DETERMINANTS OF ACCOUNTING INFORMATION SYSTEMS QUALITY IN SHARIA INSURANCE COMPANIES

1Wahyu Cahyadi, 2Murniati Mukhlisin, dan 3Sigid Eko Pramono
1,2,3Institut Tazkia, Jl. Ir. H. Djuanda No. 78 Sentul City, Bogor, Indonesia

Abstrak

The purpose of this study is to examine whether the quality of Accounting Information System affects the quality of accounting information in Islamic insurance companies in Indonesia. The research population is 59 sharia insurance companies in Indonesia, analyzed using descriptive statistics and PLS-structural equation modeling (PLS-SEM). The result shows that in Islamic insurance companies in Indonesia, top management support and user competency had a significant effect on the quality of accounting information systems. Meanwhile, the organizational culture has no significant effect on the quality of accounting information systems. The quality of accounting information systems also has a significant effect on the quality of accounting information. The study concludes that the accounting information system has not reached the expectation because the support of top management has not been maximized and user competence is still inadequate. Likewise, the accounting information produced is not qualified yet due to the low quality of the accounting information system.

Keywords: Top Management Support, User Competence, Organizational Culture, Accounting Information System

1. ACCOUNTING INFORMATION SYSTEM

Accounting Information Systems (AIS) is the integration of physical and non-physical components that are interconnected and collaborate harmoniously. This harmonious collaboration makes the data transaction process produce financial information (Susanto, 2013). To produce quality information, Stair & Reynolds (2010) explains that the quality of information systems must be flexible, efficient, accessible, and timely. Regarding accounting information systems, Meirayani (2018) states that a quality accounting information system is an integration of all system components that are reliable, efficient, effective, easy to use and easy to learn. Wixom & Todd (2005) added that in besides efficiency, accounting information systems must meet accessibility, timeliness, integration, and flexibility.

The characteristics of the success of accounting information systems must have usability, economic value, reliability, available at all times, being able to provide customer service, having the capacity, easy to use, flexible, treatability, audit capabilities and safe use (Romney et al., 2013). According to Al-Hantawi & Yousef (2001), the most important characteristic of an effective and efficient accounting information system is the accuracy and speed of processing financial data into accounting information.

Therefore, a quality accounting information system must be timely, able to provide the information needed to perform the functions of planning, controlling, testing, speed, accuracy, having adequate flexibility, being easily accepted by users simple and can be connected with information systems others. From some descriptions above, the researcher concluded that a quality accounting information system must be integrated, reliable, flexible and easy to use.

However, several studies conducted found the fact that the quality of accounting information systems is still low because it is not yet integrated, unreliable, inflexible and difficult to use. This impacts accounting information that is not qualified. This incident was proven by a study conducted by Susanto (2017) at 37 universities in Bandung who found that accounting information systems at universities were not yet integrated, unreliable, inflexible and difficult to use.

The same opinion was also stated by Alrabei (2014) who found that the quality of accounting information systems in Jordanian Islamic banks was inflexible, complicated and of low reliability. Evidence of the reliability of accounting information systems is also still found by Zhai & Wang (2016). They suggested the government play an important role in making regulations to have reliable information. This information will play an effective role and focus on the company's business. Also, Bukenya (2014) who found facts about the reliability of accounting information systems, suggested in his research that awareness from stakeholders was needed about the need for reliable quality information.
Besides unreliable problems, the problem of user competence in operating accounting information systems is also an issue. In the same study, Bukenya (2014) suggested that regional governments use professional accountants who have the skills and competencies by holding seminars and training to improve the ability of financial staff. This increase is needed because the accounting information system they use is still felt difficult to use because of the lack of skills and knowledge. This proves that the use of accounting information systems is still experiencing problems, which means that user competency is still not qualified.

At present, almost all companies, whatever their fields, definitely need an accounting information system. According to Boockholdt (1999), the output of accounting information systems is accounting information. The quality level of accounting information produced depends on the quality of the accounting information system used (Laudon & Laudon, 2005). It can be said that a quality accounting information system will produce quality accounting information. Conversely, accounting systems that are not qualified will produce accounting information that is not qualified.

