

THE EFFECT OF ACCOUNTING INFORMATION SYSTEMS ON THE PERFORMANCE OF MSMEs WITH THE QUALITY OF FINANCIAL STATEMENTS AS MEDIATION VARIABLES (STUDY ON TRADE BUSINESS SECTOR MSMEs IN WEST LOMBOK REGENCY)

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ABSTRACT

This study aims to examine the effect of the accounting information system on the performance of MSMEs with the quality of financial statements as a mediating variable (a study of MSMEs in the trading business sector in West Lombok Regency). This type of research used in this research is associative research. The research was carried out at the UMKM trading business sector in West Lombok Regency, West Nusa Tenggara Province. The population in this study were all MSMEs in the West Lombok Regency area, amounting to 1879 businesses. The total respondents in this study were 152 respondents. The path diagram explicitly provides causal relationships between variables based on theory. The research results show: 1. Accounting information systems have a positive effect on the quality of financial statements. 2. The quality of financial statements has a positive effect on the performance of MSMEs in the trading business sector. 3. The accounting information system has a positive effect on the performance of the MSME trade business sector. 4. The accounting information system through the quality of financial statements has a positive effect on the performance of the MSME trade business sector.

Keywords: accounting information system, performance, financial statements

INTRODUCTION

One of the advancement of MSMEs can be achieved by increasing the performance of Micro, Small and Medium Enterprises (MSMEs). To improve the performance of MSMEs, management needs to improve the ability to see and use opportunities, identify problems and select and implement appropriate adjustments. Management is also obliged to maintain the company and control the company. In achieving these objectives, MSMEs need to utilize existing accounting information systems appropriately. Accounting Information Systems have been used by various MSME sectors such as trade, agriculture, animal husbandry, culinary, handicraft, etc. West Nusa Tenggara Province (NTB) is one of the provinces in Indonesia which consists of two islands, namely Lombok and Sumbawa, which have great potential in developing MSMEs in various sectors. Sharia Finance Practitioner, Mohammad Teguh considers that NTB has great potential in developing MSMEs. Nevertheless, the problem of MSMEs in Lombok is no different from other cities, namely the mindset. "There are still many MSMEs that have not been able to separate personal and business finances. Sometimes they only think about how much turnover, not profit," he said in the series of Islamic finance classes MSMEs at Jayakarta Hotel, West Lombok, NTB (Republika, 2016).

MSMEs are also very tough in facing competition with large and more modern companies. So that not a few SMEs are out of business or bankrupt. In Handayani (2007), the ability to compete in the market will determine the survival of a company. Likewise with MSMEs. By introducing the weaknesses, strengths, threats and opportunities owned by MSMEs, they will be able to face dynamic business developments in a strategic way. In Indonesia, some MSMEs carry out their business in traditional ways. Even though companies are currently competing through technological and IT sophistication to win the competition. Because IT also plays an important role in making quality decisions. According to Rockart, in Handayani (2007) information technology has an important role, because it can be a strategic weapon for a company in gaining an edge in competition. Another obstacle faced by MSMEs is the treatment of financial institutions to obtain loans in the form of financing, so they are less able to compete with larger entities. However, no less important is the use of IT advancement by MSMEs. In the MSMEs business process that is still traditional, it has various weaknesses, one of which is the traditional accounting process which still cannot separate the management of personal (family) finances with the entity. MSMEs still ignore the prospect of business progress which will later be more numerous and complex. The development of a complex business, it requires the control and supervision of the business process. At present human needs for information are increasingly vital. This is because in a world laden with competition, humans will work to rely on intensive and accurate information for making the right decisions produced by information technology. Thus, the role of the accounting information system is needed in improving the quality of financial statements that are able to measure the performance of the MSMEs.

