

Analysis of the Effectiveness of Using Accounting Information Systems in Financial Management through the Technology Acceptance Model Approach (Case Study at BKAD UPK, Pringgarata District, Central Lombok Regency)

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Abstract: This study analyzes the effectiveness of using an Accounting Information System in financial management at BKAD UPK Kecamatan Pringgarata Kabupaten Lombok Tengah using the Technology Acceptance Model (TAM) approach. A descriptive qualitative approach is applied to gain a deeper understanding of users' perceptions of the system. Data were collected through observation, questionnaires, interviews, and documentation. The analysis examines Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using, and Behavioral Intention to Use in relation to the use of the Accounting Information System. The results indicate that although the system is easy to use, its usefulness remains low due to limitations in recording all transactions and presenting complete, accurate, and real-time integrated financial information. This affects users' overall attitude and intention toward the system, which tend to be negative, indicating that the current system is still ineffective for financial management. Therefore, this study emphasizes the need for a more modern, integrated, and real-time system to enhance financial management effectiveness at BKAD UPK Pringgarata District, Central Lombok Regency.

Keywords: Accounting information system; BKAD UPK Ex PNPM-Md; Technology acceptance Model.

Introduction

Law Number 14 of 2008 requires every public organization to manage finances in a transparent and accountable manner. Transparency in financial management serves to minimize the potential for errors and deviations and supports the monitoring and evaluation process to be more optimal. High accountability is an important factor in building public trust in public sector organizations that involve many stakeholders (Yan et al., 2022).

According to Mahmudi (2005) financial reports in public organizations have an important role in realizing accountability in the sector. The increasing demands for accountability in the public sector encourage the importance of transparency in the presentation of

financial information as a basis for decision making. In this case, accounting has an important role in public sector organizations to prepare financial reports as a form of accountability to the public.

The high demands on public organizations in realizing financial accountability and transparency make the role of the Accounting Information System increasingly important. This system functions in managing data and information related to the accounting process. According to Paranoan et al. (2019), the development of an Accounting Information System can increase the value of an organization by providing accurate and timely information. In addition, the implementation of this system also contributes to increasing transparency and accountability in financial management.

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The rapid development of digital technology is increasingly encouraging the use of more modern AIS. Public organizations can utilize this system to improve accountability, transparency, efficiency, accuracy in real-time and integrated financial management, and are easier to access and monitor by various stakeholders. Along with the development of technology, the Accounting Information System not only functions as a tool, but also becomes a strategic element in building more efficient and reliable financial governance in the digital era (Yoshikuni et al., 2023).

BKAD UPK Pringgarata District, Central Lombok Regency is one of the public organizations responsible for managing funds from the former National Independent Rural Community Empowerment Program (PNPM-Md). Based on the Decree of the Regent of Central Lombok Number 162 of 2014, BKAD UPK is tasked with distributing aid funds to the community for empowerment and other programs. These funds are used to overcome poverty and increase employment opportunities through various activities, such as training, mentoring, and direct assistance to the community.

BKAD UPK Pringgarata District, Central Lombok Regency is under the auspices of DPMD (Village Community Empowerment Service) of Central Lombok Regency. Therefore, BKAD UPK which manages state funds is required to be accountable and transparent in its financial management. BKAD UPK is required to report financial reports to the sub-district and DPMD (Village Community Empowerment Service) every month, then every year there will be monitoring and evaluation of the financial management.

Since the PNPM program was discontinued in 2015, the revolving fund assets managed by BKAD UPK have continued to experience significant growth, from IDR 2.56 billion to IDR 4.76 billion or an increase of 86.18%. The increasing growth in assets is in line with the demands for accountability and transparency which are becoming increasingly high. Thus, the effectiveness of the use of the Accounting Information System has an important role in financial management.

Based on direct observation conducted on the management of BKAD UPK, Pringgarata District, Central Lombok Regency, the Accounting Information System currently used still relies on a system in the form of Microsoft Access 2007, which has been used since 2012 without ever being updated. With the changes and demands for increasingly high accountability and transparency, the challenges faced by BKAD UPK management in using the outdated Accounting Information System are the process of preparing financial reports which is done manually in Microsoft Excel. So this causes obstacles to the speed of the process of preparing financial reports which takes time.

