti, DS, & Sunarko, M. (2016). The Influence of Information System User Capability, User Involvement, and Top Management Support on Accounting Information System Performance at PT BTPN Area Surakarta. Journal of Accounting and Information Technology Systems, 12(2), p. 208-220.

Utami, Shendy Cahyaning, Astuti, DSP, & Sunarko, MR (2016). The Influence of Information System User Capabilities, User Involvement, and Top Management

Support on Accounting Information System Performance. Journal of Accounting and Information Technology Systems, 12(2), 208–220.

Wardhani, C. (2013). The Role of Savings and Loans Cooperatives and Sharia Financing (Kspps) in Community Economic Empowerment (Study at BMT Fajar Bandar Lampung Branch). Journal of Chemical Information and Modeling, 53(9), 1689–1699.