Accounting information system according to Romney & Steinbart (2015) is a system that collects, records, collects and processes data into useful information in helping the decision making process. According to Romney & Steinbart (2015), accounting information systems as a system that collects, records, stores and handles data to provide information to decision makers through the use of advanced technology or simple systems. The role of a reliable accounting information system for MSMEs is no longer in doubt in supporting the ability of business units to win business competition. The use of accounting information is expected to be able to encourage the acceleration of business and operational turnover, increasing the efficiency and effectiveness of each department's work. Accounting information, especially computer based, is able to produce quality financial reports. Government Regulation No. 71 of 2010 states that the quality of financial statements has four characteristics including financial statements can be understood, relevant, reliability and can be compared. With good quality financial reports can be used as integrated information to serve the needs of resource planning of all relevant departments, the system is geared towards accounting information systems. The success of a system is closely related to the performance held by an entity or

organization. Based on Rudiantoro & Siregar (2012), the following components are used, namely a) MSMEs Performers Bookkeeping, b) There are employees responsible for accounting, c) There is Accounting Software that supports, d) Bookkeeping is done routinely. Performance or performance is the result that can be achieved by a person or group of people in an organization, in accordance with their respective authorities and responsibilities, in order to achieve the goals of the organization concerned legally, not violating the law in accordance with morals and ethics (Suyadi, 2010). Performance refers to the achievements or achievements of the company in a certain time. The variables in this study were developed from the performance that has been studied by Minuzu (2010). The indicators used to measure performance are: sales growth, capital growth, additional workforce each year, market and marketing growth, and profit / business profit growth

Growth in Formal Trade Business Units (Number of Trade Business Permits) in West Lombok Regency increased from 2014 to 2016, in 2014 there were 8,634 business units to 9,118 business units at the end of 2016, with Absorption of Formal Workers in the Trade Sector experiencing an increase quite significantly from only 6,200 people in 2014 to 7,511 workers in 2016. Another leading indicator in West Lombok Regency is the Absorption of Investment Value each year has also increased, from 2014 amounting to Rp 264,008,000,000 and at the end of 2016 it reached Rp 322,700,000,000. (West Lombok Regency Bappeda, 2017). This needs to be encouraged by the support of the use of computerized systems (accounting information systems). Recording using an accounting information system will result in the quality of financial statements that affect the performance of MSMEs, especially in the Trading Business (UD). In addition, accounting information systems can be used as information providers aimed at users of financial statements for decision making needs. This research is supported by a decision-usefulness theory which includes components of the accounting information content that can produce reliable financial information from relevant values, namely timeliness, feed-back value, and predictive value, and the components of the content of reliability, namely the actual depiction (representational faithfulness), neutrality, and can be checked (verifiability). In addition, there are also secondary qualities, as a link between primary quality, namely comparability and consistency. MSMEs, especially in the trading business sector, are very interested in the use of accounting information systems that are closely related to the quality of the company's financial statements so that they can improve the quality of MSME's performance in order to be competitive with other larger entities. There are several factors that must be analyzed related to the use of accounting information systems at MSMEs. In this study the analysis conducted leads to the variables that have been studied in previous studies.

The accounting information system research from Untary (2015) examines the influence of accounting information systems, internal control systems, and basic human competencies on the quality of regional financial reports using external factors as moderation (case studies on Magelang district government. The results are AIS and other independent variables affect the quality of regional reports. The results are in line with Mahaputra's research (2014) with the results of the utilization of regional accounting information systems significantly influence the quality of financial reporting information in the SKPD of Gianyar Regency Research from Abdallah (2013) results of his research stated that the use of SIA has a significant effect on quality financial statements in the Department of Income Tax and sales in Jordan. Relevant research on the effect of the quality of financial statements on the performance of MSMEs is the result of a study by Khaidir (2013) stating that through financial reports, the application of accounting has an effect on the performance of SMEs in Porame Village. Another research result from Hutami (2014) which states that the quality of financial statements affect business continuity and there is a significant influence between the quality of financial statement information on the ease of obtaining capital. Marlita (2014) and research from Dina & Hariswanto (2014). Their results indicate that the application of accounting information systems significantly influences company performance. Research from Indralaksana & Suryana (2014) with the results of the study that the accounting information system has a significant effect on individual performance in SMEs in Nusa Penida District. Rosita (2012) results of her research stated that performance expectations and social factors had a positive and significant impact on the use of SIA in Karanganyar SMEs. Another study from Sari (2016) with the results of the study stated that. The results of this study indicate that simultaneous and partial facilities, work environment, and motivation have a positive and significant effect on employee performance in the District Office of South Sangatta Timur, East Kutai Regency. Handayani, Rini (2007), with the aim of the study to examine the factors that influence the interest in the use of information systems and their influence on the use of information systems, the results of his research show that business expectations and business expectations and social factors have a significant positive effect on the interest in using information systems. The research that is in line with this research is a study from Rosita (2014) entitled the influence of accounting information systems on the performance of MSMEs with financial statements as intervening variables, where the variables raised are based on 3 subsystems from Hall (2001) namely that the accounting information system (AIS) consists from 3 subsystems, including: a) transaction processing system; b) financial reporting system; c) management reporting system. However, in this study, researchers used variables with different indicators from Rosita's research and added a simultaneous test (F test) to the performance of MSMEs.

