



(RESEARCH ARTICLE)



## Asset growth impact: Effectiveness of accounting information systems, *Tri Hita Karana* culture on financial performance

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### Abstract

Village Credit Institution has special characteristics that are different from other financial institutions, so that in its operations it is necessary to provide guidance and supervision. This study aims to prove the influence of the effectiveness of accounting information systems and the culture of *Tri Hita Karana* on financial performance and its impact on asset growth in Village Credit Institutions in Badung Regency. The method used in this research is quantitative with a sample of 94 Village Credit Institution. The analysis technique used is SEM-PLS. The results of this study indicate that: (1) The effectiveness of the SIA has a positive and significant effect on the financial performance of Village Credit Institutions; (2) *Tri Hita Karana* culture has a positive and significant effect on financial performance; (3) The effectiveness of Accounting Information System has a positive and significant effect on the growth of Village Credit Institution assets; (4) *Tri Hita Karana* culture has a positive and significant effect on asset growth; and (5) financial performance has a positive and significant effect on asset growth.

**Keywords:** Accounting Information System; *Tri Hita Karana* Culture; Financial performance; Asset growth

### 1. Introduction

Asset growth is the rate of change (decrease or increase) in total assets experienced by each company each year, which shows the condition of the company's assets in all its operational activities in obtaining profits or profits. Every company tries to achieve high asset growth every year, because the growth in these assets provides an overview of the company's development that is happening (Untari, 2017). Asset growth can be influenced by financial performance in a company. (Triyani et al., 2018) in his research obtained results that if a company's ability to generate profits is higher, the faster the company's growth, thus there is a positive influence between financial performance and asset growth. Similar research by Dewi et al. (2014) and Budiasa et al. (2016) stated that the effect of financial performance on Village Credit Institution asset growth is positive, which means that if financial performance in terms of profitability (ROA) increases, asset growth increases, and vice versa.

This study uses NPL as a measurement of asset growth, because NPL can show a company's ability to minimize problem loans it faces. The greater the NPL ratio, the greater the cost of credit write-off reserves which results in a company's income decreasing so that it will reduce ROA (Maheswari and Sudirman, 2017). An increased NPL value means that there is an increase in the total non-performing loans which can even lead to bad loans, and this is closely related to reserves for writing off receivables. The addition of the NPL value means that the company must increase the reserves for writing off receivables which has the effect of limiting credit, with the assumption that if the credit is uncollectible, the losses borne by the company should be at the threshold value of the total reserves for receivables. Second, liquidity, namely the problem of high mobility of public funds so that companies must carry out stimuli such as high interest rates so that public funds are collected again. One of the impacts of the existence of an unreasonable NPL is the loss of

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opportunity to earn income (income) from loans, thereby reducing profits and having a negative effect on company profitability (Putrianiingsih and Yulianto, 2016).

Asset growth is related to agency theory which is a theory that explains that there is a relationship between the owners and managers of business organizations. The achievement of a goal and the performance of a business organization has a close relationship with the performance of organizational management. Agency theory is defined as the existence of an agency relationship, in which the company owner or principal delegates tasks to the manager or agent to carry out a job (Jensen and Meckling, 1976).

Village Credit Institutions are managed separately from village residents/residents, thus allowing agency conflicts to occur. This theory sometimes raises a problem caused by actors who have different interests. In granting credit, there may be a conflict of interest between the principal (the Village Credit Institution) and the agent (the debtor), where the debtor does not carry out his obligations in accordance with the agreement with the Village Credit Institution and this has an impact on the profitability and business continuity of the Village Credit Institution. In this case the management of financial institutions needs to be monitored and controlled to ensure that management has been carried out based on applicable rules and regulations (Ardyani and Suarmanayasa, 2021).

