

## Artikel

## The Effect of Accounting Information Technology On Report Quality Finance In Sharia Bank In Parepare City

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**Abstract:** BPK's findings on the financial statements show that there are still many agencies that have not presented the data that is presented inappropriately and that there are still many irregularities that have been found. To be able to produce quality financial reports, competent human resources are needed in the field of financial management by utilizing information technology, but not all human resources are able to understand and apply accounting information technology.

This study aims to determine the effect of the use of accounting information technology on the quality of financial reports. This research uses a quantitative approach with associative research type. The population in this study is a Sharia Bank in the City of Parepare. Sampling technique using purposive sampling method. The sample in this study were employees of Islamic banks in the city of Parepare, the number of questionnaires that were processed in this study were as many as 30 questionnaires. Data analysis using simple linear regression analysis.

The results of the study with simple linear regression analysis show that the performance of accounting information technology has a positive and significant effect on the quality of financial statements. This is indicated by the value of the  $t$  count of 4.728 greater than  $t$  table 2.048 with a coefficient test value of the determination ( $R^2$ ) of 0.444 and has a pearson correlation value of 0.666 or a strong correlation with a positive form of relationship.

**Keywords:** Quality of Financial Reports, Accounting Information Technology

## 1. Introduction

Financial statements are a very important tool to obtain information about the financial position of the results that have been achieved by the organization concerned. Financial reports are a reflection to know the organization is running well or not. Financial statements must present quality and accountable financial information in accordance with applicable regulations. In Government Regulation Number 71 of 2010 concerning Government Accounting Standards, it is explained that government financial reports can be said to be of quality if the report is relevant, reliable, understandable, and comparable. By applying these criteria in financial reports that have been prepared and presented, agencies can realize transparency and accountability in regional financial management. The requirements for the fulfillment of the financial statements reported by the agency are qualified or meet the qualitative characteristics of financial statements, one of which is by obtaining an Unqualified Opinion (WTP) on financial statements that have been audited by the Financial Audit Board (BPK).<sup>1</sup>

However, the fact that local government financial reporting in Indonesia is happening is something that is quite interesting to be studied further. If you look further in the government's financial statements, there are still many data that are presented that are not appropriate. It turns out that there are still many irregularities that have been found by the Supreme Audit Agency (BPK) in carrying out its duties in auditing government financial statements. Many findings were found in the financial management presented by the compilers of local government financial statements, especially in the management of regional finances and regional budgets. The budget is the work plan of an agency including the regional government in the form of money (rupiah). Every budget user must be responsible for the finances he manages. Likewise, local governments are required to make financial reports as a form of accountability in government administration. This is in line with Law Number 17 of 2003 concerning State Finance and Law Number 32 of 2004 concerning Regional Government.<sup>2</sup>

Currently, Islamic financial institutions in Indonesia have developed rapidly with the increasing number of Islamic commercial banks and sharia business units as well as various other Islamic financial institutions. In 2010, Islamic banking has been operating in Parepare City, namely Bank Muamalat and Bank Syariah Mandiri (BSM). In the last 5 years, several Islamic banks have opened branch offices in the City of Parepare, including Bank Negara Indonesia (BNI) Syariah and Bank Tabungan Negara (BTN) Syariah. The progress of a sharia banking system is certainly supported by the role of information technology. The existence of information technology in Islamic banking is the main support in facilitating the internal management of Islamic banking operations and can support the services provided to customers.

Utilization of technology today is something that cannot be avoided, because the need for very fast and precise information becomes a major requirement in all aspects. Information technology has been used in various fields of business, government, health, education, banking and so on. With the development of information technology, it is easier for someone to carry out their activities and work. Inadequate capacity does not necessarily produce reliable financial reports if it is not supported by information technology. With the availability of information technology that continues to develop, it is hoped that it will assist in the process of making and compiling quality and timely financial reports.<sup>3</sup>

Quality financial reports are produced by competent human resources (HR) in the field of financial management. HR must have competence in the field of accounting in making financial reports in accordance with financial accounting standards by utilizing information technology so that the financial reports have good quality. However, not all human resources are able to understand and apply accounting information technology. This will have an impact on errors in the financial statements that are made and the report does not comply with the standards set.

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<sup>1</sup>Devi Roviyanatie, "Pengaruh Kompetensi Sumber Daya Manusia dan Penerapan Sistem Akuntansi Keuangan Daerah terhadap Kualitas Laporan Keuangan Daerah (Survei pada Organisasi Perangkat Daerah (OPD) Kabupaten Tasikmalaya)", *Jurnal Akuntansi Sektor Publik* 2, (2011).

<sup>2</sup>Khorina Kencana Ningrum, "Pengaruh Kompetensi Sumber Daya Manusia, Pemanfaatan Teknologi Informasi, dan Sistem Pengendalian Intern Terhadap Kualitas Laporan Keuangan Pemerintah Daerah Kabupaten Kebumen", (Skripsi Sarjana; Fakultas Ekonomi Universitas Islam Indonesia: Yogyakarta, 2018).

