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## FACTORS AFFECTING THE EFFECTIVENESS OF USING ACCOUNTING INFORMATION SYSTEMS IN SHARIA COOPERATIVES IN SOUTH SUMATRA, INDONESIA

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### ABSTRACT

This study intends to analyze the influence of decision making, the effectiveness of the control system, the quality of financial statements, the measurement of company performance and the process of financial transactions on the effectiveness of the use of accounting information systems in Islamic cooperatives in South Sumatra, Indonesia. This study uses multiple regression analysis techniques to test the hypothesis of this study. The results found that managers' decision making, performance measures and financial transaction processes did not significantly influence the effectiveness of the use of accounting information systems, while internal control systems and performance quality showed significant effects on the effectiveness of the use of accounting information systems. The findings of this study indicate that not all indicators of good corporate governance can support the effectiveness of the use of accounting information systems in Islamic cooperatives in South Sumatra, Indonesia.

### KEY WORDS

Accounting information systems, effectiveness, Islamic cooperatives.

Financial institutions that function as players and individual wealth developers are expected to be able to stabilize the economy together with the state community. However, with the advent of conventional financial institutions, new problems have arisen, especially for adherents of Islam. The problem is related to the existence of interest charged to users of financial institutions. For Muslims the amount of interest promised to the debtor or charged to creditors raise concern. Concern that the interest is usury, where usury is *haram* (a prohibited) for Muslims. This situation then gave rise to Islamic financial institutions as an alternative problem solving for Muslims.

In Indonesia, a cooperative based on Islamic values was first born in the form of a business community called the Sarikat Dagang Islam (SDI). SDI was founded by H. Samanhudi in Solo, Central Java. Its members were Muslim traders and the majority of batik traders. In the next development, SDI changed into Sarikat Islam which had more political nuances. Sharia cooperatives began to boom along with the development of the world of sharia industry in Indonesia, which began with the establishment of the first Sharia Bank in 1992. Legally sharia cooperatives are under the auspices of the Republic of Indonesia Cooperative and UKM Ministerial Decree No. 91 of 2004 concerning Guidelines for Implementing Operational Services Islamic Finance ([bmtamber.co.id](http://bmtamber.co.id), 2014). Until the end of April 2012, the total number of Sharia Financial Services Cooperatives and Sharia Financial Services Units (KJKS / UJKS) as a whole there were 2,362 units with a national level of 85 units, a provincial level of 189 units and a regency / city level of 2,088 units. In addition KJKS / UJKS , there are also BMT with a total of 3900 in 2010 ([Hatta-rajasa.info](http://Hatta-rajasa.info), 2012). Based on data from the Ministry of Cooperatives, the number of cooperative business units reached 150,223 business units, of which 1.5% were Islamic finance savings and credit cooperatives (KSPPS). There are 2,253 KSPPS units recorded with a membership of 1.4 million people with a business volume of Rp 5.2 trillion ([Infobanknews.com](http://Infobanknews.com), 2017). In its development, the journey of Islamic cooperatives in Indonesia is not as easy as it was said, there are a number of constructive criticisms for BMT including ([Kompasiana](http://Kompasiana), 2016) in terms of: transparency, accountability, responsibility, independence, and fairness.

Accounting information systems are very closely related to the organization or company to achieve the expected goals. In an accounting system the management of an organization or company must be able to design and implement a good accounting information system to handle the main activities of the organization or company. Sajady et al (2008) states that accounting information systems are very effective in the company's decision making process that is highly related to costs. The advantages of information systems in the decision making process can be evaluated to improve the decision making process, the quality of accounting information, performance evaluation, internal control and facilitating transactions. Wilkin & Chenhall (2010) examined accounting information systems in IT (Information Technology) companies and focused on strategic alignment, risk management, resource management, value delivery and performance measurement.

Three important factors in supporting the implementation of accounting information systems in the form of conformity in achieving the dominant view in the organization or perception of the situation (Markus & Pfeffer, 1983) accounting information systems must be able to be adjusted in the problems that occur in the company, such as company technology, and information systems it must also be adaptable to company culture, such as the system of norms and values as characteristics of an organization (Christiansen & Mouritsen, 1994). Otley (1980) who revealed that the accounting information system is a very important part of the structure of life and organizational needs that can be evaluated in managerial, organizational and environmental contexts. Then Chong (2002), Mia & Chenhall (1994), and Chenhall & Morris (1986) revealed that accounting information systems can be said to be effective when the available information can be widely used as a requirement for users of the system. An effective information system can be a systematic provider of information which can have an effect on the decision making process. Based on the description above, the purpose of this study is to analyze how the influence of decision making, the effectiveness of the control system, the quality of financial statements, measurement of company performance and financial transaction processes on the effectiveness of the use of accounting information systems in Islamic cooperatives in South Sumatra, Indonesia.