The financial performance of Village Credit Institutions can be affected by various factors, one of which is the effectiveness of the use of accounting information systems. The accounting information system is a set of sources that are obliged to present financial information as well as information obtained from collecting and processing data (Suroso, 2017). The Accounting Information System (AIS) is different from the Management Information System (MIS), namely the AIS output is still broad, it can be used as material for managers or as a source of data for other systems, while the MIS only provides information for managers to find a solution. The difference between SIA and other SIMs is that SIA is more data oriented, while SIM is more information oriented. SIA is very important as one of the main performance achievement factors in decision making in order to facilitate and improve Village Credit Institution performance. All Village Credit Institutions in Badung Regency have implemented SIA in accordance with Village Credit Institution standards aimed at encouraging Village Credit Institution revitalization steps in strengthening digitalization and cultural-minded concepts, so that they are ready to face global competition (Pratiwi, 2018).

Research by Sukmawati & Pradypta (2016) found that the accounting information system has a significant effect on the effectiveness of financial performance, the better the accounting information system in software, procedures and communication networks, the more effective Financial Performance will also be. Similar research by Dewi et al (2020), and (Dwipayana & Suputra, 2021) in their research stated that the accounting information system has a positive effect on financial performance. In contrast to Suroso's research (2017); Hama et al. (2020) which states that the accounting information system has no effect on improving financial performance, due to a lack of staff ability to utilize AIS. The latest research by Sopian and Suwartika (2019) and Ainisha and Meidawati (2022) found that SIA has a negative effect on employee performance because not many employees use SIA in carrying out company operations which sometimes causes a gap between information input and information output.

Another factor that can affect the financial performance of the Village Credit Institution is the implementation of the *Tri Hita Karana* culture that is inherent in the Village Credit Institution, this is due to the strong customary system that makes the Village Credit Institution a relatively strong financial institution (Astini & Yadnyana, 2019). *Tri Hita Karana* has a concept that can preserve cultural and environmental diversity in the midst of globalization and homogenization. *Tri Hita Karana* is formed from the word Tri which means three, Hita means happiness, and Karana which means cause or cause, can be interpreted as three causes of happiness. The cultural concept of *Tri Hita Karana* is the concept of harmonization of relations that is always maintained by the Hindu community in Bali, which includes: pawongan (human and human relations), atashyangan (human and divine relations), Palamahan (human and environmental relations) originating from the *Baghawad Gita*. The concept of *Tri Hita Karana* is used because it is considered capable of creating a culture of honesty, openness, and assistance (Creating a Culture of Honesty, Openness and Assistance) as well as eliminating opportunities for fraud to occur (eliminating fraud opportunities). Therefore, the use of the cultural concept of Tri, Hita Karana in Village Credit Institution activities aims to prevent acts of fraud committed by irresponsible individuals (Dharmaningsih, 2017).

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## 2. Literature review and hypothesis development

SIA is very important as one of the main performance achievement factors in decision making to facilitate and improve Village Credit Institution performance. All Village Credit Institutions in Badung Regency have implemented SIA in accordance with Village Credit Institution standards with the aim of encouraging Village Credit Institution revitalization steps in strengthening digitalization and cultural-oriented concepts, so that they are ready to face global competition

(Pratiwi, 2018). Research by Sukmawati and Pradypta (2016) found that the accounting information system has a significant effect on the effectiveness of financial performance, namely the better the accounting information system in software, procedures and communication networks, the more effective financial performance will also be. Similar research by Fitri (2016) and Antasari and Yaniartha (2015) in their research stated that the accounting information system has a positive effect on financial performance.

H1: the effectiveness of the accounting information system has a significant positive effect on financial performance at Village Credit Institutions in Badung Regency.

The role of culture is very important to increase discipline, honesty, obedience to each individual (employee) in the Village Credit Institution and generate positive feedback from the environment which will also affect the performance of the Village Credit Institution. In this study what is meant is local culture in Balinese society, namely the *Tri Hita Karana* culture. *Tri Hita Karana* has noble values that can be used as guidelines in living life between individuals (Mulyawan, 2017).