Quality accounting information must meet several requirements, which must be accurate, precise, coherent, complete, consistent, non-error, easy to understand, objective, timely, relevant and safe (Al-Hakim, 2007). Xu et al. (2003) briefly explained that quality accounting information is accurate, complete, consistent and timely. Accounting information, which includes financial statements, must have 4 basic characteristics, including understandable, relevant, reliable and comparable (IASB, 2000; DSAK, 2016). From the explanation above, it can be said that quality accounting information must be accurate, timely, relevant and complete.

However, the phenomenon that occurs is that in reality accounting information is not timely, inaccurate, irrelevant, not presented in full, unsafe to use, difficult to access and not understandable by users (Susanto, 2017). This is also confirmed by the opinion of Dimitropoulos et al. (2012) which suggested the government as a regulator to develop laws that could improve the quality of accounting information for financial markets. The two opinions above show that accounting information is still not qualified.

The quality of information is crucial for the continuation of an organization (Ismail, 2007). A study conducted by Al-Helo (2002) on Islamic banks in Jordan shows the use of computer technology and communication that are not effective in carrying out various activities. From the results of his research, it was found that Islamic banks in Jordan could not continue operations and could not provide good services to clients without using effective information and communication systems. Thus the information system has an important role in the smooth operation of an organization to provide optimal services to stakeholders.

Weygandt et al. (2015: 4) and Miller-Nobles et al. (2016: 26) states that accounting is an information system that measures business activities, processes information into reports and communicates the results to decision-makers. From the results, it can be said that the meaning of accounting is the accounting information system itself. Accounting in accounting information systems has an important role to improve company performance by increasing efficiency, company effectiveness, and improving the quality of the results of decision making (Romney & Steibart, 2015). In line with the opinion of Bodnar & Hoopwood (2014) which states that accounting information systems are significant to produce financial information that will a basis for decision making. From the opinion of Romney & Steibart (2015) and Bodnar & Hoopwood (2014), it can be seen how important the use of accounting information systems for companies.

Accounting information also plays an important role in economic growth. The government needs to spend more resources to improve literacy, especially among small and medium enterprises (Nalukenge et al., 2012). The government also needs to issue regulations to improve the quality of accounting information that can plan, control and operate businesses (Salehi et al., 2010). From the role of the government that contributes in making regulations related to the quality of accounting information, it shows the important role of accounting information. Quality accounting information will be a source of information for managers in decision making (McMahon, 2001). Conversely, if the accounting information produced is not a quality, it cannot be a basis for decision making because it impacts company losses (Kieso et al., 2007).

The quality of accounting information is also an exception to the insurance company. The importance of accounting information for an insurance company has been investigated by Afrizon (2018), of which 61 insurance companies in Indonesia both conventional and sharia have found that accounting information has not been qualified because of an inadequate accounting information system. Compared to other financial institutions, accounting information in sharia insurance companies has uniqueness and complexity. To avoid elements that are prohibited in sharia especially maisir, gharar and riba, Islamic insurance requires a separation of funds, namely tabarru' funds and company funds. For insurance products associated with the investment, investment funds must be separated from participants. Even specifically sharia life insurance, with the existence of annuity products where the insurance benefits are taken from land funds, thus the financial statements in Islamic insurance must separate four separate funds, namely tabarru' funds, land, company funds, and participant's investment. It is
conceivable that Islamic insurance companies must at least carry out accounting processes in 4 separate funding entities. This complex process requires user competence in operating accounting information systems.

According to Ziemba & Oblač (2013), a lack of quality accounting information systems is caused by a lack of top management support in providing support in the development and use of accounting information systems and resulting in jeopardizing system implementation. Sharia insurance companies run their business based on sharia principles that consider leadership as important. In this research, top management has an important role. The importance of this leadership is in line with the opinion of Al-Mawardi, one of the most prominent figures of Islamic thinkers, he said that the power followed by religion will be eternal and religion followed by strength will be strong (Al-Mawardi, 1991).