<sup>3</sup>Warih Komarasari, "Pengaruh Kapasitas Sumber Daya Manusia, Pemanfaatan Teknologi Informasi dan Pengendalian Intern Akuntansi Terhadap Keterandalan Pelaporan Keuangan Daerah (pada SKPD Kabupaten Bantul Bagian Akuntansi dan Keuangan)", *Jurnal Akuntansi Sektor Publik*, (2016).

## 2. Methodology

The research used in this research is quantitative research. Quantitative research is research by obtaining data in the form of numbers or qualitative data that is numbered.<sup>4</sup> From the type of research, this research is included in associative research which aims to determine the effect or also the relationship between two or more variables.

Collecting data in this study using primary data. The type of primary data is a source of data obtained directly from the original source or the first party, where at the time of primary data collection there is of course a direct relationship (contact) between the researcher and the respondent.<sup>5</sup> The data collection technique used in this research is the questionnaire method, which is a data collection technique carried out by giving responsibility to the respondent to read and answer questions.<sup>6</sup> Data processing is a process in obtaining summary data or summary figures by using certain methods or formulas.<sup>7</sup> Data processing aims to process raw data from measurement results into more refined data so as to provide direction for further study.<sup>8</sup> The data processing technique in this study used the (SPSS)

## 3. Result

### *Descriptive Analysis*

The descriptive variable of Utilization of Accounting Information Technology (X) and Quality of Financial Statements (Y) of 30 respondents in this study can be seen in the following table:

Table 1.1 Descriptive Statistical Test Results

<b>Descriptive Statistics</b>					
	N	Minimum	Maximum	mean	Std. Deviation
Accounting Information Technology	30	34	45	38.93	2,612
Financial Report Quality	30	45	57	50,70	3,515
Valid N (listwise)	30				

*Data Source: Processed by SPSS (2021)*

Table 1.1 shows the descriptive statistics of each assessment variable. Based on table 4.6, the results of the analysis using descriptive statistics on the accounting information technology variable (X) show a minimum value of 34, a maximum value of 45, and a mean (average) of 38.93 with a standard deviation of 2.612. Meanwhile, the financial report quality variable (Y) shows a minimum value of 54, a maximum value of 57, and a mean (average) of 50.70 with a standard deviation of 3.515.

### *Simple Linear Regression Test*

Simple linear regression is used to predict or test the effect of one independent variable on the dependent variable. If the significance value is not more than 5% or 0.05, then the independent variable has a significant effect on the dependent variable. The results of simple linear regression analysis can be seen in the table below:

<sup>4</sup>Sugiyono, *Metode Penelitian*, (Bandung: Alfabeta, 2003), h.14.

<sup>5</sup>Arfan Ikhsan, *Metodologi Penelitian Bisnis untuk Akuntansi dan Manajemen*, (Bandung: Citapustaka Media, 2014), h. 105.

<sup>6</sup>Arfan Ikhsan dan Misri, *Metodologi Penelitian*, (Medan: Cita Pustaka Media Perintis, 2012), h. 166.

<sup>7</sup>Iqbal Hasan, *Analisis Data Penelitian dengan Statistik*, (Jakarta: Bumi Aksara, 2006), h. 24.

<sup>8</sup>Nana Sudjana, *Penelitian dan Penilaian Pendidikan*, (Bandung: Sinar Baru, 2001), h. 128.

Table 1.2 Simple Linear Regression Test Results

**ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	159.050	1	159.050	22,351	,000b
	Residual	199,250	28	7,116		
	Total	358,300	29			

Data Source: Processed by SPSS (2021)

Based on table 1.2 it is known that the calculated F value is 22.351 with a significance value of 0.000 < 0.05, then the regression model can be used to predict the independent variables or in other words there is a significant effect between the variable Utilization of Accounting Information Technology (X) on the Financial Statement Quality variable. (Y).

**Partial Test (T Test)**

The t-test aims to determine whether the independent variables partially affect the dependent variable. If the value of t arithmetic > t table for = 5%, then H0 is accepted. To find t table = ( $\alpha/2$  ; n – k – 1), so t table = 2.048. The results of the partial test analysis (t test) can be seen in the table below:

Table 1.3 Partial Test Results (T Test)

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	15,794	7,399		2,134	.042
	Accounting Information Technology	,897	,190	,666	4,728	,000

a. Dependent Variable: Quality of Financial Statements

Based on the table above, it is known that the t value of the accounting information technology utilization variable is 4.728. Because the value of t arithmetic is  $4.728 > 2.048$ , it can be concluded that H1 or the first hypothesis is accepted. This means that the use of Accounting Information Technology (X) has a positive effect on the Quality of Financial Statements (Y). The results of this study indicate that the better the use of accounting information technology owned by Islamic bank employees, the quality of financial reports will also increase. Table 1.3 above can be arranged a simple linear regression equation as follows:

$$Y = 15,794 + 0.897 \text{ TIA} + e$$

- The constant value of 15,794 indicates that if the independent variable (use of accounting information technology) is 0, then the quality of financial statements will be 15.794.
- The regression coefficient of the accounting information technology utilization variable (X) of 0.897 indicates that every increase in the use of accounting information technology will increase the quality of financial reports by 0.897.