In this study, attribution theory is used as the basis for the relationship between *Tri Hita Karana* culture and financial performance. Attribution theory is a theory that explains that a person's behavior is influenced by internal and external factors, where the internal and external factors in this study lead to *Tri Hita Karana* culture. The *Tri Hita Karana* culture that underlies all the behavior of the management of the Badung Village Credit Institution makes all related parties follow the existing rules, this directly improves the financial performance of the Badung Village Credit Institution.

This statement is in line with the results of Dharmaningsih's research (2017) which states that partially accounting information systems and organizational culture *Tri Hita Karana* have a positive and significant effect on financial performance. Wati (2020) in his research stated that there was a significant positive relationship between the implementation of the *Tri Hita Karana* Culture and the financial performance of Village Credit Institutions as measured using the ROA ratio. Huynh (2021) and Dung Ha et al., (2020) in their research stated that culture positively influences financial performance. Similar studies by Rachman et al., (2019), Nurhayati et al., (2018) and Ali et al., (2016) found a significant positive effect of culture on financial performance.

H2: *Tri Hita Karana* culture has a significant positive effect on financial performance at Village Credit Institutions in Badung Regency.

Research related to the effectiveness of accounting information systems on financial performance is related to TAM theory. The concept of Technology Acceptance Model (TAM) is a theory that offers a foundation for studying and understanding the behavior of technology users in accepting and using the technology offered. According to TAM theory, acceptance of the use of information systems is determined by two beliefs, namely the perception of usefulness and ease of use. This is related to the effectiveness of SIA in a company, namely the perception of this theory is that if the use of the system is more useful and easier, then users will be able to use the system effectively so as to be able to improve user performance (Imbri, 2014).

The company's financial performance is closely related to profitability which can be measured using Return on Assets (ROA). A positive ROA indicates that the total assets used to operate can generate profit for the company and vice versa (Akmalia et al., 2017). If the company has a high ROA, then the company has a great opportunity to increase growth. However, if total assets do not provide profit, it means that the company will suffer losses and will hinder the growth of company assets (Hardiningsih et al., 2018). Similar research by Fitri (2016) and Antasari and Yaniartha (2015) in their research stated that the accounting information system has a positive effect on financial performance. Furthermore, research by Inyama et al., (2017) states that there is a significant relationship between financial performance and asset growth.

H3: the effectiveness of the accounting information system has a significant positive effect on asset growth in Village Credit Institutions in Badung Regency.

*Tri Hita Karana* culture has noble values that can be used as a guide in living life between individuals. The existence of a culture applied by a company will further strengthen the relationship between employees. This condition allows for better asset growth because every employee is able to work optimally, especially in debt collection (Mulyawan, 2017). Triyani et al. (2018) in his research obtained the result that if a company's ability to generate profits is higher, the faster the company's growth, thus there is a positive influence between financial performance and asset growth.

Wati (2020) in his research stated that there was a significant positive relationship between the implementation of the *Tri Hita Karana* Culture and the growth of Village Credit Institution assets. Huynh (2021) and Dung Ha et al., (2020) in their research stated that culture positively influences financial performance. Similar studies by Rachman et al., (2019), Nurhayati et al., (2018) and Ali et al., (2016) found a significant positive effect of culture on financial performance. Furthermore, research by Dewi et al. (2014) and Budiasa et al. (2016) stated that the effect of the ROA ratio on Village Credit Institution asset growth is positive, meaning that if the ROA ratio increases, asset growth increases, and vice versa.

H4: *Tri Hita Karana* culture has a significant positive effect on asset growth in Village Credit Institutions in Badung Regency.

The company's financial performance is closely related to profitability which can be measured using Return on Assets (ROA). A positive ROA indicates that the total assets used to operate can generate profit for the company and vice versa (Akmalia et al., 2017). The relationship between financial performance and asset growth is based on agency theory, this theory explains the relationship between agent and principal. Where the agent in this research is the management and the principal in this research is the krama/village residents. A successful agency contract if there is no information gap between the agent and the principal, the Village Credit Institution management who knows more information about financial performance does not cover up the elements in the financial reports to the krama/village residents so that the trust from the residents/village residents arises to invest their money in the Village Credit Institution Badung.