Besides the top management support factor, the competency factor of users who do not fully have adequate knowledge and skills also affects the quality of accounting information systems (Afrizon, 2018). According to Yaseen & Saleh (1999), user competence is one of the important requirements for the successful implementation of accounting information systems. Once the importance of the user's competency factor, the organization that invests in information systems desperately needs the competency of users able to operate information systems (Jasperson et al., 2005).

Another factor that also influences accounting information systems is the organizational culture applied in an organization (Romney & Steinbart, 2012; Kendall & Kendall, 2008; Laudon et al., 2014; Ramadhan, 2017; Susanto & Meiryani, 2018). This organizational culture will determine how accounting information systems are used and affect the quality produced. In Islamic insurance companies as sharia financial institutions can not be separated from an organizational culture based on the Al-Quran and Al-Hadith derived from indicators such as trust in God, the spirit of da'wah, justice, and others Hoque et al. (2010) and Hoque et al. (2013).

Based on the background described above, related to the factors that influence accounting information systems, and no specific research is found on the quality of accounting information systems in sharia insurance companies that motivates this research to analyze the factors that affect the quality of information systems accounting and the impact of accounting information on sharia insurance companies in Indonesia.

The paper is organized as follows. Section 2 offers literature review and data variables. Section 3 draws research design and methodology, followed by Section 4 and 5 on discussion and conclusion as well as recommendation.

2. DATA VARIABLES
Top Management Support

Top management support is top officials or executives responsible for achieving certain goals and making the highest decision making (Wheelen et al., 2014). Understanding of top management support according to Ragu-Nathan et al. (2004) is the extent to which management is involved in the activities and importance of information systems. According to Belout et al. (2012), top management support is how top management provides the resources, authority or strength needed for project success. Related to leadership, many journals take or use Al-Mawardi’s thoughts as in the research of Al-Baghdadi (1981), Sa'diyah (2008), Hudaya (2011), Mashduqi (2011), Bay (2011), Fata (2012), Sidiq (2014), Tangngareng (2016) and Diana (2017). Al-Mawardi asserted that leaders in top management are instruments to continue the prophetic mission to preserve religion and govern the world, in this context, it is a company (Al-Mawardi, 1999).

Based on the above definition, top management support is the top executive who has the authority and responsibility to provide information system resources and generating information as the basis for decision making using Islamic values. The support given by top management can maintain the company's operations.

User Competence

Competence is the ability to engage in non-routine cognitive and intellectual activities that enable one to overcome uncertainties in their environment (Kanungo & Misra, 1992). Whereas Levy (2006: 78) associates competencies with abilities, skills, and behaviours that allow employees to perform certain functions. In line with Levy's opinion, another opinion is explained by Mitchell (2003) who defines competencies as abilities, skills and attributes that complement the field of employee specialization to improve job performance. Whereas Boockholdt (1999), argues that competence is a combination of knowledge and skills to perform certain tasks.

Another definition of competence is delivered by Hodges & Burcell (2003), where competencies are individual characteristics that are causally related to job performance. Marshall (1999) argues that competence is a basic characteristic that allows a person to provide superior performance in a particular job, role or situation. Another opinion was conveyed by Wheelen et al. (2014) that relates it to information systems, namely, competence is cross integration between functions and coordination of capabilities of system users. From the
several definitions presented above, it can be concluded that competence is the ability, skill, knowledge, and behaviour related to a particular job to produce the desired performance.

User competency according to Marcolin et.al. (2000) is the potential of users to implement technology as much as possible in order to maximize the performance of certain work tasks. User competency is defined as a person who has the skills, behaviour, and ability to use information systems (Eschenbrenner, 2010). User competence in information systems focuses on proficiency in using information systems, which are different from other competencies (Goleman et. Al., 2002).

