

THE INFLUENCE OF BUSINESS PROCESS AND RISK MANAGEMENT ON THE QUALITY OF ACCOUNTING INFORMATION SYSTEM

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ABSTRACT

Business process and risk management are factors which can effect the quality of accounting information systems. In Indonesia, phenomenon happens in many organizations showing that most of them implement unintegrated accounting information systems. Because of integration is the main characteristic of the quality of accounting information systems so this characteristic became our interest to do some research. This research was carried out in order to find out some facts through examination of the influence of business process and risk management towards accounting information system quality. Data used in this research were gained through survey by distributing questionnaires to company in indonesia. The data were then managed statistically by applying SEM PLS. Research method used was explanatory research. The result of this study shows that the problem source of poor quality of accounting information system occurs due to the business process and risk management is not entirely as good as expected, this condition effect to the integration which at the end influence the quality of accounting information system and accounting information produced.

Keyword : *Business Process, Risk Management, Quality Accounting Information System, Accounting Information system.*

1. INTRODUCTION

[5] Muliaman Hadad (FSA chairman) mentions that the existence of cyber crime that afflicts some major banks such cases burglary financial transactions at bank BCA and BNI. Chairman of the Banks Association of National Commercial namely [6] states that the Bank Century case was because the bank does not accurately report the condition of the company. [21, 39] the information system in the Ministry of Finance has not been well integrated yet so the used information system can't produce good quality of information.

The information system is a tool (tools) that are used by management to conduct analysis in decision making related to corporate transactions [23] through its resulted information. [22] the information system of accounting or accounting information system is an integrated of a collection of human resources, equipment,

software, data, procedure and networking which is used to trans-form the data into useful information used by users to make useful decisions. In other word, Accounting In-formation System is the system that to collect, record, store, and process data to produce information used in decision making [13]. So, as mentions above the accounting information system used by manager as a tool to analyze the decisions relating any transactions done by the company.

Further [3] stated that an integrated information system will produce good quality information such as accurate, timely, relevant and complete. Good quality of information system is not only able to integrate every component used [12], but also the information systems requires a harmony among the components used, where human resources used is the most important part of this integration.

Confirmed by [40] in order to be able to produce quality information need integrating all components

forming the information system to produce good quality information and in this case people as users of information systems is a main factor in determine success integrate the components of information system such as hardware, software, databases and telecommunication network, so that the integrated accounting information system built from its components and subsystems can provide an edge in business competition [12].

For an organization, management of change and willingness to change (willingness to change and to act) are key to the success of the implementation of information systems on the organization [4]. When management change happen, failure risk as effect of the change appear. The appearance of failure risk can push management of an organization to build risk management. Risk management is an important issue in the organization at the moment not only for an organization doing management change but also for an organization doing nothing.

So, doing management change or not for an organization will yield risk for the organization. But of course management change will give higher risk compare with doing no change to daily management activity. To minimize the risk because of management change, management of an organization have to use information system. Used information system have to match with organization business process, Its mean that business process of an organization affect how is used information system should be. Good quality information system is Information system which can fulfill user requirement in supporting business process. So, the use of information systems in organizations will affect risk assessment in carrying out business proses[10], its because information system will give information what happen in current and assist management to decide the best way to do business process. So to carry out operational risk management in business process is one reason the importance of an organization to use information systems.

2. LITERATURE REVIEW

2.1. Business Process

[9] states that business processes are some of the activities from the input to the output that adds value for both internal and consumers external, or we can say that "business process is any activity or group of activities that take an input, add value to it, and provide an output to an internal or external customers.[8] business

process is a collection of activities that takes one or more types of input, process them to add value for customers and give the good valuable output to the customers, or we can say " business process is a collection of activities that use one or more kind of inputs and creates an output that is of value to the customer.

[25] define a business process as " set of logically related task performed to achieve a defined business outcome for a particular customer or market. The term "Logically related" puts emphasis on the process activities, while associating the outcome of a business process with a requestor of a product ,that is, customer, He also consider the relationship of process activities, including their execution ordering, defining a business process as a specific ordering of work activities across time and place.

