

THE EFFECTIVENESS OF ACCOUNTING INFORMATION SYSTEMS ON SAVE AND LOAN COOPERATIVES IN TABANAN DISTRICT

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ABSTRACT

The effectiveness of the accounting information system has a positive influence on the company. Many accounting information systems are offered with the aim of making it easy for accountants to produce information that is reliable, timely, accurate, complete and understandable. This study aims to determine the effect of incentives, work experience, task complexity, skills and the sophistication of information technology on the effectiveness of accounting information systems in savings and loan cooperatives in the Tabanan sub-district. The population of this research is 73 savings and loan cooperatives in Tabanan sub-district. The sample in this study were 24 savings and loan cooperatives in the Tabanan sub-district, the respondents in this study were employees who were directly involved in the use of the accounting information system, namely the head/manager of the savings and loan cooperative, the bookkeeping department, and the cashier of the savings and loan cooperative. So that the number of respondents in this study were 72 employees of savings and loan cooperatives, which were determined based on the purposive sampling method. The analytical tool used to test the hypothesis is multiple linear regression analysis. The results showed that the task complexity and skill variables had a positive effect on the effectiveness of the accounting information system, while the incentive variables, work experience, and information technology sophistication had no effect on the effectiveness of the accounting information system.

Keywords: Incentives, Work Experience, Task Complexity, Skills, Information Technology Sophistication, Effectiveness of Accounting Information Systems.

INTRODUCTION

The development of information technology has had an impact on people's lives. The existence of increasingly sophisticated information technology allows humans to obtain information from far away places in a short time and at a fairly low cost. Computer-based information processing began to be known to people and until now there has been a lot of software that people can use as a data processing tool to produce information. Therefore, information technology can bring up a system that is commonly called an information system.

Information systems play a role in the accounting field because systems in processing computer-based accounting information are widely offered with the aim of making it easier for accountants to produce reliable, timely, accurate, complete, and reliable information. understood. Users of information systems can increase the company's competitiveness so that they are not left out in their environment (Kustono, 2011). The effectiveness of accounting

information systems can measure the competitive advantage that can be created by the company. Increasing the effectiveness of accounting information systems requires the role and participation of management in supporting the implementation and development of accounting information systems.

The effectiveness of an accounting information system is a measure that provides an overview of the extent to which the target can be achieved from a set of resources that are arranged to collect, process, and store electronic data, then turn it into useful information and provide the required formal reports both in quality and quantity time (Sajady & Hasben, 2008). There are many factors that determine the level of effectiveness of an accounting information system implemented by the company. These factors are also variables in this study, namely incentives, work experience, task complexity, skills and information technology sophistication.

Incentive is a means of motivating in the form of material, which is given as a stimulus or incentive intentionally to workers so that in them a great spirit arises to increase their work productivity in the organization.

Work experience is the period or length of time a person works in an agency, office, or so on, (Erna, 2015). A person's experience greatly affects the performance of an individual because the longer the work experience he has, the person will have a better level of expertise in his field.

Task complexity is one of the factors in the work environment that also affects the development of information systems. Skill is an ability, talent or skill possessed by a person, which can support them when they are involved in the learning process in the field.

The sophistication of information technology today has rapid development and is even capable of producing a variety of system technologies designed to assist human work in producing the best quality information for effective decision making.

Cooperatives are one of the ideal forms of people's economic organization. In the implementation of cooperatives, cooperatives have their own policies and principles, namely kinship and mutual cooperation in accordance with article 33 paragraph 1 of the 1945 Constitution. The development of cooperatives is currently supported by the development of micro, small and medium scale businesses (MSMEs) in Bali. Microfinance Institutions play a role in supporting MSME activities, so that they are very much needed by the community, one of which is a savings and loan cooperative. Savings and loan cooperatives are cooperatives that are engaged in the business of raising capital through deposits collected regularly by members who need funds. There are many healthy, quality and outstanding savings and loan cooperatives in Bali Province, especially in Tabanan District. However, there are still some cooperatives that are not healthy and can be said to be inactive in Tabanan District. Cooperatives that are not active due to lack of human resources (managers), limited capital, competitors, cultural problems and inadequate technology, so that many cooperatives are unable to compete in the growing flow of technology. Should the existence of information technology that is growing can provide benefits to employees, where with the existence of information technology will make it easier for employees to complete a task (financial report). so that many cooperatives are not able to compete in the growing flow of technology. Should the existence of information technology that is growing can provide benefits to employees, where with the existence of information technology will make it easier for employees to complete a task (financial report). so that many cooperatives are not able to compete in the growing flow of technology. Should the existence of information technology that is growing can provide benefits to employees, where with the existence of information technology will make it easier for employees to complete a task (financial report).