The description above provides an overview of the issues to be investigated, namely whether the Accounting Information System can positively influence the performance of the MSME trade business sector in West Lombok with the Quality of Financial Statements as a mediating variable.

RESEARCH METHOD

This type of research used in this research is associative research. Associative research is research that has at least two variables that are linked. So associative research is a study that seeks a relationship between one variable with another variable (Sugiyono, 2016). The relationship used in this study is a causal relationship that is a causal relationship where in this study there are variables that influence and there are variables affected. The variable is an accounting information system through the quality of financial statements on the performance of MSMEs.

The research was carried out at the MSMEs trading business sector in West Lombok Regency, West Nusa Tenggara Province. This place was chosen because MSMEs in the West Lombok region are still classified as developing business sector (UD) MSMEs, so the existence of this research is expected to be able to make a real contribution to the trade business (UD). Population is a generalization area consisting of objects / subjects that have certain characteristics determined by researchers to be studied and then drawn conclusions (Sugiyono, 2016). Based on data from the Department of Cooperatives and SMEs in West

Lombok Regency in 2017, the population in this study were all MSMEs in the West Lombok Regency area, amounting to 1879 businesses.

The sample is part of the number and characteristics possessed by the population. Because of limited funds, manpower and time, researchers can use samples drawn from that population (Sugiyono, 2016). The sampling technique in this study included Nonprobability Sampling. Where the technique used is purposive sampling with the criteria, as follows:

- MSMEs trading business sector that has implemented an accounting information system,
- Produce computerized financial statements
- Has a cash register (computer) as a tool that automatically records transaction activities.

Table 1
Research Sample

Information	Number of MSMEs	Total
The total number of MSMEs in West Lombok Regency: - UD - Newsstand - store - Shop Etc.	165 344 72 86 974	165+344+72+86+974 = 1641 SMEs
Number of MSMEs in the commercial business sector (UD) that use accounting information systems, have financial reports and a cash register (computer) that records all transaction activities	165 - 89	76 Trading Business (UD)

The first respondent in this study was the owner of a trading business, because the owner was able to understand the financial statements and know the performance of employees who owned (questionnaire of the variables given namely the variable quality of financial statements and MSME performance variables in the trading business sector) with a total of 76 respondents. The second respondent is an employee who operates a computer that is used, because the respondent is able to understand a computer or system as a means of information activities in the business with 76 respondents. So, the total respondents in this study were 152 respondents.

RESULTS AND DISCUSSION

West Lombok Regency is one of the regencies on the island of Lombok with a fairly rapid growth of MSMEs, especially in the growth of trade business units. The number of trade business licenses increased during 2014-2016, in 2014 there were 8,634 business units to 9,118 business units in the end of 2016, with the Absorption of Formal Employment in the Trade Sector which experienced a significant increase from only 6,200 people in 2014 to 7,511 workers in 2016. Another leading indicator in West Lombok Regency is the Absorption of Investment Value each year also has increased, from 2014 amounting to Rp 264,008,000,000 and at the end of 2016 it reached Rp 322,700,000,000. (West Lombok Regency Bappeda, 2017).