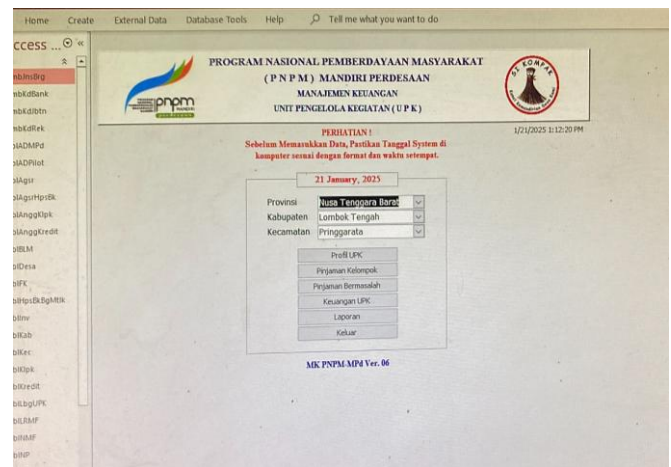


Figure 1. BKAD UPK Pringgarata District System

AKTIVA		Rp.	PASIVA		Rp.
1. HARTA			2. HUTANG		
1.1. Kas			2.1. Kebutuhan UPK & Kelompok	433,828	
1.1.1. Kas Operasional UPK			2.2. Dana Sosial Orang Miskin	330,571	
1.1.2. Kas Pengembangan UEP			2.3. Bonus UPK	8,311,369	
1.1.3. Kas Pengembangan SPP	372,220,000		2.3. Pinjaman Lain-lain		
Total Kas		372,220,000	Total Hutang		9,075,768
1.2. Bank					
1.2.1. Bank Operasional UPK	918,181				
1.2.2. Bank Pengembangan UEP					
1.2.3. Bank Pengembangan SPP	44,585,131				
Total Bank		45,503,312			
1.3. Pinjaman			3. MODAL		
1.3.1. Pinjaman UEP			3.1. Modal Alokasi BLM UEP		
1.3.2. Pinjaman SPP	4,096,776,000		3.2. Dana Sosial Orang Miskin	2,561,800,000	
1.3.3. Pinjaman Lain-lain			3.3. Alokasi Operasional 2%	58,650,100	
Total Pinjaman		4,096,776,000	3.4. Hibah Pihak ketiga		
1.4. Biaya Dibayar Dimuka			3.5. Surplus Defisit Ditahan	1,896,181,226	
1.4.1. Biaya Dibayar Dimuka			3.5. Surplus Defisit Bersih	243,884,341	
1.4.2. Alokasi Dana			Total Modal		4,760,575,667

Figure 2. Microsoft Excel Financial Reports

The Technology Acceptance Model (TAM) approach can be used to measure the effectiveness of AIS use in an organization. The Technology Acceptance Model approach is widely used in research to analyze the use of information systems in an entity. Research Prabawa (2023) analyzes the effectiveness of the Accounting Information System using the TAM model as a variable against the payroll system at BNI Life. Research Libraeni & Kherismawati (2024) uses TAM as a variable to analyze the use of the Accounting Information System on the effectiveness of financial management in MSMEs. Research (Damayanti et al., 2022) also uses TAM to evaluate the Village Financial System.

Technology Acceptance Model (TAM) is a conceptual framework used to evaluate the level of user acceptance of a technology. This model was developed by Davis (1989) as an adaptation of the Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB). In general, TAM is more specific in understanding how a person's perception of the use of technology can influence their behavior and activities.

The Technology Acceptance Model can help analyze the effectiveness of system use by identifying whether users still find the system easy to use and useful, or whether they feel constrained by the limitations of the system. In addition, the Technology Acceptance Model also helps measure how much users still rely on the system and how open they are to switching to a newer system. So this model will assess the effectiveness of system use based on factors such as Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using and Behavioral Intention to Use.

Method

This study uses a qualitative method with a descriptive approach. According to Sugiyono (2019), a qualitative method is a term that includes various types of research that aim to study social life in a natural context and in accordance with actual conditions. In this approach, the researcher acts as the main instrument, while the research results are presented in the form of narratives or statements that describe the situation in depth.

This research was conducted at the BKAD UPK Pringgarata District, Central Lombok Regency, located on Jl. Diponegoro Pringgarata, Pringgarata District, Central Lombok Regency. The informants or sources in the study were the Chairperson, Secretary and Treasurer of the BKAD UPK Pringgarata District, Central Lombok Regency.

This study uses several data collection techniques, namely observation, questionnaires, interviews, and documentation. The analysis technique used in this study is descriptive analysis. Data analysis will present data related to the effectiveness of using Accounting Information Systems in financial management through the Technology Acceptance Model approach variables, namely Perceived Usefulness, Perceived Ease of Use, Attitude Toward Using and Behavioral Intention to Use.