Cooperatives that have not completed financial reports on time, then the cooperative cannot carry out RAT (Annual Member Meeting). Cooperatives that do not implement the RAT and do not report the results to the Cooperatives and SMEs Office of Tabanan Regency, then the cooperative is declared inactive and can be dissolved at any time. Therefore, in this study the Savings and Loans Cooperative was chosen in Tabanan District because researchers wanted to know the application of SIA to savings and loan cooperatives in Tabanan District. If the information system in the cooperative is good, the cooperative will be able to compete with other financial institutions by maintaining its superiority and improving the quality of service to customers. so that customers remain satisfied with the services provided so that they do not switch to transactions at other financial institutions in Tabanan District. Based on the background of the problem that has been described, the researchers are interested in conducting research on "The Effectiveness of Accounting Information Systems in Savings and Loan Cooperatives in Tabanan District".

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) this model states that users system will use the system with ease and benefit him. The TAM theory was adopted from the TRA Model (*theory of reasoned action*) developed by Ajzen & Fishbein (1975), is a theory that explains that a person's perception of something will determine attitudes and behavior behavior that person. The purpose of TAM is to be able to explain the main factors of information technology user behavior towards the acceptance of information technology users themselves. This model illustrates that information system users will be influenced by the usefulness variable and the ease of use variable, both of which have high determinants and empirically tested validity.

In general, effectiveness is defined as a measure of the achievement of success for the goals set (Ratnaningsih, 2014). Effectiveness is how a company can achieve the desired goals in a timely and efficient manner giving things that are in accordance with what is expected by using the resources and facilities owned by the company. The effectiveness of the use and implementation of accounting information systems in a company can be seen from how the users of the system that able to identify data, access data, and interpret data well.

Incentives are one way to improve individual employee performance and enable all employees to feel the prosperity or success of the company. According to Panggabean (2005:77), incentives are direct rewards paid to employees for achievements that exceed the specified standards.

Experience is a learning process and growth development of behavioral potential, both from formal and non-formal education. Experience will determine skills in carrying out a particular task. Ismanto (2005:24) experience is knowledge or skills that have been known and mastered by someone as a result of actions or work that has been done for a certain time.

Libby & Lipe (1992) stated that task complexity can be used as a tool in improving the quality of work. According to Darmin & Asmara (2011), task complexity is defined as the perceived level of innovation something relatively difficult to understand and use. The complexity of the task stems from the user's environment and is related to the ambiguity and uncertainty that exists in the business world.

According to Wiartama (2015) skill is an ability, talent, or skill that is in every human being. Skill is an ability that is carried out non-technically, meaning that it is not formed or not look its existence. Skills can also be said as personal and interpersonal skills.

Information technology is a technology that focuses on the use of computers and technology related to the regulation of information sources (Ikhsan & Teddy, 2008:25). Alignment between business strategy and information technology, information resources will support business goals and gain profits in the use of information technology strategies (Alannita, 2013).

Hypothesis Development

The Effect of Incentives on the Effectiveness of Accounting Information Systems

Incentives are one way to improve individual employee performance and allow all employees to feel the prosperity or success of the company (VeithzalRivai, 2013). This shows that the higher the incentives given to employees, the higher the effectiveness of using accounting information systems. Sutariyani (2018); Pramidewi (2018) state that incentives have an effect positive on the effectiveness of accounting information systems. Based on the description above, the following hypothesis can be formulated:

H1 : Incentives have a positive effect on the effectiveness of accounting information systems

The Effect of Work Experience on the Effectiveness of Accounting Information Systems

Work experience shows an ability or skill that a person has (Marwansyah, 2014). The experience of an employee can usually increase a person's confidence in carrying out their duties and obligations. Experience can be seen as an important factor in predicting employee performance. This shows that the more work experience an employee has, the more effective the AIS is used, because work experience is a job or position that has been previously occupied by someone for a certain period of time, so employees who have work experience will find it easier to understand the job. compared to employees who do not have work experience. Wiartama (2015); Dewi (2017); Sujati (2018); Saputra (2019) states that work experience has a positive effect on the effectiveness of accounting information systems. Based on the description above, the following hypothesis can be formulated:

H2: Work Experience Has a Positive Effect on the Effectiveness of Accounting Information Systems

The Effect of Task Complexity on the Effectiveness of Accounting Information Systems