From several opinions, it can be said that user competence is the ability, skill, and behaviour that must be specifically owned by someone to be applied in the operation of technology or information systems.

Organizational Culture

Culture can be seen in an organization as a visible symbol, slogan, language, behaviour, history, story, clothing, ritual and ceremony (Mobley et al., 2005). The Organization is a collection of formal comprising people and other resources established to achieve a series of objectives (Stair & Reynolds, 2010: 44). From the above definition, the organization can be a company, which in this study is a sharia insurance company. The organization is called a company because it has a collection of employees and resources with a purpose in the company's form's vision and mission.

Organizational culture is defined by Marcoulides & Heck (1993) and Mobley et al. (2005) as a set of values, beliefs, shared understandings, thoughts and norms for behaviours shared by all members in a group. Whereas organizational culture by Bloom & Farragher (2011) was identified as a system that guides functions and establishes an organizational identity on organizational models that help shape the structure of elements of organizational culture gained.

Organizational culture is a pattern of shared basic assumptions that are accepted by the group when solving problems originating from the external and internal environment that is considered to be true, then becoming the right way to understand, think about and resolve problems faced (Schein, 2010).

From the definition described above, the notion of organizational culture is a characteristic possessed by an organization in the form of values, thoughts, understandings, and norms that can be accepted by its members and used as a basis in regulating behaviour in an organization.

Quality of Accounting Information Systems

Post & Anderson (2013) suggested that quality information systems are measured by looking at the ability to provide the information needed by users of information systems. According to Stair & Reynolds (2011), quality information systems are systems that provide user satisfaction by producing valuable information. From the literature above, it can be explained that the quality of accounting information systems is a system that produces the information needed and provides user satisfaction with the expected information.

Quality of Accounting Information

Accounting information is the output of a financially oriented accounting information system (Wilkinson et. Al., 2000). The quality of accounting information is a concept that contains the value relevance of accounting information, accounting conservatism and earnings management (Shipper & Vincent, 2003). From the definition above it can be said that accounting information is information that has valuable information value for its users and is financially oriented.

Accounting information is in the form of financial statements, according to PSAK 108 Revised 2016 concerning Accounting for Sharia Insurance Transactions, which states that the financial statement components comprise reports of financial position deficits, statements of profit and loss and other comprehensive income, statements of changes in equity, cash flow statements, report on sources and distribution of zakat funds, reports on sources and uses of virtue funds and notes to financial statements.

Effects of Top Management Support on Accounting Information Systems

Top management support is needed for the success of the project and the use of information technology in an organization (Bardi et. Al., 1994; Keen & Morton, 1978). Top management support is a series of functions to facilitate the success of information technology projects (Lucas, 1975; Sauer, 1993). Management support is decisive in the application of accounting information systems (Thong et al., 1996; Igbaria et. Al., 1996). According to Jarvenpa & Ives (1991) and Hussein et.al. (2005), they stated that top management support affected accounting information systems. The variable of top management support has a positive correlation with the success of accounting information systems. The results of subsequent research are reinforced by Komala (2012) which shows that top management support affects the quality of accounting information systems. As soon as the
Afrizon (2018) study shows that accounting information system quality is not yet high because top management support has not been given to improving the quality of information systems, especially in the provision of all operational needs of the company. Based on previous research it can be stated that top management support affects the quality of accounting information systems.

**Effect of User Competence on Accounting Information Systems**

User competence in information systems is necessary where users must be able to understand and can operate information systems (Eschenbrenner, 2010). In line with Mkonya's research (2018) that individual factors significantly influence accounting information systems. Also, Afrizon (2018) concludes that user competence influences the effectiveness of management accounting information systems. Based on previous research it can be stated that human resources affect the quality of accounting information systems.

**Effect of Organizational Culture on Accounting Information Systems**

Ramadhan (2017) states that organizational culture has a significant effect on the quality of information systems. The results of the Sari & Purwanegara study (2016) show that organizational culture has a significant effect on the quality of accounting information systems. Organizational culture matters in the dissemination of accounting information systems within an organization (Napitupulu, 2015). Based on previous research it can be stated that organizational culture influences the quality of accounting information systems.