[18] further Weske states that business process consists of a set of activities that are perform in coordination in an organization and technical environment. These activities jointly realize a business goal. Each business process is enacted by a single organization, but it may interact with business process performed by other organization. [18] also provide more understanding of the business process as follows : Business process consists of a structured set of activities, the which are performed by (potentially Several) actors (humans, computers and/or machines) in an organization in order to collaboratively achieve a common business goal the provision of a service or the production of a product for an internal or external customer.

Another thought conveyed by Morris and Brandon (1993: 38) process is broadly defined as an activity undertaken as a series of steps, which produce certain results or a thing related to a particular result " a process is most broadly defined as an activity Carried out as a series of steps, the which produces a specific result or a thing related of specific results ".

Leymann and Roller (2000: 10-12) state that business processes are comprised of interconnected particular activities that transform inputs into outputs customer focused working across departments [13] the business process is a series of related activities, coordinated and structured and the tasks performed by a person or by a computer or a machine, and that help achieve the goals of the organization (a business process is a set of related, coordinated and structured activities and tasks that are performed by a person or by a computer or a machine, and that help Accomplish a specific organizational goal). [20] business process is a sequence of activities performed by a business to acquiring, producing and selling goods and services (a business process is a sequence

of activities performed by a business for acquiring, producing and selling goods and services).

[1] describes the terminology of the business process is a collection of activities and work flows within the organization that creates value (a business process is a collection of activities and work flows in an organization that creates value) while according to [19] workflow of business process of concrete material, information, and knowledge of a series of activities (business process workflows are concrete of material, information, and knowledge-sets of activities). [19] adding that the business process refers to the unique way in which work is organized, coordinated, and focused to produce a valuable product or service. The level of automation measure the level of human interaction in the process. The repetition rate-like classification scheme proposes a further classification scheme for business processes. It consists of the three dimensions degree of automation, degree of repetition and degree of structuring. The degree of automation measures the rate of human interaction within a process. The degree of repetition in the classification scheme.

Based on the statement above, in this study it can be said that the dimensions and indicators of the business process is composed of activity Repetition/Repetition of activities conducted in the same manner as measured by indicators Production processes, Administrative processes, Collaborative processes and dimensions of integration or computer level used in measuring the indicators of integration activities and Control-flow stages in compliance with regulations and organizational policies.

Based on the above understanding, it can say that the business process as a collection of logically interrelated events that involve a number of actors and objects that collectively produce added value for particular consumers. A business process is enacted by a single organization, but it may interact with business process perform by other organization.

2.2 Risk Management

[26] Definition of Risk Management is the process for identifying, analyzing, and communicating the risks and accept, avoid, transfer, or control to a level that can reduce the associated costs and benefits of actions taken (risk management is the process for identifying, analyzing, and communicating risk and accepting, avoiding, transferring, or controlling it to an

acceptable level considering the associated costs and benefits of any actions taken).

[4] risk management is a systematic process for the identification, assessment, control and communication of risks of life, property, or other objects that have a value (risk management is a systematic process for the identification, assessment, control and communication of risks to life, property, or other valued objects). The risk management is an ongoing process to identify, analyze, evaluate and treat loss exposures and risk control monitoring and financial resources to mitigate the impact of adverse loss (risk management is the continuing process to identify, analyze, Evaluate, and treat loss exposures and monitor risk control and financial resources to mitigate the adverse effects of loss). Based on the statement above, it can be said that risk management is a systematic process to identify, assess, analyze, and communicate and monitor risks to mitigate the impact of losses.

[5] states that operational risk management is monitoring operational risk, including the risk of loss associated from a system failure of internal processes, human factors and factors external events. According to Morgan (2009: 34) definition of operational risk operational risk is defined as the risk of loss of the resulting from inadequate or failed processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputational risk. Legal risk includes, but is not limited to, exposure to fines, penalties, or punitive damages the resulting from supervisory actions, as well as private settlements.

[9] a major contributor to operational risk because of human factors, information systems/information technology and internal and external. Where internal factors arise because humans where human resource management and employee behavior can be a major source of operational risk.

- 1) The management of human resources and employees behavior can Become a major source of operational risk).
- 2) Operations are supported by many different systems and processes, such as IT systems, human resource management systems, credit, market, insurance and liquidity risk management systems and even operational risk management systems. Operational Reviews These systems may have many different components, each of the which require the operation of various processes.
- 3) External events can have a major impact on a firm, the risk should be aware that both expected and unexpected changes to its

operations can be major sources of operational risk).