This study wants to examine the effect of the accounting information system on the performance of MSMEs with the quality of financial statements as a mediating variable (a study on MSMEs of the commercial business sector in West Lombok Regency). Therefore, the data in this study are primary data obtained using a list of statements in the form of a questionnaire that has been prepared and given to respondents. This research was conducted on March 11, 2019 until May 2, 2019.

Data Analysis

Data analysis is an important and main part of a study, because through data analysis as a process to get the results of the validity and validity of the data that in the end the research conducted, the results can be scientifically justified. Referring to the above understanding, the data analysis carried out in this study through several stages can be described as follows:

1. Descriptive Statistics Results

Based on the results of the list of questionnaire statements that have been collected, tabulated for the purpose of data analysis. The tabulated data are all respondents' answers to the statements given based on a checklist with a choice of scale 1-4. Statements relating to accounting information system variables, quality of financial reports and MSME performance of the West Lombok regency trading business sector. The tabulated data is processed using SPSS version 22 which produces a description of research statistics as shown in table 2.

Tabel 2
Descriptive Statistic

	N	Minimum	Maximum	Mean	Std. Deviation
AIS	76	28	48	35,26	5,129
FSQ	76	20	40	29,21	4,989
P	76	19	36	26,30	4,382
Valid N (listwise)	76				

Based on table 2 it can be seen information about the standard deviation, the average and the maximum and minimum values of each statement from the respondents. In detail Table 2 will be explained, as follows:

a. Accounting Information System

Accounting information system variables are measured using 12 items of statement instruments based on indicators, namely accounting information systems as: systems that collect, record, store and handle data to provide information to decision makers through continued use of technology or simple systems. Based on the total score of the accounting information system value, the average for 76 respondents is 35.26, which means the average value of the accounting information system produced by employees of the UMKM trading business sector (UD) in West Lombok regency is at the level of assessment high and minimum and maximum values indicate values 28 and 48. Furthermore, the standard deviation indicates the size of the variation of data against the mean (the average distance of data to the mean), the standard deviation for accounting information system variables is 5.129.

b. Quality of Financial Statements

The quality of financial statements variable is measured using 10 items of statement instruments based on indicators, MSME performs bookkeeping, there are employees who are responsible for accounting, there is accounting software that supports and accounting is carried out routinely. If comparing the results in table 2 with the assessment indicators table for the variable quality of financial statements in table 1 the average value for 76 respondents is 29.21, which means the average value of the quality of financial statements produced by owners of the MSME trade business sector (UD) in the district of West Lombok is at a high level of assessment and the minimum and maximum values indicate values of 20 and 40 which means the minimum and maximum values are both at a high level. Furthermore, the standard deviation shows the size of the variation of the data against the mean (the average distance of the data to the mean), the standard deviation for the variable quality of financial statements is actually 4.989. The following is a descriptive statistical table (minimum, maximum, average and standard deviation) of each item of statement of variable quality of financial statements.

c. SMEs Performance

The MSME performance variable of the commercial business sector is measured using 9 items of statement instruments based on indicators, sales growth, capital growth, annual employment expansion, market growth and marketing and profit growth / business profit. If you compare the results in table 2 with the assessment indicators table for the performance variables of the MSME trade business sector in table 1 the average value for 76 respondents is 26.30, which means the average value of MSME performance of the commercial business sector produced by the owners of the MSME trade business sector (UD) in West Lombok regency is at a high level of assessment and the minimum and the maximum indicates values 29 and 36 which means that the minimum and maximum values are both at a high level. Furthermore, the standard deviation indicates the size of the variation of the data against the mean (the average distance of the data to the mean), the standard deviation for the MSME performance variables of the commercial business sector is 4.382. The following is a descriptive statistical table (minimum, maximum, average and deviation standard) of each item of the performance statement variable MSME sector.