The complexity of the task in the use of accounting information systems will help us to be more focused and focused in carrying out the tasks we are doing, so the complexity of the task will make a job more effective, especially in terms of using information systems, (Jamila, et al, 2007). Dika & Wirawati (2018); Putra (2019) stated that the task complexity variable has a positive effect on the effectiveness of accounting information systems. Based on the description above, the following hypothesis can be formulated:

H3: Task Complexity Positively Affects the Effectiveness of Accounting Information Systems

The Effect of Skills on the Effectiveness of Accounting Information Systems

Skill is a person's ability to apply knowledge into the form of action. Someone's skills reflected from how well a person performs an activity such as operating an equipment, communicating effectively or implementing a business strategy, (Kandou, 2016). With the

skills possessed, someone means having the ability to operate a job easily and carefully. Wiartama (2015); Dewi (2017) state that skills have a positive effect on the effectiveness of accounting information systems. Based on the description above, the following hypothesis can be formulated:

H4: Skills Positive Effect on the Effectiveness of Accounting Information Systems

The Effect of Information Technology Sophistication on the Effectiveness of Accounting Information Systems

Advances in information and communication technology have made accounting information systems an important tool in a highly competitive business world (Ogah, 2013). Sophisticated Information Technology (IT) can provide support for administrative services, as well as to assist decision making. The higher the level of sophistication of the information technology of a system, the easier it will be for someone to do his job to produce fast and accurate information. Mutiari, et al., (2017); Saputra (2019); Putri & Kansa (2019), state that the sophistication of information technology has a positive effect on the effectiveness of accounting information systems. Based on the description above, the following hypothesis can be formulated:

H5: sophistication Information Technology has a Positive Effect on the Effectiveness of Accounting Information Systems

RESEARCH METHODS

The location of this research is the Savings and Loan Cooperative in Tabanan District. The object of this research is saving cooperative employees in Tabanan sub-district by paying attention to incentive factors, work experience, task complexity, skills and sophistication of information technology. The population in this study were 73 savings and loan cooperatives in Tabanan District. Determination of the number of samples using purposive sampling method. So the number of samples obtained as many as 24 savings and loan cooperatives, provided that each savings and loan cooperative is given 3 questionnaire for employees who directly use the accounting information system, namely the head/manager of the savings and loan cooperative, the bookkeeping department, and the cashier of the savings and loan cooperative. So total sample in this study as many as 72 respondents were employees of savings and loan cooperatives in Tabanan sub-district. Sources of data in this study are primary data and secondary data. Data collection methods used in this research are questionnaire method, documentation method and interview method. The data analysis technique used in this research is multiple linear regression analysis.

RESULTS AND DISCUSSION

Multiple Linear Regression Analysis

This analysis is used to determine whether there is an effect of independent variables, namely Incentives, Work Experience, Task Complexity, Skills, Sophistication of Information Technology on the dependent variable of Accounting Information System Effectiveness. Multiple linear regression analysis was processed using SPSS. The results of multiple linear regression analysis in table 4 are as follows:

Table 1 MULTIPLE LINEAR REGRESSION ANALYSIS TEST RESULTS							
Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	5,822	3,867		1,506	0.137		
IN	0.084	0.114	0.075	0.739	0.463	0.791	1,264
WE	0.079	0.080	0.105	0.978	0.331	0.702	1,425
TC	0.290	0.108	0.313	2,683	0.009	0.597	1,676
SK	0.225	0.080	0.357	2,817	0.006	0.506	1,976
ITS	0.014	0.200	0.007	0.068	0.946	0.681	1,467

a. Dependent Variable: EAIS

Source: Processed Data, 2020

Based on table 1, it can be seen that the multiple linear regression equations produced are as follows:

$$\text{EAIS} = 5.822 + 0.084 \text{ IN} + 0.079 \text{ WE} + 0.290 \text{ TC} + 0.225 \text{ SK} + 0.014 \text{ ISE} + e$$

Based on the regression equation, it can be seen that the constant value of 5.822 means that it indicates that if the value of incentives (X1), work experience (X2), task complexity (X3), skills (X4), information technology sophistication (X5) is equal to zero or constant, then the value of the accounting information system effectiveness variable (Y) is 5.822.