Based on the statement above, it can be said that the characteristics and dimensions of operational risk management is the risk of information technology with IT infrastructure security indicator (Security), environmental security and Risk Data center complexity (heterogeneity), Environmental Risk uncertain with environmental variability indicator (Dynamism).

2.3 Accounting Information System

Some definitions of the system expressed by the experts. According to McLeod & Schell (2007: 11) that the system is a group of integrated elements with the same purpose to achieve a goal. The system is an integrated entity or a network that tries to achieve a series of goals (A system is an integrated entity (ie, a framework) that attempts to Achieve a set of objective) (Wilkinson et al, 2000: 3). [41] said that the system as a collection/group of sub-systems/parts/ components in any physical or non-physical are interconnected with one another and work together in harmony to achieve a certain goal. O'Brien and Maracas (2009: 24) reveals that the system is defined as a set of interrelated components with clear boundaries, working together to achieve the goal by accepting inputs and outputs of production in a process of transformation that is organized. Similar opinion said [37] that a system is a set of interdependent elements that together Accomplish specific objectives. A system must have organization, interrelationships, integration, and central objectives. Next said Bentley and Whitten (2007: 7) that the system is a group of interrelated functions that components together to Achieve a desired result. Others say a system is a prescribed and usually repetitious way of carrying out an activity or a set of activities. Systems are Characterized by a more or less rhythmic, coordinated, and recurring series of steps intended to Accomplish a specified purpose [42]. From some of the above opinion can be said that the system is a set of components / elements are integrated to carry out activities in order to achieve a goal.

Some opinions explained the definition of information systems. According to [43] that "An information system (IS) is a set of interrelated components that collect, manipulate, store, and disseminate the data and information and provide a feedback mechanism to meet an objective".

Similar disclosed Hall (2011: 7) that "the information system is the set of formal procedures by the which the data are collected, processed into information, and distributed to users". [30] gives the sense as a collection of subsystems of both physical and non physical are interconnected with one another and work together in harmony to achieve one goal of process data into useful information. Furthermore [12] defines an information system as a computer-based systems that make information available to users who have similar needs.

According [37, 40] an information system is a man made system that Generally consists of an integrated set of computer-based components and manual components established to collect, store and manage the data and to provide output information to users. The same thing dictated [35] that defines the information system implies the use of computer technology in an organization to produce information for the user. Similar opinion was also expressed by [44] that the information system is an organized combination of brain ware, hardware, software, network communications, database, policies and procedures that store, retrieve, modify and produce the information within an organization.

Furthermore [34] define the information system is an arrangement of people, data, processes and information technology that interact to collect, process, store and provide output in the form of information necessary to support an organization. The same thing is said by [19] that the information system is a collection of components that are interconnected, collect or receive, process, store and produce information to support decision making and control in an organization, as well as analyzing the problem, describe things complicated and creating new products. "An information system can be technically defined as a set of interrelated components that collect (or retrieve), process, store, and distribute information to support decision making and control in an organization. In addition to supporting decision making, coordination, and control, information systems Also may help managers and workers analyze problems, visualize complex subjects, and create new products ". Based on the above definitions can say that is technically an information system as a set of inter-related system components (integrated) that collect, process, store, and distribute information to support decision making and control in an organization.

In addition to supporting decision-making, coordination, and control, information systems can also help managers and workers analyze problems, visualize complex goals, and to fulfill a purpose. Further understanding of the accounting information

system expressed by some experts. [1] says “an accounting system is a collection of the data and processing procedures that creates the needed information for it’s users”. The same thing was stated by [31] which says that the accounting information system is a system that collects and processes the transaction data to produce information. [37] says that the accounting information system is a subsystem of management information systems. [13] “accounting information systems is a system that collects, records, stores, and process the data to produce information for decision maker”. [41], namely “An accounting information system collects and processes the data transaction and then disseminates the financial information to interested parties”.