The validity test results on the accounting information system variable instruments from a total of 12 statements, each item can be declared valid with a Product Moment value (r arithmetic) greater than r table that is 0.223 (significance level of 5 percent). Therefore it can be concluded that the data contained in the accounting information system variables can be used as research data. The results of the validity test on the instrument variable quality of financial statements of a total of 10 statements, each item can be declared valid with a Product Moment value (r arithmetic) greater than r tavel that is 0.223 (significance level of 5 percent). Therefore it can be concluded that the data contained in the variable quality of financial statements can be used as research data. The results of the validity test on the MSME performance variable instruments of the trading business sector out of a total of 9 statements, each item can be declared valid with a Product Moment value (r arithmetic) greater than r tavel that is 0.223 (5 percent significance level). Therefore it can be concluded that the data contained in the performance variables of the MSME trade business sector can be used as research data. The number of observations by Kolmogorov Smirnov in this study was 76. Tests showed that the variable had a distribution value of 0.133, a significant value of less than 0.05, indicating that the data were not normally distributed.

From the analysis of the SPSS 22 program, the coefficient for the two independent variables shows that the tolerance value of the accounting information system variable is 0.154 and the financial statement quality variable is 0.154. The tolerance value of the six independent variables can be concluded that the tolerance value is free of multicollinearity, because the tolerance value of the two variables is above 0.1. While the VIF value of the accounting information system is 6,484 and the quality of financial reports is 6,484. The VIF value of the two independent variables can be concluded that the VIF value is free of multicollinearity, because the VIF value of both variables is below 10. From these figures it can be concluded that the regression model of this study is free from multicollinearity problems.

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals of one observation to another. The method used to detect the presence or absence of heteroscedasticity symptoms is to use the glacier test. Glejser test is done by regressing independent variables on the absolute value of the residual. The following displays the results of the heteroscedasticity test using the glacier test. Based on the test results shown, all the independent variables show the results of testing that are not significant, so it can be concluded that all the independent variables do not occur heteroscedasticity in the error variant. Accounting Information System ($X1$) = -0.377, 0.707; Quality of Financial Statements ($X2$) = -0.297, 0.768.

2. Hypothesis Test Results

Determinant Coefficient Test Results

The coefficient of determination test is used to see how much the independent variable can explain the dependent variable. If the coefficient of determination is close to 1, the effect of the independent variable on the dependent variable is getting stronger. This means that the independent variables provide almost all the information needed to predict the variation of the dependent variable (Ghozali, 2012). The results of the determination coefficient test can be seen in the following table:

Table 3
Determinant Coefficient Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.920 ^a	.846	.844	1,972

a. Predictors: (Constant), AIS

b. Dependent Variable: FSQ

Based on the results of calculations, the coefficient of determination Adjusted R square (R^2) = 0.844 is seen. This implies that 84.4 percent of the variance in the quality of financial statements can be explained by accounting information system variables, the remaining 15.6 percent is influenced by other factors not included in the study. In this calculation there is also a standard error (e) of 1.972 which means the possibility of estimation or calculation error in this study is 1.972.

Table 4
Determinant Coefficient Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.968 ^a	.937	.935	1,116

a. Predictors: (Constant), FSQ, AIS

b. Dependent Variable: Performance

Based on the results of calculations, the coefficient of determination of Adjusted R square (R^2) = 0.935 is seen. This implies that 93.5 percent of the variant of MSME performance variables in the commercial business sector can be explained by accounting information system variables (X1), the quality of financial statements (X2), while the remaining 6.5 percent is influenced by other factors not included in the research. In this calculation there is also a standard error (e) of 1.116, which means the possibility of estimation or calculation error in this study is 1.116.

t-Test Results

T-test is used to test the significance of the relationship between variables X and Y, whether the independent variable (X) really affects the dependent variable (Y) separately or partially (Ghozali, 2012). This test is used to test hypotheses 1, 2 and 3. The results of regression calculations with the help of SPSS 22 are as follows:

Table 5
T-Test Results of Accounting Information Systems on the Quality of Financial Statements

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-2,336	1,582		-1,476	,144
AIS	,895	,044	,920	20,145	,000

a. Dependent Variable: FSQ

Statistical test shows that the obtained t statistic of 20.145 with t table of 0.223 means that hypothesis 1 is accepted. This proves that the accounting information system has a positive effect on the quality of financial statements.