**Effect of Quality of Accounting Information Systems on Quality of Accounting Information**

The results of the Komala study (2012) show that the low quality of accounting information on zakat management institutions is influenced by the low quality of accounting information systems. This means that zakat management institutions need to pay more attention to the importance of accounting information systems. Likewise, in the Afrizon (2018) study, the effectiveness of accounting information systems affect the quality of accounting information. The quality of accounting information is for accounting information systems not yet effective.

Similar to Fitrios (2016) research, implementing accounting information systems significantly influences the quality of accounting information. The results of the study of Sari & Purwanegara (2016) also show that information systems influence the quality of accounting information systems and the quality of accounting information both partially and simultaneously. Based on previous research, it can be stated that the quality of accounting information systems affects the quality of accounting information. The research framework is described:

![Research Framework](image)

**Picture 1. Research Framework**

**Hypothesis**

Based on the theoretical basis, literature review and research framework and from research on the influence of top management support for accounting information systems conducted by Bardi et al. (1994), Keen & Morton (1978), Lucas (1975), Sauer (1993), Thong et al. (1996), Igbaria et al. (1996), Mkonya (2018), Jarvenpa & Ives (1991), Hussein et al. (2005), (Jen, 2002), Sharma & Yetton (2003), Komala (2012) and Afrizon (2018), the researchers made hypotheses including H₀ namely Top Management Support did not affect the Quality of Accounting Information Systems, while H₁ was Support Top Management influences the Quality of Accounting Information Systems.

From the research on the influence of user competencies on Accounting Information Systems conducted by Eschenbrenner (2010), Al-Hiyari, et. al., 2013, Mkonya (2018) and Afrizon (2018), the researchers made
hypotheses such as $H_0$ is User Competence is not affect the Quality of Accounting Information Systems, while $H_1$ is User Competence influences the Quality of Accounting Information Systems.

From the research on the influence of organizational culture on Accounting Information Systems conducted by Ramadhan (2017), Sari & Purwanegara (2016) and Napitupulu (2015), the researchers made hypotheses such as $H_0$ namely Organizational Culture has no effect on the Quality of Accounting Information Systems, while $H_1$ namely Organizational Culture influences the Quality of Accounting Information Systems. Finally, from the research on the influence of organizational culture on Accounting Information Systems conducted by Komala (2012), Afrizon (2018), Fitrios (2016), Sari & Purwanegara (2016), the researchers made hypotheses such as $H_0$ namely the quality of Accounting Information Systems has no effect on the Quality of Accounting Information, while $H_1$, namely the Quality of Accounting Information Systems influences the Quality of Accounting Information.

3. RESEARCH DESIGN AND METHODOLOGY (PLS-SEM)

The research conducted is qualitative research that has been quantified, namely qualitative data about social events that are processed using quantitative scientific methods that can be measured using a positive paradigm. The method used is:

1. Descriptive Method

A descriptive method is a method by collecting data that can describe situations, events and characteristics of people (Now & Bougie, 2010). In this study, the respondents will describe and respondent characteristics and also describe the variables of top management support, user competency, organizational culture, quality of accounting information systems and the quality of accounting information and their effects.

2. PLS-SEM method

PLS-SEM method is a method of data analysis to test hypotheses with data according to the facts that occur (Suriasumantri, 2005). In this study, we will examine the effect of top management support, user competence and organizational culture on the quality of accounting information systems and their impact on the quality of accounting information.

Population and Samples

Before determining the population and sample, the researcher determines the unit of analysis and the research observation unit. Sekaran & Bougie (2010) states that unit analysis refers to the level of aggregation of data collected during the data analysis phase. In line with the statement of Arikunto (2010) which states the unit of analysis is something that becomes the subject and becomes the target and the centre of attention of the researcher. The unit of analysis in this study is the finance and accounting section of the sharia insurance company which is the research sample.