The ROA ratio is an indicator that is often used to measure the operational efficiency of a bank or financial institution. Research conducted by Vatanseve & Hepsen (2013) on the banking industry in Turkey states that the level of banking efficiency has a positive effect on NPL. According to Bank Indonesia regulations, if the ratio is close to 100%, it means that the bank's performance shows a very low level of efficiency. So it can be concluded that the lower the bank's efficiency (reflected in the increase in the ROA ratio), the greater the NPL level. Alexandri and Santoso (2015) and Jumansyah and Sriyanto (2013) in previous research found the same thing where their research provides empirical evidence that ROA has a positive and significant effect on NPL.

H5: Financial performance has a significant positive effect on asset growth in Village Credit Institutions in Badung Regency.

### 3. Methods

The population of this research is all AIS management at Village Credit Institution in Badung Regency. The total population of Village Credit Institution in Badung Regency is 122. Based on the results of the calculation of the slovin formula, a sample size of 93.5 is obtained which is rounded up to 94 Village Credit Institution. In this study, secondary data was obtained from the financial reports of Village Credit Institution data in Badung Regency for the 2020-2021 period. The analysis technique used is a structural equation model (Structural Equation Modeling – SEM) based on variance or component based SEM, known as Partial Least Square (PLS).

## 4. Results and discussion

### 4.1. Convergent Validity

The results of the convergent validity test in Table 1 show that all outer loading variable indicators have a value greater than 0.60. Thus, it can be concluded that all indicators have met the requirements of convergent validity and it can be stated that the data in the study are valid.

**Table 1** Convergent Validity

	<i>Tri Hita Karana</i> (X2)	Financial Performance (Y1)	Asset Growth (Y2)	AIS (X1)
X1.1				0.912
X1.2				0.838
X1.3				0.840
X1.4				0.826

X2.1	0.884			
X2.2	0.765			
X2.3	0.881			
X2.4	0.879			
X2.5	0.875			
X2.6	0.631			
X2.7	0.724			
X2.8	0.715			
X2.9	0.820			
Y1		1.000		
Y2.1			0.944	
Y2.2			0.925	

Secondary Data, 2023

**Table 2** Convergent AVE Validity Test Results

	Average Variance Extracted (AVE)
X1	0.731
X2	0.643
Y2	0.873

**4.2. Convergent AVE Validity Test Results**

**Table 3** Discriminant Validity (Cross Loading)

	<i>Tri Hita Karana</i> (X2)	Financial Performance (Y1)	Asset Growth (Y2)	AIS (X1)
X1.1	0.540	0.566	0.600	0.912
X1.2	0.498	0.456	0.528	0.838
X1.3	0.465	0.401	0.497	0.840
X1.4	0.546	0.408	0.526	0.826
X2.1	0.884	0.639	0.701	0.542
X2.2	0.765	0.459	0.524	0.311
X2.3	0.881	0.684	0.685	0.566
X2.4	0.879	0.635	0.643	0.507
X2.5	0.875	0.527	0.586	0.458
X2.6	0.631	0.383	0.527	0.495
X2.7	0.724	0.423	0.543	0.399
X2.8	0.715	0.408	0.461	0.508
X2.9	0.820	0.487	0.603	0.525
Y1	0.658	1.000	0.861	0.542
Y2.1	0.742	0.853	0.944	0.650
Y2.2	0.632	0.751	0.925	0.523

Secondary Data, 2023

Based on table 2 all outer loading values are greater than other cross loading values. Thus, it can be stated that the data in the research is valid. Another method for assessing discriminant validity is to compare the square root of the average variance extracted ( $\sqrt{AVE}$ ) for each variable with a correlation between the variables and other variables in the model.