Table 6
AIS and FSQ t Test Results on MSME Performance

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-,300	,909		-,330	,742
AIS	,255	,064	,299	3,992	,000
FSQ	,602	,066	,686	9,154	,000

a. Dependent Variable: Performance

The statistical test shows that the obtained t statistic of 3.992 with t table of 0.223 means that hypothesis 2 is accepted. This proves that the accounting information system has a positive effect on the performance of the MSME trade business sector.

The results of testing the effect of the quality of financial statements on the performance of the MSME sector of the commercial business sector, obtained t value of 9.154 with t table of 0.223 which means hypothesis 3 is accepted. This proves that the quality of financial statements has a positive effect on the performance of the MSME trade business sector.

Discussion

The effect of accounting information systems on the quality of financial statements

Based on the test results in table 6 shows that obtained t statistics of 20.145 with a significance of 0.000. Provisions for making a hypothesis decision are accepted or rejected based on the value of significance. If the significance is smaller or equal to 0.05 (<0.05), then the hypothesis is accepted. The results obtained by the significance value of 0,000 <0.05; then concluded that the first hypothesis states that accounting information systems have a positive influence on the quality of financial statements, accepted.

The results of this study indicate that accounting information systems affect the quality of financial statements. Accounting Information System is a system for processing data. The data processed by the accounting information system is financial data. Accounting information systems are systems that collect, record, store and handle data to provide information to decision makers through the use of advanced technology or simple systems (Romney & Steinbart, 2015). The combination of resources designed to transform data into information in the form of financial statements needed by the commercial business sector SMEs. The resulting financial statements are expected to be relevant, complete and accountable (Hall, 2011). This is supported by the theory of decision-use of accounting information with the primary quality of information useful in economic decision making is the relevant value and reliability. The FASB states that relevant value and reliability are the two main qualities that make accounting information useful in decision making (Chambers in Belkoui, 2001).

The results of this study are in line with research from Abdallah (2013), Rositas (2014), Untary (2015) and Mahaputra research (2014) which states that accounting information systems affect the quality of financial statements.

The effect of financial statements quality on the MSMEs performance

Based on statistic result: the variable quality of financial statements has a t count of 9,154 and a significance value of 0,000. Then it can be concluded that the significance value of 0,000 <0.05 so that the second hypothesis reads "the quality of financial statements has a positive effect on the performance of the MSME trade business sector in West Lombok Regency", is accepted.

The results of this study indicate that the quality of financial statements affects the performance of the MSME trade business sector. The quality of financial statements is something that must be considered when preparing a report containing financial information for an organization. The information includes the financial position, financial performance and changes in the financial position of an entity. Financial statements issued by companies are the result of an accounting process that is intended as a means of consuming financial information, especially to external parties. The company must have: a) MSME performs bookkeeping, b) there are employees responsible for keeping books, c) there is accounting software that supports, d) bookkeeping is done routinely. Criteria that must be possessed by financial statements in order to meet the needs of users, including those that are relevant, reliable, comparable, understandable, timely and cost / benefit. If these things are done by MSMEs, then the performance of MSMEs can be said to be going well and it still requires supervision by business owners. This is supported by the theory of the usefulness of the decision which states that in order for financial statements to be relevant, information must be logical if linked to a decision and relevant to parties who are competing in the framework of investment, credit and similar decisions, accounting information must have the capability to make a decision (Chambers in Belkoui, 2001).

The results of this study are in line with research from Rosita (2014), Hutami (2014) and Munizu (2010) which state that the quality of financial statements has an influence on the performance of MSMEs. In contrast to the research of Rudianto & Siregar (2012), his research shows the results that the quality of MSME financial statements does not affect the amount of loans received by MSME, this is due to the low quality of MSME financial reports so that banks still doubt the relevance and reliability of the quality of their financial reports.

The effect of accounting information systems on MSME performance

Based on research results: the accounting information system variable has a t count of 3.992 and a significance value of 0.000. So it can be concluded that the significance value of 0,000 <0.05 so that the second hypothesis reads "accounting information systems have a positive influence on the performance of the MSME trade business sector in West Lombok Regency", was accepted.