While the observation unit is the respondent who is the person who is asked to provide information about opinions or a fact (Arikunto, 2010). The unit of observation or respondent in the study is the head of the division, department or section in charge of accounting and finance. This respondent was right to give a questionnaire statement in this study because they felt the impact of top management support on the accounting information system. They also as users of accounting information systems to make various decisions in carrying out their duties and better know what and how user competencies are needed. They have experience and know-how organizational culture affects the company.

The population is the whole of events, something interests researchers or a group of people (Now & Bougie, 2010). The population in this study were all Islamic insurance companies in Indonesia registered at AASI, which numbered 59 companies.

<table>
<thead>
<tr>
<th>No</th>
<th>Type of company</th>
<th>Full Fledged</th>
<th>Sharia Business Unit</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Sharia Life Insurance</td>
<td>7</td>
<td>21</td>
<td>28</td>
</tr>
<tr>
<td>2</td>
<td>Sharia General Insurance</td>
<td>5</td>
<td>23</td>
<td>28</td>
</tr>
<tr>
<td>3</td>
<td>Sharia Reinsurance</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>13</td>
<td>46</td>
<td>59</td>
</tr>
</tbody>
</table>

Based on Table 1, the total population of sharia insurance companies registered as AASI Members in Indonesia amounts to 59 companies comprising sharia life insurance, sharia general insurance and sharia
reinsurance from both full-fledged and sharia business units (UUS). From a population of 59 companies, then determine the number of samples used.

According to Sekaran & Bougie (2010), the sample is a small part that is got and represents all important elements of the population studied. Minimum sample size estimation in data analysis using the PLS-SEM method, researchers chose the '10-rule-method' because this method is the most widely used, especially in information systems (Hair et al., 2011; Peng & Lai, 2012).

According to Barclay et al. (1995), the minimum sample size is ten times that of most formative indicators to measure one variable or ten times the highest number of structural paths aimed at certain variables in the structural model. The SEM-PLS model in this study does not have formative indicators. The best way to determine sample size is by multiplying the number of the most structural paths (i.e. 3) by ten (10). Using this method the minimum sample size is 30.

The sampling technique used in this study is a nonprobability sampling using quota sampling techniques if the number of the quota has been fulfilled, the filling out of the questionnaire can be stopped because of the amount of the cost, the time and the amount of power needed (Black, 2010). The number of samples taken is as much as the amount determined by the researcher, at least 30 samples with this study have met the requirements for processing data using SEM-PLS.

**Data analysis technique**

Data analysis techniques carried out in this study include planning and determining the population and unit of analysis that became the study sample. After that make the research instrument in the form of a questionnaire distributed to respondents to be filled. Data that has been responded to by respondents by the researchers was processed, tested and analyzed using methods determined by the researcher. The final stage is to compile and report on the results of the research.

The data analysis used is Partial Least Squares Structural Equation Modeling (PLS-SEM). The choice is to use it because PLS-SEM is used with a small sample size, although the model is complex (Hair et al., 2014; Hair et al., 2017; Fornell & Bookstein, 1982; Willaby et al., 2015). Nevertheless, PLS-SEM still has to have the nature of the population with a small sample size situation acceptable (Rigdon, 2016). With the above considerations, the most suitable data analysis used in this study is PLS-SEM. The PLS-SEM model used in this study can be seen in Figure 2.
endogenous latent variable. Variable X1 is Top Management Support (DMP), variable X2 is User Competence (KP), variable X3 is Organizational Culture (BO), variable Y is Quality of Accounting Information System (KSIA) and variable Z is Quality of Accounting Information (KIA).

The indicators on each latent variable comprise 7 indicators on X1 variables (DMP1, DMP2, DMP3, DMP4, DMP5, DMP6 and DMP7), 4 indicators on X2 variables (KP1, KP2, KP3 and KP4), 7 indicators on X3 variables (BO1, BO2, BO3, BO4, BO5 and BO7), 7 indicators on variable Y (KSIA1, KSIA2, KSIA3, KSIA4, KSIA5, KSIA6 and KSIA7) and 9 indicators on variable Z (KIA1, KIA2, KIA3, KIA4, KIA5, KIA6, KIA7, KIA8 and KIA9).

