

## The Influence of Accounting Information System Implementation on Financial Performance at PT Bank Pembangunan Daerah Jawa Timur, Tbk

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### Abstract

The financial performance of a company is crucial in providing information to investors. A company's performance can be assessed from its financial statements, which serve as a benchmark to determine how the company achieves the results it has aimed for. As an evolving organization, the company is expected to carry out its activities in line with the vision, mission, and objectives established by management. The purpose of this study is to examine the impact of the implementation of the Accounting Information System on financial performance at PT Bank Pembangunan Daerah Jawa Timur, Tbk. The research method used in this study is qualitative, supported by textual explanations and images to provide a deeper understanding of the scholarly work. According to the research findings, it can be concluded that the implementation of the accounting information system has a significant effect on the financial performance at PT Bank Pembangunan Daerah Jawa Timur. This study indicates that proper and effective implementation of the accounting information system can improve a company's financial performance, which can then be understood by stakeholders.

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### INTRODUCTION

One of the most important tools for business operations in this era of globalization is the information system. Romney and Steinbart (2015) state that the implementation of a technology-based information assurance system in companies can benefit users by providing various forms of financial information for events, business planning, and employee training, which ultimately influences the company's ability to enhance workforce participation overall. The purpose of implementing an accounting information system is to improve the effectiveness and efficiency of the organization, both in financial and non-financial performance. Improvements in financial and non-financial performance can be assessed through the implementation of accounting information systems, which are measured based on user satisfaction with system design, management, and decision-making (Romney & Steinbart, 2015). Managers have the responsibility to maintain the integrity of their operations and manage the organization so that its goals can be achieved.

The Accounting Information System (AIS) not only serves as a management tool for collecting, analyzing, and making decisions, but also functions as a means to address

issues already resolved by management at lower levels as a tool for processing the company's financial performance data. The AIS is expected to provide general business information needs, particularly related to financial data, as a means of generating critical and strategic insights. It is expected that the AIS will provide timely, accurate, and appropriate information.

Mulyadi (2008) states that the components of an accounting information system include formulas or records such as journals, ledgers (general and subsidiary), and financial statements. Forms are documents used to record transactions; the journal is the initial recognition form used in recording, categorizing, and organizing financial data and others. On the other hand, the general ledger consists of records used to verify the financial information already recorded in the journal. If the financial information in the ledger needs to be expanded, it may be placed in a book called a subsidiary ledger. This guide for beginners consists of reference materials that reflect financial information found in related references in large volumes of books. According to Sri Mulyani (2021), a good system must be supported by a good database. Thus, in the processing process, data will be stored properly to become information. Of course, the technology used should harness technology capable of providing accurate and clear information.

To increase the profitability of any business, managers must be able to analyze situations, recognize problems, make appropriate adjustments, and carry out the necessary adaptation processes. Management is also required to maintain integrity in their operations and manage the business. To achieve this goal, accurate and integrated information systems for auditors are needed. The information filing system is one aspect of an organization's financial management system that requires consideration as it potentially contributes positively to enhancing the overall system performance. Information obtained from the information system is a valuable asset for an organization as it helps managers formulate decisions. The information available and used by management greatly aids them in performing their tasks, and as a result, productivity is expected to increase (Syamsul Bhaari et al., 2015).

The results of the accounting process include financial records such as the statement of financial position, profit and loss statement, changes in income statement, audit reports on production costs, and inventory reports. When there is an accounting information system, the application of financial data becomes more accurate and efficient for financial statement users, making the delivery of financial information more effective. To achieve the company's desired goal, which is to obtain profit, the information system used must be clear and appropriate. PT Bank Pembangunan Daerah Jawa Timur, Tbk, a company in the banking sector, has implemented an Accounting Information System in both its operational activities and financial reporting. With this financial information system, stakeholders are able to assess and measure the financial performance of the company.

System. Ramney (2015) states that a system consists of two or more components that

work together continuously to achieve a specific goal. He also mentions that a company is a system composed of several departments that function as subsystems supporting the company's main system. On the other hand, another source defines a system as a type of network between processes that are continuously interconnected and collaborate to perform tasks or achieve specific goals. Based on these two perspectives, it can be concluded that a system can be described as a collection of subsystems, components, or elements that work together to produce the desired results mentioned above (Sri Mulyani, 2021).

Accounting Information System (AIS). Wulandari et al. (2022) state that the Accounting Information System is an application of the management information system related to accounting activities and calculations of a company. This accounting information system is very helpful for accountants, especially during the year-end closing period. With the AIS, all transactions throughout the year are stored within the system. The first step in understanding the importance of an information assurance system is to comprehend it. Information about a company's finances is useful to many stakeholders. There are two crucial and reliable groups that can be classified as internal and external organizations. An effective internal team involved in currency transactions is essential in determining the company's growth (Hastuty HS et al., 2023).

Thus, we can conclude that the information ownership system is a subsystem responsible for collecting, expanding, organizing, analyzing, and distributing suitable financial information to economic users. The Accounting Information System plays a vital role in business as it organizes data and transforms it into a format that can help businesses provide useful information for decision-making.

Financial Performance. Financial performance is an analysis used to determine how well a company has been operating based on established rules. Every company has the objective of maximizing profits. If a company achieves this goal, it can be considered to have good business performance (Dr. F. Hutabarat, 2020).

The Relationship Between AIS and Financial Performance. As postulated by Syamsul Bahri et al. (Sutrisno, 2009), financial performance is a method used by companies at a specific point in time to monitor the health of the organization. To enhance this type of work, managers must have the ability to observe and apply logic, recognize patterns, make choices, and implement the proper adaptation processes. To achieve this goal, accurate and integrated information systems for auditors are needed. One aspect of the organizational control system that should be considered is the accounting information system, and it is hoped that this will contribute positively to the success of a sustainable system.