The results of this study indicate that the accounting information system influences the performance of the MSMEs trading business sector. Accounting information systems have a close relationship in improving the performance of MSMEs. An

accounting information system is expected to produce reports or data, namely financial or non-financial reports or data. These reports and data are forms of information that are relevant, accurate and complete (Hall, 2001). So that by implementing an accounting information system, the businesses owned will be able to compete with other businesses and can maintain the existence of the business itself. The more effective use of accounting information systems, the performance of MSMEs, especially trading businesses (UD) will more quickly increase sales growth and increase profits.

The results of this study are in line with research from Marlita & Dharmadiaksa (2014), Dina & Hariswanto (2014), Indralaksana & Suryana (2014), Research from Rosita (2012) and Khaidir (2013) with the results of research that the application of accounting has significant value and influence the application of accounting to the performance of SMEs in the Village Porame.

The effect of accounting information systems through the quality of financial statements on the performance of MSMEs

The path diagram explicitly provides causal relationships between variables based on theory. The arrows show the relationships between variables. The model moves left to right with the implication of the priority of the causal relationship of variables that are close to the left. Each p value (influence) describes the path and path coefficient. Based on the path model picture proposed based on the relationship theory that the accounting information system variable has a direct relationship with the MSME performance variable in the commercial business sector (p1). However, the accounting information system approach also has an indirect relationship to the MSME performance variable, which is from the accounting information system to the quality of financial statements p2) and then to MSME performance (p3). The total effect of the relationship from the accounting information system to MSME performance (AIS correlation and MSME performance) is the same as the AIS direct effect on MSME performance (path coefficient or regression p1) plus the indirect effect of the path coefficient from AIS to the quality of financial statements, p2 multiplied by path coefficient from the quality of financial statements (FSQ) to the performance of MSMEs is p3.

- The direct effect of AIS on MSME performance = p1
- The indirect effect of AIS to FSQ to MSME Performance = p2 x p3
- Total influence (AIS correlation to MSME performance = p1 + (p2x p3)

A direct relationship occurs if one variable influences other variables without a third variable that mediates (intervening) the relationship of that variable. An indirect relationship if there is a third variable that mediates the relationship between these two variables. Then on each dependent variable there will be an arrow that goes to the variable and this serves to explain the amount of variance that cannot be explained (unexplained variance) by that variable. In Figure 1, the arrows from e1 to FSQ indicate the number of variance variables in the quality of financial statements that are not explained by AIS. The value of e1 = ((1 - R²)²). Meanwhile, the arrows from e2 to MSME performance indicate the MSME performance variance that is not explained by the AIS and FSQ variables and the magnitude of e2 = ((1-R²)²). The path coefficient is a standardized regression coefficient. The larval coefficient is calculated by making a structural equation, which is a regression equation that shows the hypothesized relationship. In this case the two equations are:

$X_2 = \rho X_1 + \epsilon_1$ Substructural 1

$Y = \rho X_1 + \rho X_2 + \epsilon_2$ Substructural 2

The standardized coefficient for the accounting information system in equation (1) will give a p2 value. Meanwhile, the coefficient for the accounting information system and the quality of the financial statements in equation (2) will give the values of p1 and p3.

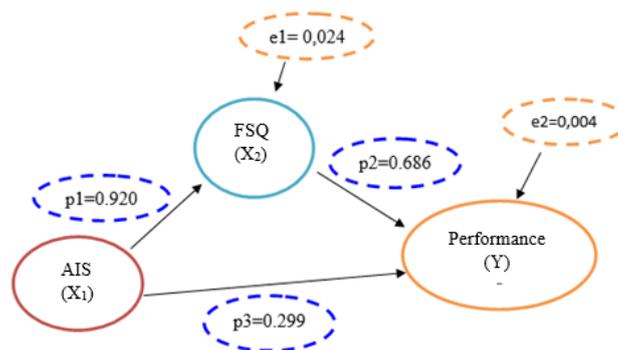


Figure 1
Analysis of the accounting information system pathway to the performance of MSMEs through the financial statements quality

