The Accountancy Information System for the Management of the Bank Customers Fund Collection Study BNI Tangerang

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Abstract— This research aims to review the influence of between, operational activity the activity of preparing the report accounting, information system and information technology for the management to collect fund management customers, trust fund simultaneously or have leverage significant influence on the management to collect fund management customers trust fund in BNI. Tangerang. The research methodology used is a qualitative approach. The samples used were employees of Bank Indonesia Tangerang country 100 respondents. As much as Instrument of the collection of data using the primary data. The primary data obtained using a questionnaire. An analysis of data used in this study is the linear regression, multiple the classic, assumption autocorrelation, multicollinearity test, Heteroscedasticity test, test test, determinant t test and test f with the help SPSS 24. Showing multicollinearity beta test version of shows on the variables 0,766, information technology which means that the influence of information technology have given Contribution significant. The research conducted denoting from third independent variable the operational activity, the activity of the preparation of reports accounting information system , and information technology together significant on variables dependent namely management to collect funds customers.

Keywords— The influence of, accounting information system, to collect fund management customers.

I. INTRODUCTION

The use of information technology in the current era of globalization in the business world competition is getting tougher. This competition requires business people to be able to maximize the performance of their companies in order to compete against other companies. Companies must strive to learn and understand the needs and wants of their customers. Especially if the company is engaged in the service sector. Those, it can be said that a company if the accounting information system is not good will cause adverse symptoms. This Accounting Information System is the entire procedure and technique needed to collect data and process it so that it becomes the information needed as a tool for company leaders in carrying out work supervision. Purpose of Writing To determine the effect of operational activities, reporting activities, and information technology on the management of customer fundraising at BNI Tangerang. The goal of this study is to look at how the author will conduct a study entitled: "Influence of Accounting Information Systems on the

Management of Customer Fund Collection at Bni Tangerang, The following is a summary of previous research:

1. Kartika Hendra Ts (2014). Influence Accounting Information Systems, Leadership Style and Task Complexity towards Employee Performance. This means that task complexity has a significant and significant effect on employee performance. Analysis of the coefficient of determination shows that the adjusted value of total employee performance is influenced by accounting information system variables, leadership style and task complexity, while the rest is explained by other variables outside the equation.

2. Lestari, Agustina Dwi (2016). The Effect of Information System Quality and Accounting Knowledge on the Quality of Accounting Information. The results show that the quality of information systems and accounting knowledge variables simultaneously does not have a significant effect on the quality of accounting information. Indirectly, the quality of computerized information systems and accounting knowledge simultaneously have a significant effect on the quality of accounting information.

3. Joko Saptoro and Gun Gunawan. (2018). "The Influence of Organizational Culture, Information Technology, and Management Accounting Information Systems on Managerial Performance of Pt. Propan Raya, Bandung", The results showed that at PT. Propan Raya ICC. Bandung management accounting information systems affect managerial performance. In this study, the quality of the management accounting information system has a significant effect on managerial performance.

II. THEORITICAL BASIC

A. Research Hypothesis

The hypothesis is needed to achieve the objectives in this study regarding the problems in it referring to the companies that have been mentioned in the previous description. The hypotheses needed in this study are as follows:

X1: Operational activities of accounting information systems affect the management of customer fundraising at BNI Tangerang.

X2: The activity of compiling accounting information system reports has an effect on the management of customer fundraising at BNI Tangerang.

X3: Information technology affects the management of customer fund collection at BNI Tangerang.

Y: Operational activities, accounting information system report preparation activities, information technology affect the management of customer fundraising at BNI Tangerang.

III. RESEARCH METHOD

A. Subject of Study

The employees of BNI Tangerang 100 respondents who have access to use the system in the company.

B. Research Methodology

The data used are primary data, and the sort of research performed is descriptive statistical research.

C. Mapping of Respondents

All employees at BNI Tangerang . everyone can access the system at BNI Tangerang And get 100 respondents, which will be used as a sample.

The non-probability sample or non-random method used in this study is a sample selection technique that is not based on the law of probability, so it does not require that the members of the population are chosen evenly. Instead, the selection is based on certain subjective criteria, but the criteria must be kept clear to avoid random.

D. Techniques for Data Collection

A questionnaire was utilized to gather information for this investigation. The ordinal Likert scale was utilized as the measurement scale. The variables to be measured are converted into variable indicators using a Likert scale. From Strongly Agree to Strongly Disagree, the Likert scale comprises five categories.

E. SPSS Instruments for Measurement

A questionnaire in the form of statements with a Likert scale was utilized in this investigation. The researcher used the statement indicators in SPSS 24 to make instrument. With 36 question indicator items, consisting of three variables: usability, information quality, and information technology quality. Then one more variable, user satisfaction, with three indicators, is introduced.