## **METHODOLOGY**

The research method used in this paper is a qualitative method with a descriptive research approach, utilizing texts, images, and books or articles that explain the Accounting Information System. This study was conducted at PT Bank Pembangunan Daerah Jawa Timur, Tbk Kraksaan, located at Jln Panglima Sudirman, Kraksaan Subdistrict, Probolinggo Regency. The data used in this research consists of primary and secondary data. The primary data was obtained through interviews and field observations. The researcher conducted direct observations at PT Bank Jatim by interviewing informants with several questions. Meanwhile, the secondary data was collected from magazines, the internet, articles, and scientific books that are relevant to the topic.

## **RESULTS AND DISCUSSION**

### **Results**

PT Bank Pembangunan Daerah Jawa Timur Tbk ("Bank Jatim") was established on August 17, 1961, with a deed made by Notary Anwar Mahajudin, No. 91 dated August 17, 1961. The main objective of the bank is to support the development of the country's economic potential through surveys and advice in developing small and medium loan sectors and expanding in a way that maximizes the use of profits. Its primary activities are to deposit and withdraw money and provide other banking services. In its operations, Bank Jatim utilizes an Accounting Information System to help management present relevant and accurate information.

The use of information systems can be done manually or by using computers. Each method has its advantages and weaknesses, regardless of their efficiency. Manually, businesses can calculate costs; however, the information provided is less accurate and more volatile. In contrast, a computer-based information system can produce timely, accurate, and precise information, even with a higher initial investment. Accurate information is crucial for businesses to launch and manage their operations. The information about assets generated by the system is divided into two categories: financial assets and asset management. Financial accounting is used to extract information such as financial reports directed at internal and external business stakeholders. Managerial oversight is used to obtain information that is useful for the company's management team to make decisions (Sunardi et al., 2023).

According to Praditya and Utomo (2022), "The role of the accounting information system is to provide reliable data and information for stakeholders (management and shareholders) as a guideline for decision-making." A well-designed information system will also produce quality written information. For this reason, the bank must evaluate the information system that has been used to ensure it meets the company's needs and expectations, particularly from users, while considering factors that may affect the company.

Herda Nengsy et al. stated, "The bank's inability to compete with banks in larger cities is due to the poor management of the competitive and comparative advantages the bank possesses. This condition is caused by two factors: external and internal factors." An accounting information system is one that combines data collection and analysis into high-quality reports that are useful for achieving goals. Technological innovation has enabled the use of information gathered from strategic planning meetings because businesses and organizations require this information to compete at a higher level in an increasingly competitive market. This has implications not only for the operations of a particular company or institution but also for the development of information assurance systems within organizations. Information technology in the form of hardware and software is required to generate quality information. Information technology is used to process data.

As observed by the researcher through interviews with informants, Bank Jatim's Accounting Information System for presenting financial performance includes the use of Microsoft Excel. The version of Microsoft Excel used is not just the standard Microsoft Excel that is commonly used for school accounting reports but a macro-based version. A macro is an action or a series of actions that can be run as often as desired. To create a macro, it is done by recording mouse clicks and key presses. Once a macro is created, it can be edited to make small changes to its operation. This helps Bank Jatim in preparing daily financial performance reports for management.

In addition to Microsoft Excel, there is also a system used to process and produce information about financial performance. Bank Jatim had used a manual system in the 2000s. According to a statement made by Mr. Aditya during an interview:

"Back in the year 2000 and earlier, we used typewriters for transactions. As a result, financial reports or performance data were obtained manually. However, now we have adopted computerized systems."

The above interview shows that Bank Jatim now uses a computerized system to produce financial information and conduct operations. This makes it safer to store the data required for financial reporting. With the use of this information system, the Accounting Information System and financial performance complement and relate to each other. The accounting information system has the potential to assist financial performance in the area of financial reporting. Financial reporting has significant advantages for business owners in terms of timely business planning; however, financial reports lose their value if completed at untimely intervals (Chandra, 2020).

In the application development process, PT Bank Jatim is a financial organization that uses information systems to generate accurate and comprehensive data that facilitates the transfer of information to customers. The Accounting Information System not only collects and organizes data but also provides financial analysis. With the results, managers can analyze the business's financial performance to make healthier strategic decisions. This research shows that the relationship between SIA and employee working hours is seen as a factor related to the development of SIA and the working hours of employees that may come from within or outside the company. The

implementation of the SIA application is linked to considerations regarding human resource needs, government regulations, competitors, and the company's performance related to technology selection.

## Discussion

Based on the research findings outlined above, the researcher concludes that the accounting information system implemented at Bank Jatim has been functioning as expected. The accounting information system in use is modern and does not rely on manual processes. The system is also used to facilitate customer transactions, cash withdrawals, balance checks, and other services. Furthermore, regarding financial performance, the accounting information system and financial performance are interrelated, particularly in terms of financial report documentation. Stakeholders will undoubtedly require tools that can be used to assess the extent of financial performance achieved, ensuring that the information is both relevant and accurate. By using Microsoft Excel to present financial performance, it becomes easier to interpret the results obtained.

## CONCLUSIONS

In accordance with the conclusions outlined above, the following suggestions are provided for future research: 1. It is recommended that the bank continues to improve the quality of the accounting information system used to ensure that it consistently produces high-quality data for the company and its customers. The bank should continue to adhere to regulations and regularly update the system to keep pace with technological advancements. 2. Future researchers are encouraged to further develop the interview questions posed to informants in order to obtain more comprehensive and clearer interview results.

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