## LITERATURE REVIEW

Accounting information systems are computer-based systems that are designed to transform accounting data into information, which includes the accounting processing cycle, the use of information technology, and the development of information systems. Accounting information system is a system that functions to organize forms, records and reports that are coordinated to produce financial information needed for management decisions and management of the company so that it can easily manage the company (Puspitawati & Anggadini, 2011). From the 2 (two) definitions that have been submitted it can be concluded that the accounting information system has 3 (three) main components, namely: (1) Input is everything that enters a system. Input can use energy, data and capital. Input is a trigger for the system to do the process, (2) The process is a change from input to output, and (3) Output is the result of a process which is the goal of the system's existence.

Turban, et al. (2006) states that information is data that has been arranged so that it has meaning and value for the recipient. Accounting is an information system that measures business activities, processes data into reports, and communicates the results to decision makers. Accounting is the language of business because with accounting most of the business information is communicated. The company distributes accounting reports that summarize the company's financial performance to owners, creditors, the government, and potential investors (Jusuf, 2011). Onalapo and Odetayo (2012) stated that accounting information systems function to provide quantitative values from past, present and future economic events through computerized accounting systems (contract plus) resulting in financial statements namely income statements, balance sheets and flow statements.

Eldenburg *et al.* (2010) examined changes in behavior towards the development of accounting information systems. The initial findings of this study prove the improvement in financial performance. The contribution of this study to research investigating the effect of

user participation on the success of the accounting system, the success of the ABC (Accounting Based Costing) system, and the hospital accounting information system. by the system to meet the information needs for operating processes, managerial reports, budgeting and control in organizations. The effectiveness of accounting information systems can be analyzed on three bases: 1) the scope of information, 2) timeliness, 3) aggregation. The scope of information is considered financial and non-financial information, internal and external information that is useful in predicting future events. Timeliness is related to the ability of accounting information systems to meet information needs by providing systematic reports to users. Information aggregation is considered as a means of gathering and summarizing information within a certain period.

This study focuses on analyzing how the influence of decision making, the effectiveness of the control system, the quality of financial statements, measurement of company performance and financial transaction processes on the effectiveness of the use of accounting information systems. This research proposes 5 (five) hypotheses.

H1: Decision making by managers influences the effectiveness of the use of accounting information systems.

Sajady, et al (2008) stated that accounting information systems are very effective in the company's decision-making process that is highly related to costs. The benefits of information systems in the decision making process can be evaluated to improve the decision making process. The effectiveness of accounting information systems also depends on the decision makers' perceptions about the use of information produced by the system to meet the information needs for operations, managerial reports, budgeting and control in organizations (Choe, 1998).

H2: The effectiveness of the internal control system influences the effectiveness of the use of accounting information systems.

The advantage of the information system can improve the internal control system because of internal control to protect the company's assets from loss or corruption, and to maintain the accuracy of financial data (Sajady, et al, 2008). Wartoyo & Meutia (2016), information systems are intended to carry out control systems so that they are more effective and controlled.

H3: The quality of financial statements influences the effectiveness of the use of accounting information systems.

Choe (1998) in his study said that the influence of timeliness is related to the ability of accounting information systems to meet information needs by providing systematic financial reports to users. Juwita (2013), the implementation of accounting information systems significantly influences the quality of financial statements.

H4: Performance measures affect the effectiveness of the use of accounting information systems.

Wilkin & Chenhall (2010) said in their research that performance measurement has an influence on the effectiveness of the use of accounting information systems. Otley (1999) who conducts research on organizational performance management. Because the framework has been developed inductively, its application is 'tested' against three main systems of organizational control, namely budgeting, economic added value, and balanced score cards.

H5: The process of financial transactions influences the effectiveness of the use of accounting information systems.

Ratnawati, et al. (2014) financial transaction processes affect accounting information systems which can record all activities carried out in financial reporting of customer data, transaction data recorded in a computerized and also helps in making financial statements mudharabah accounting investment calculations, financial journals report, consolidated balance sheets, profit and loss. Sarosa (2009), an accounting information system is a system that can collect, record, store and process data into information that is useful in decision making.