### 4.3. Reliability

**Table 4** Reliability

Variabel	Composite Reliability	Cronbachs Alpha	Keterangan
AIS (X <sub>1</sub> )	0.915	0.877	Reliabel
<i>Tri Hita Karana</i> (X <sub>2</sub> )	0.941	0.929	Reliabel
Fin. Perf (Y <sub>1</sub> )	1.000	1.000	Reliabel
Asset Growth (Y <sub>2</sub> )	0.869	0.856	Reliabel

Secondary Data, 2023

The output results of composite reliability and cronbachs alpha variables AIS Effectiveness, *Tri Hita Karana* Culture, Financial Performance, and Village Credit Institution asset growth are all above 0.70. Thus, it can be explained that all variables have good reliability.

### 4.4. Evaluation of the structural model or inner model R - square

**Table 5** R-square

Variable	R-square	R-square Adjusted
Financial Performance (Y1)	0.467	0.455
Asset Growth (Y2)	0.808	0.801

Secondary Data, 2023

Based on Table 4, the effect model of AIS Effectiveness and *Tri Hita Karana* Culture on Financial Performance gives an R-square value of 0.467 which can be interpreted that the variability of the Financial Performance variable can be explained by the variability of the AIS Effectiveness and *Tri Hita Karana* Culture variables of 46.7%, while 53.3% explained by other variables outside of those examined further, the influence model of SIA Effectiveness, *Tri Hita Karana* Culture, and Financial Performance on Village Credit Institution asset growth gives an R-square value of 0.808 which can be interpreted that the variability of the SIA Effectiveness variable, *Tri Hita Karana* Culture variable can be explained by the variability of the SIA Effectiveness variable, *Tri Hita Karana* Culture, and financial performance of 80.8%, while 19.2% is explained by other variables beyond those examined.

### 4.5. Q - square

Q-square analysis was carried out to find out whether the observed values were properly reconstructed and to find out whether the model had predictive relevance or not. To find the magnitude of Q-square, a manual calculation is carried out based on the value of R-square. The Q-square value ( $Q^2$ ) > 0 indicates that the observed values have been well reconstructed, whereas if the Q-square value ( $Q^2$ ) < 0 indicates that there is no predictive relevance (Sarwono, 2018: 347). To measure how well the observed values are generated by the model and also the parameter estimates, it is necessary to calculate the Q-square as follows:

$$\begin{aligned}
 Q^2 &= 1 - (1 - (R_1)^2) (1 - (R_2)^2) \\
 &= 1 - (1 - 0,467) (1 - 0,808) \\
 &= 1 - (0,533) (0,192) \\
 &= 1 - 0,1023 \\
 &= 0,897
 \end{aligned}$$

The Q2 value has a value with a range of  $0 < Q2 < 1$ , where the closer to 1 means the better the model. The results of these calculations show that the Q2 value is 0.897 so that it can be concluded that the model has good predictive relevance. Thus, it can be explained that 89.7 percent of the variation in Village Credit Institution asset growth is influenced by SIA Effectiveness, *Tri Hita Karana* Culture, and Financial Performance, while the remaining 10.3 percent is influenced by other variables not examined in this study.

#### 4.6. Hypothesis testing

**Table 6** Direct Effect

Model	Path Coefficient	t Statistics	P Value	Information
X1 -> Y1	0.230	2.247	0.025	Accepted
X1 -> Y2	0.152	2.622	0.009	Accepted
X2 -> Y1	0.520	5.947	0.000	Accepted
X2 -> Y2	0.238	3.640	0.000	Accepted
Y1 -> Y2	0.622	8.123	0.000	Accepted

Secondary Data, 2023

Testing the hypothesis on the effect of SIA effectiveness on financial performance produces a correlation coefficient value of 0.230, then SIA effectiveness has a positive effect on financial performance. The statistical t value was 2.247 ( $>$  t-critical 1.96) with a p value of 0.025  $<$  0.05, so the effect of the effectiveness of the AIS on financial performance was significant. Thus, hypothesis 1 (H1) which states that SIA effectiveness has a positive and significant effect on financial performance is accepted.