Result and Discussion

Object Overview

The Activity Management Unit (UPK) was established in 2009 as part of the implementation of the National Program for Independent Rural Community Empowerment (PNPM-Md). UPK is tasked with managing PNPM-Md program activities, including revolving fund management, community training, and village infrastructure development.

After the PNPM-Md program was discontinued in 2014, there was a need to preserve the results of the program. Therefore, in 2016, based on a notarial deed, UPK in Pringgarata District, Central Lombok Regency,

began to synergize with the local BKAD. This synergy was carried out to manage and maintain the sustainability of former PNPM-Md assets and activities.

In the process, UPK transformed into part of BKAD and became known as BKAD UPK Pringgarata District. This transformation marked a shift from a national program to locally-based management, with BKAD UPK taking a strategic role in supporting community empowerment and preserving program results in the region.

This institution has the main task of managing program funds and revolving funds used as business capital for women's empowerment through Women's Savings and Loans Groups (SPP). In its implementation, BKAD UPK serves a total of 112 SPP groups spread across 11 villages in Pringgarata District, Central Lombok Regency. Through this service, BKAD UPK supports women's empowerment at the village level by encouraging financial access and sustainable local economic development.

BKAD UPK Pringgarata District, Central Lombok Regency has an obligation to routinely account for the management of former PNPM-Md funds to the District and Regency. This is done every month because BKAD UPK is under the supervision of the Village Community Empowerment Service (DPMD). Therefore, fund management must be transparent and accountable through comprehensive reports.

Technology Acceptance Model Perceived Usefulness

According to Davis (1989), perceived usefulness refers to the extent to which a person believes that using a system can improve their job performance. In other words, perceived usefulness reflects an individual's belief that the implementation of information systems and technology brings benefits and contributes to increased work productivity.

Based on the results of the research conducted, the Accounting Information System currently used by BKAD UPK Pringgarata District can only manage group loan transactions, making it easier for users to manage group loan data. The following is the informant's statement: "The loan transaction recording system is already available using the application, it can also be recorded actively." However, the system cannot process all existing financial transactions like other transactions outside of group loan transactions, so transactions still have to be recorded separately and manually in the cash book. Therefore, with these limitations, the system cannot present financial information accurately, completely, and in real-time integrated. So users are required to carry out the process of recapitulating all transactions and preparing financial reports manually in Microsoft Excel which causes the work to be longer and

requires additional effort. As a result, the existing system does not fully support effectiveness in financial management, because it still requires high manual intervention to ensure that financial reports are properly prepared (Sharma, 2025). Here is the informant's statement: "There are limitations, because every time we want to make a report, what we need is not automatically presented by this application. It has to have stages (manual recap), there is a subsequent process (manual) that we do again. So there is no automation of the system."

Based on the Technology Acceptance Model theory proposed by Davis (1989), a system that is useful and can improve user performance will encourage user acceptance of the technology. However, the results of this study indicate that although the Accounting Information System is useful in recording transactions and managing group loan data, the limitations of the system in processing all financial transactions and the presentation of information that is not completely complete reduce the effectiveness of its use because it cannot meet the needs of users as a whole. As a result, this limitation has an impact on decreasing the perception of usefulness (Perceived Usefulness) of the system as a whole (Lutfi, 2022).

Another theory proposed by Monteiro et al. (2022) regarding the success of information systems shows that the quality of information that includes accurate, timely, relevant and complete information contributes to the effectiveness of the system. Meanwhile, the Accounting Information System used at BKAD UPK has not optimally fulfilled these four aspects, especially in terms of the completeness of the information produced.

Perceived Ease of Use

According to Davis (1989), Perceived Ease of Use refers to the extent to which a person believes that a system can be used easily without requiring much effort. In other words, the easier a system is to use, the more likely an individual is to accept it. This concept describes the level of individual belief that the technology used is intuitive, easy to understand, and can be operated without experiencing significant difficulties.

Based on the results of the study, the Accounting Information System used by BKAD UPK Pringgarata District has the main advantages in terms of ease of operation and ease of understanding. The simple appearance and use based on Office Access make this system easier for users to use. However, the system still has limitations in terms of ease of achieving goals and needs as a whole. The following is the informant's statement: "So what is the appearance, made with a simple appearance, the appearance is also standard, not complicated."