Wilkinson (2000: 4) gives the sense of accounting information systems, namely: “Accounting Information System can be defined as an integrated framework within a firm that employs physical resources to transform the economic of data into financial information for (1) operating and managing the firm’s activities, and (2) reporting the firm’s achievements to interested parties”. Furthermore [39, 40] clarify what is meant by the accounting information system. [30] said that the accounting information system is a collection (integration) of the sub-systems / components both physical and non physical are interconnected and cooperate with each other in harmony to process transaction data related to financial problems into financial information. Similar opinion expressed by [35] says that the accounting information system is a collection of resources, such as human and equipment designed to alter financial data and other data into information (an accounting information system (AIS) is a collection of resources, such as people and equipment, designed to transform the data into financial and other information). Based on the definition mentioned above can be defined that the accounting information system in question is the integration of the system components that process financial data into financial information so as to produce financial information that is useful and needed by the user in decision making.

Some opinions stated dimensions and indicators of the quality of accounting information systems. Quality measurement information system that can be done with a scope, time, cost, quality and risk [19]. While Stair & Reynolds (2010: 57) say the quality of the information system can be measured with a

Flexible, Efficient, Accessible, and Timely and Kaplan & Atkinson (1998: 1) test the accounting information system to meet the needs of users reached the destination can be seen from the timely, efficient and effective than the system. While [36] using the measure of the quality of information systems in accordance with the model he developed with use you ease of-use, functionality, reliability, flexibility, quality of data, portability, integration, and importance. Furthermore [28] says that the integration between computer systems is very important. Integration remove the Necessary for the system to be rehand again and again to enter it into multiple systems. Then [29] says that in order to measure the quality of information includes the following characteristics: (1) Reliability; (2) Usability; (3) Adaptability; (4) Trust; (5) Maintainability. Based on the characteristics of quality information system stated experts on [24] , and the definition of the information system proposed [22] this study used quality measurement system with integration (integration), Reliability (Reliability) and Flexible (Flexible). Integration is a set of

Components and formal procedures that are related to each other [42]. Integration combines hardware, software, brain ware, telecommunication network, and data base quality, and the quality of work and satisfaction of users. According to [39] integrated systems are designed to work together. Norman (2007: 20) says that the integration is the merger of the basic parts of the system together in synergy to achieve the functionality or usability of higher or better as expected. Further said that the system integration includes the integration of components and integration function (Norman, 2007: 19). The reliability of accounting information system is strongly influenced by how the information technology infrastructure is designed or managed (Applegate et al, 2009: 259). The reliability of information processing systems infrastructure of an organization depends on the level of availability and security of the system and certain information technology services (Applegate et al, 2009: 259). The reliability of the system focus on the extent to which users can assume that the system will be available for users to use (Dennis et al, 2009: 281). Flexible. The system design should be useful for all those who will need it as a result of business development, including customer and programmer (Kendal and Kendal, 2011: 169).

3. THEORETICAL FRAMEWORK

3.1 Business Process Influence on the Quality of Accounting Information Systems

[11] states that the business process is Generally seen as an important factor affecting the success of accounting information systems (business process is Generally regarded as an important factor affecting the success of accounting information systems). By identifying and understanding the business processes within the organization is an important consideration when developing the accounting information system. Furthermore Laudon and Laudon (2011: 95) says that the business process is a factor that is Considered when planning the organization of an accounting information system (business process is a factor to be Considered when planning the organization of information system). Model enables decision makers to distill the Complexities of the real world so that Efforts can be directed towards the most important part of the information system. Changes in business processes involves changes to people, processes and information technology. [2] business process analysis aims to integrate the activities in a business that is a very important factor for the implementation of information systems.

Mclean and Wetherbe (1999: 32) states that the business process for the selection and identification of information systems planning. Changes in business processes will affect the changing needs of hardware, software, databases, and telecommunications which is a component of the information system (Laudon 2006: 1-2). Hommes (2001) states that organizations must align the design of information system with business process design to get quality information systems. It is also conveyed by Turban (1999) states that the business process is used to identify in developing information systems. More is said by O'Brien and Maracas (2008: 17) the success of an accounting information system is not only measured by its efficiency in terms of minimizing the cost, time and use of information resources information systems should support the organization's business strategy, business processes. Results of a study conducted by Lipaj and Davidaviciene (2013) PROVE that the accounting information system is affected by the business process. Jones (2004) identified that the business process is a positive aspect in enhancing the implementation of the system performance information. Meanwhile, have now (2003) mentions that a good understanding of business

processes will improve the effectiveness of communication to develop information systems. As According to research results Beeson et al (1997) suggest that the business process is an important and significant factor in supporting the success of accounting information systems.