Testing the hypothesis on the influence of *Tri Hita Karana* culture on financial performance produces a correlation coefficient value of 0.152, so *Tri Hita Karana* culture has a positive effect on financial performance. The statistical t value was 2.622 ( $>$  t-critical 1.96) with a p value of 0.009  $<$  0.05, so the influence of *Tri Hita Karana* culture on financial performance was significant. Thus, hypothesis 2 (H2) which states that *Tri Hita Karana* culture has a positive and significant effect on financial performance is accepted.

Testing the hypothesis on the effect of SIA effectiveness on Village Credit Institution asset growth produces a correlation coefficient of 0.520, then SIA effectiveness has a positive effect on Village Credit Institution asset growth. The t Statistics value was 5.947 ( $>$  t-critical 1.96) with a p value of 0.000  $<$  0.05, so the effect of the effectiveness of the SIA on the growth of Village Credit Institution assets was significant. Thus, hypothesis 3 (H3) which states that the effectiveness of the SIA has a positive and significant effect on the growth of Village Credit Institution assets is accepted.

Testing the hypothesis on the effect of *Tri Hita Karana* culture on Village Credit Institution asset growth produces a correlation coefficient of 0.238, then *Tri Hita Karana* culture has a positive effect on Village Credit Institution asset growth. The t Statistics value was 3.640 ( $>$  t-critical 1.96) with a p value of 0.000  $<$  0.050, so the influence of *Tri Hita Karana* culture on the growth of Village Credit Institution assets was significant. Thus, hypothesis 4 (H4) which states that *Tri Hita Karana* culture has a positive and significant effect on Village Credit Institution asset growth is accepted.

Testing the hypothesis on the effect of financial performance on Village Credit Institution asset growth produces a correlation coefficient of 0.622, so financial performance has a positive effect on Village Credit Institution asset growth. The t Statistics value was 8.123 ( $>$  t-critical 1.96) with a p value of 0.000  $<$  0.05, so the effect of financial performance on the growth of Village Credit Institution assets was significant. Thus, hypothesis 5 (H5) which states that financial performance has a positive and significant effect on Village Credit Institution asset growth is accepted.

**Table 7** Indirect Effect

	Original Sample (O)	T Statistics ( O/STDEV )	P Values
X1 -> Y1 -> Y2	0.143	2.098	0.036
X2 -> Y1 -> Y2	0.324	4.855	0.000

Secondary Data, 2023

Testing the hypothesis on the indirect effect of SIA effectiveness on Village Credit Institution asset growth through financial performance yields a correlation coefficient of 0.143, so SIA effectiveness has a positive effect on Village Credit Institution asset growth through financial performance. The t Statistics value was obtained at 2.098 (> t-critical 1.96) with a p value of 0.036 < 0.05, so the effect of the effectiveness of the SIA on the growth of Village Credit Institution assets through financial performance is significant.

Testing the hypothesis on the indirect effect of *Tri Hita Karana* culture on Village Credit Institution asset growth through financial performance produces a correlation coefficient of 0.324, then *Tri Hita Karana* culture has a positive effect on Village Credit Institution asset growth through financial performance. The t Statistics value was obtained at 4.855 (> t-critical 1.96) with a p value of 0.000 < 0.05, so the effect of *Tri Hita Karana* Culture on Village Credit Institution asset growth through financial performance is significant.

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## 5. Conclusion

SIA effectiveness has a positive and significant effect on Village Credit Institution financial performance, *Tri Hita Karana* culture has a positive and significant effect on financial performance, SIA effectiveness has a positive and significant effect on Village Credit Institution asset growth, *Tri Hita Karana* culture has a positive and significant effect on asset growth, and financial performance has a positive and significant effect on asset growth. The Head of the Village Credit Institution should further optimize the use of the SIA to review financial reports on a regular basis, so as to produce accurate and efficient reports. Village Credit Institution employees should be able to keep abreast of technological developments, so they can provide innovations to improve Village Credit Institution performance. The people of Badung Regency have a good *Tri Hita Karana* culture, this can be maintained and can be used as a mirror or role model for other communities.

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## Compliance with ethical standards

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All authors contributed positively to the writing of this manuscript and there no conflict of interest as agreed to the content of this research.

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