## METHODS OF RESEARCH

This research uses quantitative research methods with multiple linear regression analysis techniques. This study intends to examine the effect of variables decision making, the effectiveness of the control system, the quality of financial statements, measurement of company performance and financial transaction processes on the effectiveness of the use of accounting information systems. Data collection in this study used a questionnaire distributed to all stakeholders or management and members of Islamic cooperatives in South Sumatra, Indonesia. The population in this study were all stakeholders or management and members of Islamic cooperatives in South Sumatra as respondents. Sharia cooperatives in South Sumatra, based on data from the Department of Cooperatives and Small and Medium Enterprises in South Sumatra Province in 2017, amounting to 12 Sharia Cooperatives. The sample was conducted on administrators and members of sharia cooperatives registered with the Office of Cooperatives and Small and Medium Enterprises in the province of South Sumatra for the period of 2017. The sample was taken using the Nonprobability Sampling Technique, where Nonprobability Sampling is a sampling technique that does not provide the same opportunities / opportunities for each elements or members of the population to be selected as samples (Sugiyono, 2011).

## RESULT AND DISCUSSION

This study aims to analyze how the influence of decision making, the effectiveness of the control system, the quality of financial statements, measurement of company performance and financial transaction processes on the effectiveness of the use of accounting information systems in Islamic cooperatives in South Sumatra, Indonesia. In the implementation of this study, the number of samples expected to fill the questionnaire were 84 administrators and members of sharia cooperatives, where:

Table 1 – Research Sample Data

| No | Information   | Respondents | Percentage |
|----|---|-------------|------------|
| 1  | Number of questionnaires distributed                | 84          | 100%       |
| 2  | Number of completed questionnaires                  | 53          | 63%        |
| 3  | Number of questionnaires that were not responded to | 31          | 37%        |
| 4  | Number of questionnaires that can be processed      | 50          | 60%        |

Source: Analyzed Data (2019).

The type of data used in this study is primary data, where data is collected by the researcher and can be obtained directly from respondents when the research lasts for 6 (six) months. In this study, the parties who have an interest in the accounting information system are the stakeholders, namely the management and members of sharia cooperatives through questionnaires. General data about the profile of respondents obtained by the author in this study is presented in table 2 based on the information in the questionnaire filled out by the respondent.

Table 2 – General Profile of Respondents

| Information        | Total | Percentage |
|--------------------|-------|------------|
| Gender             |       |            |
| Man                | 48    | 96         |
| Woman              | 2     | 4          |
| Total Respondents  | 50    | 100        |
| Age (Years)        |       |            |
| 20 – 30            | 6     | 12         |
| 31 – 40            | 20    | 40         |
| 41 – 50            | 18    | 36         |
| > 50               | 6     | 12         |
| Total Respondents  | 50    | 100        |
| Last Education     |       |            |
| Senior High School | 5     | 10         |

| Table 2 Continue  |    |     |
|-------------------|----|-----|
| D1                | 5  | 10  |
| D3                | 14 | 28  |
| S1                | 23 | 46  |
| S2                | 3  | 6   |
| Total Respondents | 50 | 100 |
| Long Joined       |    |     |
| > 1 thn           | 15 | 30  |
| 1 - 2 thn         | 25 | 50  |
| > 3 thn           | 10 | 20  |
| Total Respondents | 50 | 100 |

Source: Analyzed Data (2019).

Data analysis is used to simplify the data so that the younger data is interpreted. The analysis of this research was carried out using multiple regression analysis techniques to process and discuss the data that had been obtained and to test the proposed hypothesis. The regression analysis technique was chosen to be used in this study because multiple regression techniques can infer directly about the effect of each independent variable that is used partially or together. Multiple regression can estimate the predictive ability of a set of independent variables on the dependent variable. So that researchers will use this research regression model as follows:

$$EfSIA = \alpha + \beta_1PKM + \beta_2EKI + \beta_3KKI + \beta_4UKI + \beta_5PTK + e$$

Where:

- EfSIA: Effectiveness of Using Accounting Information Systems;
- $\alpha$ : Constants;
- $\beta_1 - \beta_7$ : Regression Coefficient;
- PKM: Decision Making by Managers;
- EKI: Effectiveness of the Internal Control System;
- KKI: Quality of Performance;
- UKI: Performance Measures;
- PTK: Financial Transaction Process;
- e: Residual.