3.2 Operational Risk Management Influence on the Quality of Accounting Information Systems

A risk management assessment, identifiers, risk analysis that would arise from the development of accounting information system. [7] each company have risk in the development of the information system on the run and that risk should already be predicted by the company's management policy so that it can be done - to minimize risk. Risk policy is a part of life and a factor the important development of information systems. Risk management is a complex process in which the risk factors section that can not avoid so that can be an important part of risk management implementation and development of information systems [7].

Based on the description and the statement above, it can be said that risk management is an analytical technique that focuses on risk assessment, process identification, evaluation and control by integrating operational procedures and processes that influence and contribute to the implementation of accounting information system.

4. HYPOTHESIS

Based on the above framework, the hypothesis proposed in this study are:

- 1) Business process affect the quality of accounting information system
- 2) Management of operational risk affecting the quality of accounting information systems.

5. RESEARCH METHODOLOGY

The research method is a method used by researchers for conducting investigations to solve the problem (Kothari, 2004: 08). The research method used in this study, will be explained as follows:

- 1) In terms of the research objectives, this study included in the survey research. [15] states that "a survey is a system for collecting information from or about people to describe, compare, or explain Reviews their knowledge, attitudes, and behavior". [15] describes the survey methods to do the collection of information from those who act as a source of information that can be described, compared and explained the facts

relating to people, events or situations. [16] adds the researcher survey method not only provides a description of phenomena, but also explain the relationship, test hypotheses, make predictions, and get the meaning and implications of a problem to be solved. This research can provide an overview of phenomena related to the variable business process management, operational risk management and organizational change management quality of accounting information systems and the quality of accounting information and explain the characteristics of the variables mentioned above.

- 2) In terms of the type of study (type of investigation), this kind of research is verification (verificative research) and are explanatory (explanatory research) or causality (causal study), because this research

6. RESULTS AND DISCUSSION

Discussion of the results of this study aims to test empirically for each formulation of the problem and the hypothesis, based on the results of descriptive analysis and verification which is then juxtaposed with the theory and the results of previous studies. Furthermore, researchers in addition to using the results of the questionnaire answers and also use the open information of the results of responses and direct interviews with respondents in use to provide advice which will be proposed as a solution. This study is testing (confirmation) theory used to construct a hypothesis. For this study the hypothesis is built on the theory of logical explanation and the results of previous studies that tested with empirical facts. Theoretical framework built investigators as a conceptual model of the relationship between the factors identified to provide solutions to solving problems on the quality of accounting information have been tested (goodness of fit) are statistically better for the outer model (linkage variables manifest with variable latent) and for the inner model (linkage exogenous variables and endogenous variables).

The results of the research can verify the theory that conveyed [1] states that the effectiveness of business processes to support the successful implementation of accounting information systems. [15] mentions that an integrated understanding of business processes will improve the effectiveness of communication to development information systems. The results

aims to find out if and how far the factors that predicted affect a variable in order to test the hypothesis [17]. This research may explain how much influence variable business processes, operational risk of accounting information systems. In terms of the time horizon, the study was included in the study group over time (cross-sectional studies). In the study is cross-sectional studies of study/research done with the data only once, may be daily, weekly, or monthly, in order to answer the research question [15]. When viewed from the aspect of researchers' ability to control the variables, this study belong to the kind of ex post facto designs, where the level of involvement of researchers minimal. [15] that the field study is a type of study that examine several factors to study the natural environment and the level of involvement of researchers minimal.

of the calculations used in this study are further standard deviation which is also called the standard deviation is a measure of the dispersion of data, or the many variations that exist from the average data. The smaller the standard deviation of the data is better than a large standard deviation. Based on statistical calculation that business processes do not provide the optimal effect on the Quality of Accounting Information Systems. Partial effect or coefficient of determination (R Square) of 0.402 indicates that the quality of the SIA can be explained by 40.2% by the business process variables. The magnitude of this variable contribution to the quality of SIA can be caused due to its still not optimal results in these indicators in a variable of organizational change management. The findings of the research on the business processes that shows that business processes are run by public banks.