The effect of the accounting information system on equation (1) is 0.920 with a significance level of 0,000. Which means that the accounting information system affects the quality of financial statements. This value can be interpreted as the value of the path from the accounting information system to the quality of financial statements. Equation (2) of the accounting information system has a path value of 0.299 and the quality of financial statements has a path value of 0.686, both variables have a significance of 0,000. For the value of the quality of the financial statements, e1 = (1-R)² = (1 - 0.846)² = 0.024 and the magnitude of the Performance of MSMEs, e2 = (1-0.937)² = 0.004. The path analysis results show that the accounting information system can directly influence the performance of MSMEs with a value of 0.299 and also indirectly affect the

accounting information system through the quality of financial statements (as an intervening / mediation) to the performance of MSMEs which must be calculated by multiplying the indirect coefficient i.e. $(0.920) \times (0.686) = 0.631$. Or the total influence of accounting information systems on MSME performance = $0.299 + (0.920 \times 0.686) = 0.930$. It can be concluded that hypothesis (4) which reads "the influence of the accounting information system through the quality of financial statements on the performance of MSMEs in the trading business sector in West Lombok Regency", was accepted.

From the results of the analysis the following discussions can be carried out: accounting information systems affect the performance of MSMEs both directly and through financial reports, so that financial statements can be said to be a mediating variable (intervening) between accounting information systems on MSME performance. From the above results the influence of the accounting information system on the performance of MSMEs will be very strong when through the mediating variable (intervening) the quality of financial statements. Financial statements are reports that are prepared systematically about the performance and financial position of an institution / organization / company in a certain period (Mursyidi, 2010). So that the financial statements can be used as a reference to assess the performance of an entity that has informed or published financial statements for interested parties.

The quality of financial statements influences performance.

The results of this study are in line with research from Rositta (2014) with the results of the study that AIS with sub-variables (management reporting systems) affects the financial statements and MSME performance both directly and through financial reports, so that financial statements can be said to be intervening variables between management reporting systems for MSME performance.

CONCLUSION

Based on the results of the analysis and discussion of the influence of the accounting information system on the performance of MSMEs with the quality of financial statements as a mediating variable of studies at the MSME trade business sector in West Lombok Regency can be concluded as follows:

1. Accounting information systems have a positive effect on the quality of financial statements. This shows that the better the accounting information system that is used, the better the quality of the financial statements produced at the MSME sector of the commercial business sector in West Lombok Regency. The data processed by the accounting information system is financial data. The combination of resources designed to transform data into information in the form of financial statements needed by the commercial business sector SMEs. The resulting financial statements are expected to be relevant and can be accounted.
2. The quality of financial statements has a positive effect on the performance of MSMEs in the trading business sector. This shows that the better the quality of financial statements, the better the performance of the MSMEs trading business sector in West Lombok Regency. Criteria that must be possessed by financial statements in order to meet the needs of users, including those that are relevant, reliable, comparable, understandable, timely and cost / benefit. If these things are done by MSMEs, then the performance of MSMEs can be said to be going well and it still requires supervision by business owners.
3. The accounting information system has a positive effect on the performance of the MSME trade business sector. This shows that the better the accounting information system is run, the more it will improve the performance of the MSMEs trading business sector in West Lombok Regency. Where by implementing an accounting information system, the businesses owned will be able to compete with other businesses and can maintain the existence of the business itself.
4. The accounting information system through the quality of financial statements has a positive effect on the performance of the MSME trade business sector. This shows that the better the accounting information system that is applied, the better the quality of the financial statements produced, so the better the performance of the MSME trade business sector in West Lombok Regency.

Suggestion

1. This research is expected to provide insight to parties who have not used the accounting information system for their business. The related parties should consider using the accounting information system so that the business actor can produce financial reports that can accelerate the pace of business performance and the financial statements can be utilized by business actors to show to the parties concerned.
2. Further research is suggested to further develop this research by adding independent variables so that it can enrich knowledge especially to find out the possibility of other things that can affect the performance of MSMEs, such as adding motivational variables. This is because the motivation given by business owners to their employees can improve the performance of the business.

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