**Coefficient of Determination Test**

The coefficient of determination ( $R^2$ ) is used to determine how far the ability of the use of accounting information technology to influence the quality of financial statements in explaining the variance of the dependent variable. In this study, the adjusted R Square value is used to determine the  $R^2$  value. The coefficient

of determination ( $R^2$ ) aims to measure how much. From the results of the coefficient of determination, the following results are obtained:

Table 1.4 Results of the Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,666a	,444	,424	2,668

a. Predictors: (Constant), Accounting Information Technology

Based on table 1.4, it is known that the coefficient of determination ( $R^2$ ) is 0.444 or 44.4%. Then the variable Utilization of Accounting Information Technology (X) has an effect on the variable Quality of Financial Statements (Y) by 44.4%. While the remaining 55.6% is influenced by other factors or variables not examined in this study.

#### 4. Discussion

This study aims to examine the effect of using accounting information technology on the quality of financial reports at Islamic banks in Parepare City. Does the use of accounting information technology in Islamic banks affect the quality of financial reports or does the use of accounting information technology have an effect on the quality of financial reports in Islamic banks. After the researchers conducted the research, the researchers finally got the answer that there is an effect of the use of accounting information technology on the quality of financial reports at Islamic banks in Parepare City, researchers can conclude that the ability of human resources (HR) by utilizing accounting information technology is very important for agencies that will produce quality financial reports. Researchers have conducted several tests which show that there is a positive and significant effect between the use of accounting information technology on the quality of financial reports at Islamic banks in Parepare City.

#### The Effect of Utilization of Accounting Information Technology on the Quality of Financial Reports

The hypothesis proposed in this study is the use of accounting information technology has a positive effect on the quality of financial reports. The results of the analysis show that the unstandardized beta coefficient of the Accounting Information Technology Utilization variable is 0.897, t count is 4.728 > t table is 2.048, and the significance value is 0.000 < 0.05. Based on the analysis results indicate that the use of accounting information technology has a positive effect on the quality of financial statements. This means that the better the use of accounting information technology, the quality of the resulting financial statements will increase. Thus, the hypothesis is accepted.

#### The Influence of the Use of Accounting Information Technology on the Quality of Financial Reports

The results of the analysis show that the variable of the use of accounting information technology on the quality of financial reports has a coefficient of determination ( $R^2$ ) of 0.444. Based on the analysis results show that the use of accounting information technology affects the quality of financial reports by 0.444 or 44.4%, while the remaining 55.6% is influenced by other factors or variables.

#### The Relationship between Accounting Information Technology Utilization Variables and Financial Report Quality Variables

The results of the analysis show that the variable of the use of accounting information technology on the quality of financial reports has a Pearson value *correlation* of 0.666. Based on the analysis results show that the use of accounting information technology on the quality of financial reports has a correlation with the degree of relationship of 0.666, which is a strong correlation with a positive form of relationship.

#### 5. Conclusion

This research was conducted to determine the positive and significant influence and the magnitude of the influence of the use of Accounting Information Technology on the Quality of Financial Reports. And for the relationship between the variable Utilization of Accounting Information Technology on the Quality of Financial Reports. Based on the data collected and the tests that have been carried out, the following conclusions can be drawn:

1. Utilization of accounting information technology has a positive and significant effect on the quality of financial reports. This is shown from the results of the partial test (t test) where the significance value is  $0.000 < 0.05$  or the t-count value is 4.728 is greater than the t table value of 2.048. From the results of the research above proves that the first hypothesis is accepted.
2. The variable of Utilization of Accounting Information Technology (X) has an effect on the variable of Financial Report Quality (Y) by 44.4%. While the remaining 55.6% is influenced by other factors or variables not examined in this study.
3. There is a strong relationship with the form of a positive relationship between the variable Utilization of Accounting Information Technology (X) and the variable Quality of Financial Statements (Y) of 0.666.

Based on the results of research and discussion, several things that need to be conveyed as suggestions in this research are as follows:

1. From the results of the research above, it can be seen that the use of accounting information technology has a positive and significant effect on the quality of financial reports. Therefore, Islamic banking in the City of Parepare is expected to continue to increase the use of information technology in supporting accounting information systems, such as hardware, software, and internet networks as well as routine maintenance.
2. Subsequent research will further expand the population and research samples to examine in several districts/cities so that the results obtained can be drawn a general and more representative conclusion.
3. Further research can add research variables to test these variables on the quality of financial reports. Variables that are not included in this study are the competence of human resources (HR), the application of accounting standards, internal control systems and other variables that may affect the quality of financial reports.

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