In the context of TAM, ease of use (Perceived Ease of Use) is the main factor that influences user acceptance of the system. This study proves that this factor is true, because users consider the system quite easy to use. However, this theory also states that ease of use must be accompanied by system usability (Perceived Usefulness) so that the system is truly effective in improving user performance. The results of the study show that although the system is easy to use, the system still has limitations in meeting user needs as a whole.

The results of another study conducted by Prabawa (2023) showed that perceived ease of use did not have a significant effect on the effectiveness of system use. Thus, the findings in this study are in line with previous studies, which show that although this system is easy to use, suboptimal system usability causes the use of the Accounting Information System as a whole to be considered less effective.

Attitude Toward Using (Attitude Toward Use)

Davis (1989) defines Attitude Toward Using as a person's emotional reaction, both positive and negative, when faced with the obligation to use a technology. This attitude is formed in response to the experience of using a technology system to support their tasks and work.

Based on the research results, users showed a negative attitude towards the Accounting Information System used in financial management at BKAD UPK Pringgarata District. This is due to the limitations of the system in managing all transactions and presenting complete, accurate, and real-time financial information. Although the system has helped in managing daily loan transactions, the limitations of the system are the main obstacle for users. So users feel the need to switch to a more effective system that can meet all user needs. The following is the informant's statement: "In general, overall, maybe because again the purpose of the system is to help process financial transactions. From that transaction, it will later be able to present comprehensive financial information. Because our current system is not yet able to provide reports automatically and completely. That's the reason I gave a no (positive) answer." In the context of the Technology Acceptance Model, the perception of usefulness (Perceived Usefulness) and the perception of ease of use (Perceived Ease of Use) play a major role in shaping attitudes towards using the system. If users feel that the system does not support their needs, then their attitudes can be negative. This is in line with the research results, users feel that the current system does not fully meet their needs, so that the user's attitude towards using the system tends to be negative. The results of this study are also in line with the Information System Success Model proposed by Al-Okaily et al. (2023), which states that user satisfaction is greatly influenced by the quality of

the system and the information it produces. The better the quality of the system and information, the higher the level of user satisfaction.

Behavioral Intention to Use

Behavioral Intention to Use refers to an individual's tendency to continue using a technology (Davis, 1989). The level of technology adoption by a person can be predicted through their attitude towards the technology, such as the desire to add supporting devices, motivation in continued use, and the urge to invite others to use the technology.

Based on the results of the study, most informants stated that they did not have the desire to continue using the current Accounting Information System for the long term. In addition, with the rapid development of technology and the potential for service development at the BKAD UPK Pringgarata District, the current system is considered irrelevant, especially in the future. The following is the informant's statement: "So, this application may not be relevant to current needs or even more so in the future."

According to the Technology Acceptance Model theory, the main factors influencing technology acceptance are perceived usefulness (Perceived Usefulness) and perceived ease of use (Perceived Ease of Use). In the context of this study, the current system is considered less useful because it cannot support comprehensive financial management needs and cannot provide complete, accurate and real-time financial information. This has implications for the low positive attitude of users towards the system and reluctance to continue using it in the future.

According to Maharani et al. (2024); Putra et al. (2023), the Accounting Information System can be considered effective if it provides significant benefits and is easy to use by users, which is reflected in the increase in positive system use. Based on the results of the study, overall the Accounting Information System used at BKAD UPK Pringgarata District is considered ineffective because the system is unable to provide significant benefits to its users even though the system is easy to use by users, and the attitudes and interests of users towards the system tend to be negative.

Conclusion

Based on the research results, it can be concluded that the use of the Accounting Information System at BKAD UPK Pringgarata District is considered ineffective. This is because the perception of user usefulness of the system is still low due to its limitations in processing all financial transactions and presenting information completely, accurately, and in real time, as well as the high level of manual intervention. Although

the system has a level of ease of use because it is based on Microsoft Access with a simple display, this ease is not balanced with an optimal level of usability. So this affects the attitude of users and user interest in using the system to tend to be negative. This causes the effectiveness of the use of the Accounting Information System in supporting accountability and transparency of financial management to decrease. Thus, innovation and development of a more sophisticated system are needed to increase the effectiveness of the use of the system in financial management at BKAD UPK Pringgarata District, Central Lombok Regency. A more modern, integrated system based on the latest technology can help record all transactions automatically and integratedly and can present financial information completely, accurately, and in real time. With the system update, it is hoped that accountability and transparency in financial management can increase and work efficiency will be more optimal.

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