F. Methods for Data Processing and Analysis

Some data will be offered in this study, ranging from raw data collected from respondents to final data derived from the study's analytical results, which will be presented using a descriptive statistical model. Microsoft Excel 2013 and SPSS 24 software were used to aid the data testing and data analysis processes in this investigation.

- Descriptive statistics are statistics that describe something. Descriptive analysis is used to give a general summary of the variables under investigation.
- Data from the test instrument. Validity and Reliability Tests are included. A validity test is required to verify the extent to which the instrument used to measure assessment data may accurately reflect real-world conditions. The validity test is performed by calculating the correlation

between the variables and their total score, i.e., if the t count is more than the t table, the questions are valid, and vice versa. Because the instrument is already good, reliability is an instrument that can be trusted to be utilized as a data gathering tool. Instruments that may be relied on and will generate accurate data. Cronbach Alpha is a tool for determining reliability. A limit of 0.7 is commonly included in decision-making procedures for reliability tests.

- The old-fashioned assumption test. The multiple linear regression model was used in this investigation. A good multiple linear regression model is one that fits the data's normality and is free of traditional assumptions such as multicollinearity and heteroscedasticity. When the data has passed the traditional assumption test, it is possible to move forward with the multiple linear regression modeling method. In this investigation, three traditional assumption tests were employed, including the normality test, to determine how much the data in the variables utilized in this study is normally distributed. Good data is normally distributed data that can be seen on a graph or histogram; if the data spreads around the diagonal line and follows the direction of the line, it is normally distributed; then use the multicollinearity test to see if some or all of the independent variables in one model are correlated. The absence of multicollinearity in the data is a sign of a strong regression model. The value of Tolerance and VIF (variance inflation factor) acquired are used to determine the existence or absence of multicollinearity. There is no multicollinearity in the independent variables if the VIF value is less than 10 and the Tolerance value is less than 0,1. The heteroscedasticity test was then used to examine whether or not the residuals in the regression model had an inequality of variance. There is a resemblance of residual variance, which is known as homoscedasticity, in the regression model that fits the conditions, as seen on the graph When points form a regular pattern (widening, narrowing, or wavy), heteroscedasticity has developed.

- Analysis of multiple linear regressions. The T test and F test were then used to examine the effect of the independent factors on the dependent variable simultaneously and partially utilizing multiple linear regression analysis. The T-test is used to determine how much one independent variable influences the dependent variable. The T-test results can be found in the Coefficient table of the SPSS output. The p-value reveals the T test's significance (in the Sig column). The F test is used to assess whether or not ability has a significant effect on the dependent variable when it is tested concurrently or jointly with the independent factors. The F test results can be seen in the SPSS output in the ANOVA table.

IV. RESULT AND DISCUSSION

A. Descriptive Statistics

The usability quality variable received an 81% value, the information quality variable received an 82% value, the information technology quality received an 81% value, and the

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user satisfaction variable received an 82% value. With these calculations, all variables can be said to be very good.

B. Data from the Test Instrument

A bivariate correlation between each indicator score and the total construct score was used to conduct the validity test. If the value of r count > r table, the questionnaire items will be regarded valid.

TABLE I. Results of the Validity Test

Variable	Code	R Count	R Table
Usability	X1.1	0,543	0,164
	X1.2	0,514	0,164
	X1.3	0,294	0,164
	X1.4	0,452	0,164
	X1.5	0,775	0,164
	X1.6	0,568	0,164
	X1.7	0,345	0,164
	X1.8	0,338	0,164
	Xl.9	1	0,164
Information quality	X2.1	0,107	0,164
	X2.2	0,131	0,164
	X2.3	0,829	0,164
	X2.4	0,711	0,164
	X2.5	0,774	0,164
	X2.6	0,658	0,164
	X2.7	0,740	0,164
	X2.8	0,539	0,164
	X2.9	1	0,164
Information technology quality	X3.1	0,845	0,164
	X3.2	0,833	0,164
	X3.3	0,786	0,164
	X3.4	0,804	0,164
	X3.5	0,868	0,164
	X3.6	0,731	0,164
	X3.7	0,766	0,164
	X3.8	0,801	0,164
	X3.9	1	0,164
User satisfaction	Y1.1	0,209	0,164
	Y1.2	0,591	0,164
	Y1.3	0,465	0,164
	Yl.4	0,488	0,164
	Yl.5	0,445	0,164
	Yl.6	0,585	0,164
	Yl.7	0,513	0,164
	Yl.8	0,250	0,164
	Yl.9	1	0,164

Because the estimated r value is greater than the table r value, all questionnaire items are considered genuine, according to the table.

Cronbach's alpha value > 0.70 indicates that a construct or variable is dependable when tested with only one shot or measurement.

TABLE II. Results of the Reliability Test

Cronbach's Alpha	N of Items
0,878	36

All of the questionnaire items are regarded to be reliable, according to the table.