4. EMPIRICAL RESULT

Effect of Top Management Support on the Quality of Accounting Information Systems

The results of testing the hypothesis about the effect of top management support on the quality of accounting information systems show that the value to top management support variable (2.761) is greater than tα (1.309). Because the value to be greater than tα, then at the 10% error rate it is decided Ho is rejected. Based on the test results it can be concluded that top management support has a significant influence on the quality of accounting information systems. The results provide empirical evidence that the higher the support of top management, the more improve the quality of accounting information systems.

The results are consistent with Moscow's research (2018); Jarvenpa & Ives (1991) and Hussein et al. (2005) which states that top management support significantly affects accounting information systems. Jen (2002) also found a positive correlation between top management supporting variables and the success of accounting information systems. In line with Sharma & Yetton (2003) which states that top management support influences the success of information system implementation. This is the case with Komala (2012) research which shows that top management support affects the quality of accounting information systems. Another opinion that strengthens the results is the Afrizon study (2018) which states that top management support for insurance companies affects the quality of accounting information systems. The results apply to Al-Mawardi's thought where leaders in this case top management is tasked with maintaining religion and world affairs, the context of this research is the support of top management of accounting information systems in sharia insurance companies.

Top management support for the planning, organizing, directing and monitoring processes has a high response from respondents. However, some indicators show that support for human resources and training is still inadequate. This is evidenced by the average score of respondents' responses below 4 (four), which means that they are still in the category of sufficient criteria.

Effect of User Competence on the Quality of Accounting Information Systems

The results of testing the hypothesis about the influence of user competencies on the quality of accounting information systems show that the value for the user competency variable (1.462) is greater than tα (1.309). Because the value to be greater than tα, then at the 10% error rate it is decided Ho is rejected. Based on the test results it can be concluded that user competency has a significant influence on the quality of accounting information systems. The results provide empirical evidence that the higher the competency of users, it significantly increases the quality of accounting information systems. From the value of the path coefficients of the final PLS-SEM model, it can be concluded that user competency provides enough influence on the quality of accounting information systems, which is only 26.9%.

The results are consistent with Mkonya's research (2018) which states that individual factors significantly influence accounting information systems. This is the case with the results of the Afrizon (2018) study which concluded that user competence in sharia insurance companies affected the effectiveness of management accounting information systems.

Although various phenomena that occur from user competencies in the form of knowledge and expertise are classified as good because the respondents' response criteria are in the high category but several indicators cause information system quality is not because of knowledge of the company's business processes and technical expertise. This is evidenced by the response criteria of the respondents still in a sufficient category.

Effect of Organizational Culture on the Quality of Accounting Information Systems

The results of testing the hypothesis about the influence of organizational culture on the quality of accounting information systems show that the value to variable user competency (0.465) is smaller than tα (1.309). Because the value to be smaller than tα, then at the 10% error rate it is decided Ho is accepted. Based on the test results it can be concluded that organizational culture does not have a significant effect on the quality of accounting information systems. The results provide empirical evidence that organizational culture does not significantly improve the quality of accounting information systems. From the value of the path coefficient in the
The results contradict the results of Sari & Purwanegara’s research (2016) showing that organizational culture has a significant effect on the quality of accounting information systems. However, the organizational culture that has no significant effect can also be found from the results of Neisya et al. (2015) which states that organizational culture has no significant effect on performing accounting information systems at Bank “X” in Bandung. Likewise, research on 80 insurance companies in Indonesia states that the management of accounting information systems caused by organizational culture is not as good as expected.