In the test of the validity of the instrument in this study or the level of accuracy of the research instrument is the level of the ability of the research instrument to disclose data in accordance with the problem that he wants expressed. The results of the study are said to be valid if there are similarities between the data collected and the data that actually occurs in the field. Significant test is performed by the Kaiser-Mayer-Olkin Measure of Side Adequacy (KMO) test, which is a statistical test to measure the level of intercorrelation between variables. The instrument is declared valid if the probability value > 0.05. The validity test results that the author did can be seen in the Appendix page in this thesis. Based on the tests carried out, there are r-tables obtained the value of the sample (N) = 50 of 0.2787. Referring to the results of the validity test, it is found that all instruments ranging from variables  $X_1$  to  $X_5$  all produce values (r arithmetic) > from r-tables. So it can be concluded that all instruments in this study can be said to be valid.

While the Reliability test is carried out to determine the extent to which the data measurement can give relatively no different results if measurements are made on the same object, other than that the reliability test is used to determine the stability or consistency of a measuring instrument. The reliability of a measurement reflects whether a measurement can be error free so that it provides consistent measurement results under different conditions and on each item in the instrument. Reliability testing in this study will use Cronbach's Alpha ( $\alpha$ ). Based on the results of the reliability test shows that all the values of the variable X produce a value of 0.982. This value is greater than the value of Cronbach's Alpha 0.6 or (0.982 > 0.6). The reliability results also show that all values of the Y variable produce a value

of 1,000. This value is greater than the value of Cronbach's Alpha 0.6 or  $(1,000 > 0.6)$ . So it can be concluded that all instruments in this study are reliable.

Table 3 – Kolmogorov-Smirnov Test

| One-Sample Kolmogorov-Smirnov Test |                | Unstandardized Residual |
|------------------------------------|----------------|-------------------------|
| N                                  |                | 50                      |
| Normal Parameters <sup>a,b</sup>   | Mean           | .0000000                |
|                                    | Std. Deviation | 2.89542569              |
| Most Extreme Differences           | Absolute       | .145                    |
|                                    | Positive       | .145                    |
|                                    | Negative       | -.091                   |
| Test Statistic                     |                | .145                    |
| Asymp. Sig. (2-tailed)             |                | .010 <sup>c</sup>       |

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: Analyzed Data (2019).

The results of the normality test with the Kolmogorov Smirnov test show that the Asymp.Sig value is greater than the significant value of the variable (0.05) ie the residual value of 0.10, so it can be concluded that the data in the study are normally distributed because the Asymptotic Significant value  $< 0.05$ .

To detect the presence or absence of multicollinearity in this study is to look at the value of Tolerance (TOL) and Variance Inflation Factor (VIF) in the regression model with reference if the TOL value  $> 0.10$  and VIF value  $< 10$ , then there is no multicollinearity between the independent variables and vice versa. In this study the tolerance value of all independent variables is greater than 0.10 and all independent variables have a VIF value smaller than 10.00, so it can be concluded that there is no multicollinity or there is no high correlation or correlation between each independent variable in regression model in this study.

Heteroscedasticity test is carried out to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. Heteroscedasticity test in this study uses scatterplot charts.

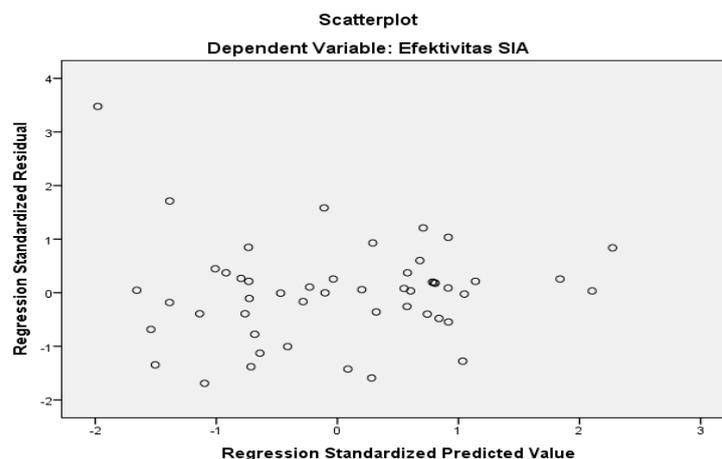


Figure 1 – Results of Scatterplot Heteroscedasticity Test (Source: Analyzed Data, 2019)

In the picture it can be seen that the points spread randomly and scattered both above and below the zero (0) on the Y axis, do not gather in one place, and do not form certain patterns so that it can be concluded that there is no heteroscedasticity in the regression model.