The incentive variable has a regression coefficient value of 0.084 with a significance value of 0.463 which is greater than 0.05. This shows that incentives have no effect on the effectiveness of accounting information systems. The work experience variable has a regression coefficient value of 0.079 with a significance value of 0.331 which is greater than 0.05. This shows that work experience has no effect on the effectiveness of accounting information systems. The task complexity variable has a regression coefficient value of 0.290, meaning that if the task complexity value increases by 1 unit, then the value of the effectiveness of the accounting information system will increase by 0.290 units assuming the other independent variables are constant. The skill variable has a regression coefficient value of 0.225, meaning that if the value of skill increases by 1 unit, then the value of the effectiveness of the accounting information system will increase by 0.225 units assuming the other independent variables are constant. The work sophistication of information technology has a regression coefficient value of 0.014 with a significance value of 0.946 which is greater than 0.05.

Model Feasibility Test

Simultaneous Test (F Test)

The results of the f test can be seen in table 2 as follows:

Table 2 F. TEST RESULTS					
ANOVA ^b					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	130,792	5	26,158	11,456	0.000a
Residual	150.708	66	2,283		
Total	281,500	71			

Source: Processed Data, 2020

Based on the results of the F test in table 2, it can be explained that the F-count value is 11.456 with a significance of 0.000 which is smaller than 0.05, so it can be concluded that the variables of incentives, work experience, task complexity, skills, and information technology sophistication are all together. Has a significant effect on the effectiveness of accounting information systems.

Coefficient of Determination (Adjusted R²)

The results of the coefficient of determination (R²) can be seen in table 8 as follows:

Table 3 COEFFICIENT OF DETERMINATION TEST RESULTS (R ²)				
Model Summaryb				
Model		R Square	Adjusted R Square	Std. Error of The Estimate
	0.682a	0.465	0.424	1.51111

Source: Processed Data, 2020

Based on the results of the coefficient of determination (R²) in table 3, it can be seen that the Adjusted R Square value is 0.424. This shows that 42.4% of the variation in the effectiveness of accounting information systems is influenced by the variables of incentives, work experience, task complexity, skills, and information technology sophistication, while 57.6% is explained by other variables not included in the regression model.

Test Statistics (t)

Based on the results of data analysis in table 4 above, the results of the t test are as follows: the incentive variable is 0.739 with a significance value of 0.463 which is greater than 0.05. This shows that incentives have no effect on the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. The results of the t-test of the work experience variable are 0.978 with a significance value of 0.331 which is greater than 0.05. This shows that work experience has no effect on the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. The result of the t-test of the task complexity variable is 2.683 with a significance value of 0.009 which is smaller than 0.05 with a positive coefficient sign. This shows that the complexity of the task has a positive effect on the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. The result of the t-test of the skill variable is 2.817 with a significance value of 0.006 which is smaller than 0.05 with a positive coefficient sign. This shows that skills have a positive effect on the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. The results of the t-test of the information technology sophistication variable are 0.068 with a significance value of 0.946 which is greater than 0.05. This shows that the sophistication of information technology has no effect on the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District.

DISCUSSION OF RESEARCH RESULTS

The Effect of Incentives on the Effectiveness of Accounting Information Systems in Savings and Loan Cooperatives in Tabanan District

The first hypothesis states that incentives have a positive effect on the effectiveness of accounting information systems. Based on the results of the t test, it can be seen that the significance level for the incentive variable is 0.463 which is greater than 0.05. This shows that H1 is rejected, which means that incentives have no effect on the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. The results of this study are different from those of Sutariyani (2018); Pramidewi (2018) which state that incentives have an effect positive on the effectiveness of accounting information systems. However, it is supported by research conducted by Kusuma Dewi (2018); Kristen (2018) which states that incentives have no effect on the effectiveness of accounting information systems.

The Effect of Work Experience on the Effectiveness of Accounting Information Systems in Savings and Loan Cooperatives in Tabanan District

The second hypothesis states that work experience has a positive effect on the effectiveness of accounting information systems. Based on the results of the t test, it can be seen that the significance level for the work experience variable is 0.331 which is greater than 0.05. This shows that H2 is rejected, which means that work experience does not affect the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. The results of this study differ from those of Wiartama (2015); Dewi (2017); Sujati (2018); Saputra (2019) which state that work experience has a positive effect on the effectiveness of accounting information systems. However supported by research conducted by Sutariyani (2018); Sukma (2019) which states that work experience has no effect on the effectiveness of accounting information systems.

The Effect of Task Complexity on the Effectiveness of Accounting Information Systems in Savings and Loan Cooperatives in Tabanan District

The third hypothesis states that task complexity has a positive effect on the effectiveness of accounting information systems. Based on the results of the t test, it can be seen that the significance level for the task complexity variable is 0.009 which is smaller than 0.05. This shows that H3 is accepted, which means that the complexity of the task has a positive effect on the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. The results of this study support research conducted by Dika & Wirawati (2018); Putra (2019) stating that the task complexity variable has a positive effect on the effectiveness of accounting information systems.