Also based on Susanto & Meiryani’s research (2018), an organizational culture that has no significant effect on the quality of accounting information systems in this study is due to the difficulty in building an organizational culture in sharia insurance companies because the organizational culture requires all individuals in the company to have the same understanding and need time. A long time to build an organizational culture, so that organizational culture in sharia insurance companies does not fully influence the quality of accounting information systems. Thus to improve the quality of accounting information systems, it is better to first understand the organizational culture of sharia insurance companies.

The Effect of Quality of Accounting Information Systems on the Quality of Accounting Information

The results of testing the hypothesis of the influence of the quality of accounting information systems on the quality of accounting information show the value to variable accounting information system quality (6.327) is greater than ta (1.694). So that the error rate of 5% was decided Ho was rejected. Based on the test results it was concluded that the quality of accounting information systems had a significant influence on the quality of accounting information. This study provides empirical evidence that the higher the quality of accounting information systems, the more the quality of accounting information is improved. The path coefficient value of the final PLS-SEM model, it can be concluded that the quality of the accounting information system provides sufficient influence on the quality of accounting information by 63.3%.

The results are consistent with the research of Sari & Purwanegara (2016) which shows that information systems affect the quality of accounting information systems and the quality of accounting information both partially and simultaneously. Likewise, the research of Fitrios (2016) shows that implementing accounting information systems significantly influences the quality of accounting information. Reinforced by the Afrizon study (2018) which shows that the effectiveness of accounting information systems influences the quality of accounting information.

The lack of quality accounting information can be proven by the inflexibility of accounting information systems, not integrated software, hardware, procedures, databases and communication networks. Also, the difficulty of access to accounting information systems and the difficulties of users using accounting information systems. This is evidenced by the value of the average score of the responses of respondents who are still far from the ideal value, and it can be concluded that the value is included in the criteria enough.

Various indicators cause the lack of quality accounting information caused by the suitability of the system for changes in conditions, system capabilities for changes in operational activities, interconnected harmoniously, the relevance of other applications to achieve common goals, systems accessible anywhere and systems that are not user-friendly. This is evidenced by the average score of respondents’ responses below 4 (four), which means that they are still insufficient criteria.

5. CONCLUSION AND RECOMMENDATION

This research is a study of the influence of top management support, user competence and organizational culture on the quality of accounting information systems and their impact on accounting information produced. The dimensions used in top management support include planning, organizing, directing and supervising. The dimensions of user competency are knowledge and expertise. The dimensions of organizational culture are structural and behavioural. The dimensions of the quality of accounting information systems include flexibility, integrated, easy access and easy to use. While the dimensions of the quality of accounting information include: accurate, timely, relevant and complete.

With the theory and previous research that has been done, researchers planned four hypotheses where top management support, user competence and organizational culture influence the quality of accounting information systems and the impact of the quality of accounting information systems also influences the quality of accounting information. Based on the results of the research and discussion, the researcher made a conclusion that would answer the purpose of the study.

To find out the effect of top management support on the quality of accounting information systems, based on the results of testing, it was found that top management support in Islamic insurance companies in Indonesia...
had a significant effect on the quality of accounting information systems. However, the role of top management support for improving the quality of accounting information systems still requires the support of the selection and placement of human resources who can operate information systems and support human resource development and training. This is in line with Al-Mawardi's thought, that leadership in this research in the form of top management support that has full power has an important role to regulate and maintain both from a religious or sharia perspective and an operational perspective in top management support as above.

User competency in sharia insurance companies in Indonesia also has a significant effect on the quality of accounting information systems. However, user competency still needs to be improved for knowledge of the company's business processes and technical expertise of information system users. As with the organizational culture, in Islamic insurance companies in Indonesia organizational culture has no significant effect on the quality of accounting information systems. This is showed by all dimensions and indicators in an organizational culture that does not affect the quality of the system.

While the impact on the quality of accounting information systems in Islamic insurance companies in Indonesia has a significant effect on the quality of accounting information. However, some things are not flexible accounting information systems, not yet integrated between software, hardware, procedures, databases and communication networks. Difficulties in accessing accounting information systems and also difficulties in using accounting information systems.
REFERENCES