Table 4 – Autocorrelation Test Results

| Model Summary <sup>b</sup> |               |
|----------------------------|---------------|
| Model                      | Durbin-Watson |
| 1                          | 1.851         |

a. Predictors: (Constant), X

b. Dependent Variable: Y

Source: Analyzed Data (2019)

The test results of the autocorrelation test of this study can be seen in Table 4 above shows that the Durbin-Watson value shows results between -2 to +2 that is equal to 1,851 which means there is no autocorrelation in this study. Based on the normality test and the classic assumption test above, it can be concluded that the research regression equation is declared worthy of continuing the hypothesis testing. This is supported by the results of multicollinearity, heteroscedastity and autocorrelation tests that do not have an element of problems.

Based on the results of tests conducted on the first hypothesis (H1) it can be concluded that the decision making variable by the manager has no significant effect on the use of accounting information systems (a significance value of  $0.877 > 0.05$ ) and has a coefficient that indicates the direction of a positive relationship (0.156). Managers who have informational roles and decisional roles in companies can increase the effectiveness of using accounting information systems. The informational role includes how managers monitor and deliver relevant information to their work environment where managers who choose to implement a particular system in their business will increase the effectiveness of using their company's accounting information systems. The manager as a decision maker can increase the effectiveness of the use of accounting information systems that have been implemented in his company through policies issued in an effort to improve the performance of both financial and non-financial companies (Sudiro, 2012).

The second hypothesis (H2) states that the effectiveness of internal control systems influencing the effectiveness of the use of accounting information systems, is rejected. The results of the tests carried out showed a significance value of 0.100 greater than  $\alpha = 0.05$  but a positive coefficient of 1.680. The relationship between the company's internal control system and the effectiveness of using accounting information systems is very close. According to the Indonesian Accounting Association / IAI (2011), the effectiveness of internal control (internal control) consists of 5 (five) elements, namely: Control Environment, Risk Assessment, Risk Activities, Control Activities, Information Systems and Accounting and Information Communication and Monitoring. It can be seen from the IAI statement that in a company with good internal control, it is most likely that within the company the effectiveness of the use of an accounting information system has been implemented well as well.

The results of this study indicate a significance value of 0.043 less than  $\alpha = 0.05$ . Thus it can be said that there is a significant influence between the quality of performance on the use of accounting information systems or hypothesis three (H3) with a value of 2,091. These results are in line with research of Ahmad (2008) that for the implementation of the process of delivering information quickly and accurately so as to produce a good financial report. Judging from the frequency distribution data for the variable quality of financial statements on average responded to either category. Utilization of accounting information systems can answer information needs, improve performance, improve efficiency in doing work, especially to produce good quality financial reports (Diani, 2009).

For hypothesis four (H4), the test results show a coefficient of 0.945, with a significance value of 0.350 greater than  $\alpha = 0.05$ . Thus it can be said that there is no significant effect between performance measures on the effective use of accounting information systems. Based on research Sudiro (2012) states that the key to success in achieving competitive advantage for organizations basically depends on the optimal use of human resources and maintaining cooperation between service users and the people they employ in an effort to achieve organizational goals. Although human resources as a factor of competitive advantage, it cannot be separated from the combination of the quality of human resource

management practices in the organization and the quality of other resource management systems in the company as a whole.

The financial transaction process variable or hypothesis five (H5) has a coefficient value of -0.770, with a significance value of 0.446 greater than  $\alpha = 0.05$ . Thus it can be said that the fifth hypothesis is rejected, ie there is no significant effect between the financial transaction process on the effective use of accounting information systems. The results of this study are consistent with research conducted by Soudani (2012) and Yusof (2010) which states that accounting information systems have an influence on a company's financial performance, where financial performance is related to financial transactions that occur in an entity. High volume financial transactions in an entity is a driving factor in increasing the effectiveness of the use of accounting information systems.

## **CONCLUSION**

This study aims to analyze how the influence of decision making, the effectiveness of the control system, the quality of financial statements, measurement of company performance and financial transaction processes on the effectiveness of the use of accounting information systems in Islamic cooperatives in South Sumatra, Indonesia. The calculation results show that managerial decision making, performance measures and financial transaction processes have no significant effect on the effectiveness of the use of accounting information systems, while internal control systems and performance quality show a significant effect on the effectiveness of the use of accounting information systems. So in this case the Islamic cooperative in South Sumatra can pay more attention and continue to improve the internal control system and the quality of performance to achieve the effectiveness of using an adequate accounting information system. For future research, it can include other variables not examined in this study, such as accounting information system users in organizations. Further researchers can also make comparisons of accounting information systems in conventional and sharia financial institutions.

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