The Effect of Skills on the Effectiveness of Accounting Information Systems in Savings and Loan Cooperatives in Tabanan District

The fourth hypothesis states that skills have a positive effect on the effectiveness of accounting information systems. Based on the results of the t test, it can be seen that the level of significance for variables skill of 0.006 which is smaller than 0.05. This shows that H4 is accepted, which means that skills have a positive effect on the effectiveness of the accounting

information system at the Savings and Loans Cooperative in Tabanan District. The results of this study support research conducted by Wiartama (2015); Dewi (2017) stating that the skill variable has a positive effect on the effectiveness of accounting information systems.

The Effect of Information Technology Sophistication on the Effectiveness of Accounting Information Systems in Savings and Loan Cooperatives in Tabanan District

The fifth hypothesis states that the sophistication of information technology has a positive effect on the effectiveness of accounting information systems. Based on the results of the t test, it can be seen that the significance level for the variable of information technology sophistication is 0.946 which is greater than 0.05. This shows that H5 is rejected, which means that the sophistication of information technology has no effect on the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. The results of this study are different from research by Mutiari, et al., (2017); Saputra (2019); Putri & Kansa (2019), which state that the sophistication of information technology has a positive effect on the effectiveness of accounting information systems. However, supported by research conducted by Dewi & Kharisma (2018).

CONCLUSION

Based on the results of the analysis and discussion that have been carried out previously, it can be concluded as follows: (1) Incentives do not affect the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. Each employee has an obligation to carry out their respective duties regardless of the presence or absence of incentives. (2) Work experience has no effect on the effectiveness of the accounting information system at the Savings and Loan Cooperative in Tabanan District. Work experience does not affect the effectiveness of the accounting information system, because not all employees have a long service period, but employees are able to understand the tasks of a job they are currently doing and master the skills and knowledge of the field they are engaged in. (3) The complexity of the task has a positive effect on the effectiveness of the accounting information system at the Savings and Loan Cooperative in Tabanan District. The system used in a cooperative is able to cope with a very complex task, with the system it can make employees more focused and focused on the tasks they are doing so that it can make it easier for employees to complete tasks. (4) Skill has a positive effect on the effectiveness of the accounting information system in Savings and Loan Cooperatives in Tabanan District. Skill is one of the supporting factors to improve performance with this system, employees can be more focused and focused on the tasks they are doing so that it can make it easier for employees to complete tasks. (4) Skill has a positive effect on the effectiveness of the accounting information system at the Savings and Loan Cooperative in Tabanan District. Skill is one of the supporting factors to improve performance With this system, employees can be more focused and focused on the tasks they are doing so that it can make it easier for employees to complete tasks. (4) Skill has a positive effect on the effectiveness of the accounting information system at the Savings and Loan Cooperative in Tabanan District. skill is one of the supporting factors to improve performance employees or employees in the use of accounting information systems. With the skills possessed, someone means having the ability to operate a job easily and carefully. (5) The sophistication of information technology does not affect the effectiveness of the accounting information system at the Savings and Loans Cooperative in Tabanan District. The sophistication of information technology does not affect the effectiveness of the accounting information system, because in

using the system other factors are needed outside of technological sophistication such as training, abilities and education so that they feel confident in using the system.

Based on the conclusions of the research, the suggestions that can be submitted are as follows; (1) This study shows that Task Complexity and Skills affect the Effectiveness of Accounting Information Systems in Savings and Loans Cooperatives in Tabanan District. It is hoped that the Savings and Loans Cooperative will be able to maintain and improve the performance of employees involved in the use of accounting information systems so that employee performance can improve organized. (2) This research is expected to provide input and consideration to the Savings and Loans Cooperative in Tabanan District in particular to further increase the variables of incentives, work experience, and the sophistication of information technology so that the effectiveness of information systems is increasing. Incentive payments to employees should be adjusted to the employee's performance in order to motivate the employee so as to increase effectiveness in the use of accounting information systems. Other than that, it is recommended that the Savings and Loans Cooperative in Tabanan District provide training and education programs to its employees in terms of using an accounting information system that is adapted to the work carried out daily so that employees can overcome errors or mistakes that can be caused by the accounting information system itself. (3) The Savings and Loans Cooperative in Tabanan District is expected to continue to design and evaluate the information system used so that it can improve service to customers and can produce fast and accurate information. (4) Limitations in this study, namely in this study respondents were only limited to managers,

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