C. The Old-Fashioned Assumption Test

If the data spreads around the diagonal line and follows the diagonal line's direction, or the histogram graph exhibits a normal distribution pattern, the regression model meets the normality requirement.
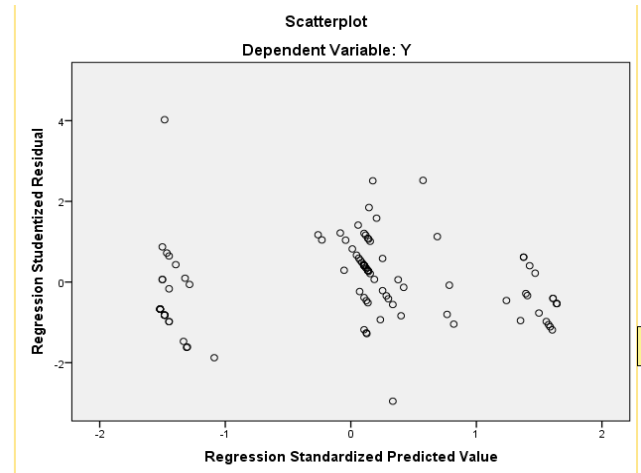

TABLE III. Results of the Multicollinearity Test

Model	Tolerance	VIF
X1	0,239	4,190
X2	0,142	7,037
X3	0,123	8,125

According to the table, there is no multicollinearity, which means that there is no correlation between the independent variables in this regression model.

The graph plot between the predicted value of the dependent variable, specifically ZPRED, and the residual SRESID is used to determine heteroscedasticity. There is no heteroscedasticity if there is no evident pattern and the points are distributed above and below the number 0 and the Y axis.

As a result, it can be inferred that the data utilized in this study has no heteroscedasticity, and thus passes the classical assumption test and is suitable for linear regression analysis.

D. Analysis of multiple linear regressions

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3$$
$$Y = 2.340 + 0.160\ X_1 + 0.095\ X_2. + 0.689 X_3$$

From the regression equation above, it can be interpreted as follows:

1. The constant value of 2,340 states that if there are no SIA operational activities and SIA report preparation activities, the management of fundraising is worth 2,340.

2. The regression coefficient of 0.160 states that each addition of 1 SIA operational activity model will increase the management of fundraising by 0.160. and conversely, if SIA's operational activities decrease by 1 model, then the management of the set of funds will decrease by 0.160.

3. The regression coefficient of 0.095 states that each additional 1 activity in the preparation of SIA reports will increase the management of fundraising by 0.095. and conversely, if 1 activity is reduced, the management of the set of funds will decrease by 0.095 .

4. The regression coefficient of 0.689 states that each additional 1 information technology activity will increase the management of fundraising by 0.689. and conversely, if 1 activity is reduced, the management of the set of funds will decrease by 0.689.

The individual parameter significant test, also known as the t statistic test, is used to see if one independent variable has an effect on the dependent variable. If the significance value is less than 0.05, H0 is rejected and Ha is accepted; if the significance value is greater than 0.05, H0 is accepted and Ha is rejected.

TABLE IV. Results of the T Test

Model	Signification
X1	0,003
X2	0,181
X3	0,000

According to the table, X1 is H0 accepted and Ha is rejected, while X2 and X3 are H0 rejected and Ha is accepted. The influence of the independent variables on the dependent variable was tested using the F statistical test. If the significance value is less than 0.05, H0 is rejected and Ha is accepted; if the significance value is greater than 0.05, H0 is accepted and Ha is rejected.

TABLE V. Results of the F Test

Model	Signification
X1	0,000
X2	0,000
X3	0,000

According to the table, X1, X2, and X3, i.e. H0, are all refused, whereas Ha is accepted.

IV. CONCLUSION

It can be inferred from the data collection, data processing, and data analysis on operational activities of accounting information systems, reporting activities of accounting information systems, and information technology, it can be concluded as follows:

1. Operational activities have a significant positive effect on the management of customer fund collection, because operational activities in the form of collecting and managing documents consisting of income, expenditure, production, and finance that have been carried out so far have been very helpful in managing customer fund collection for BNI banks. So that the operational activities carried out by BNI Tangerang office must be maintained.

2. Report preparation has no significant effect on the management of customer fund collections because the preparation of reports in principle is updating transactions from starting to record in the general ledger, compiling adjusting journal entries, financial reporting activities and presenting reports for managerial who have integrity and have a good system that has been carried out and very helpful in managing the collection of customer funds for BNI banks so that they are right on target and in accordance with company goals.

3. Information technology has a significant positive effect on the management of customer fundraising at BNI Tangerang. This is in accordance with the results of a survey of respondents who stated that information technology is considered very helpful in the management process of collecting customer funds, coupled with the Covid-19 pandemic period, information technology is considered to be the foundation needed by every element to be able to survive in supporting the smooth operation of the company.

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