In accordance with the Banking Act No. 10 of 1998, banks are business entities that raise funds from the public in the form of savings and channel them to the public in the form of credit and/or other forms in order to improve the living standards of many people. The commercial banks are able to provide services in payment traffic. The Bank also has the task as regulation and supervision, banks were directed to optimize the function of banking Indonesia, among others: (1) the institution of public trust in relation to an institution collector and distributor of funds, (2) implementing monetary policy, (3) organization that had a role in the foster economic growth and equitable distribution; in order to create a healthy banking system, both the banking system as a whole or individually, and able to

maintain the interests of the community well, develop naturally and benefit the national economy (Act No. 10 of 1998).

The business processes run commercial banking in general in both categories are not entirely. However the optimal because still have a weakness in internal control, especially on business processes. Internal Control System (SPI) has not entirely run effectively is an important component in the management of commercial banks and the basis for the operations of the business activity. So the purpose of internal control in banks for compliance with the regulations and legislation in force. So the purpose of compliance to the Ensure that all business activities in commercial banks is not entirely in accordance with the provisions and regulations in force, both provisions issued by the government, Bank supervision authority or policies, regulations, and internal procedures established by the Bank.

In the process of the banking business, the use of information technology is a very important factor in the implementation of the business strategy, information technology as a key element in the business process of product and service innovation that is existence of transactions in the form of money transfer via mobile or via teller; Their ATM (Auto Teller Mae) for withdrawing money in cash in 24 hours; Use of Databases in the bank - a bank; The data synchronization-data on Branch Bank Headquarters. Data processing facilities available to banks today is the result of technological advances and the need to run a good operation systematically and in accordance with the flow into and out of bank funds. The facility serves to handle, select, calculate, compile, report and transmit information. So the use of information technology in the bank in question is to improve the effectiveness and efficiency of existing business processes banking. Operational Risk Management Influence on the Quality of Accounting Information Systems. Testing of the third hypothesis that there are significant operational risk management of the quality of accounting information system is done through the t test. The findings of the research results to operational risk management which runs as follows: Based on Bank Indonesia Regulation Number 11/25/PBI/2009 regarding Implementation of Risk Management for Commercial Bank, the Bank shall implement risk management effectively both to the Bank individually and for the Bank on a consolidated basis with its subsidiaries, at least including four

(4) pillars, namely: 1. active Supervision Board of Commissioners and Board of Directors; 2. The adequacy of policies, procedures and limits; 3. Adequacy of identification, measurement, monitoring, and control risks and risk management information systems; and 4. a comprehensive internal control system.

In general, commercial banks have implemented risk management in accordance with the principles of risk management adopted and implemented in a common banking Indonesia based on the recommendations issued by the Bank for International Settlements through the Basle Committee on Banking Supervision. The principles are basically a world standard for banks to operate more cautious in the scope of development of the banking business and operational activities very rapidly today. Implementation of risk management can vary from one bank to another bank in accordance with the objectives, business policy, size and complexity of the business and the ability of the Bank in terms of finance, infrastructure and human resources. Bank Indonesia sets this provision as a minimum standard that must be met by Indonesian banks in implementing risk management. With this provision, the commercial banks have been able to carry out their activities integrated in a system of good risk management. In accordance with the Financial Services Authority Regulation No. 17/Pojk.03/2014 about implementation of integrated risk management for financial services in the implementation of integrated risk management. So that the general banking has implemented these provisions that include at least:

- a) the supervision of the Board of Directors and Board of Commissioners Top Entities;
- b) the adequacy of policies, procedures, and limit the Integrated Risk Management;
- c) the adequacy of the process of identifying, measuring, monitoring, controlling risks in an integrated manner, and Integrated Risk Management information systems; and
- d) a comprehensive internal control system to the implementation of the Integrated Risk Management.

Based on the rules and phenomena that occur in the general banking the above it can say also that risk management is run by commercial banking in Indonesia is :

- 1) Unit of integrated risk management work which is run by the public banking in performing their duties, work unit integrated risk management are not entirely coordinated optimally on each working unit performing the function of risk

management at each institution financial services/banking public. The process of identification, measurement, monitoring, and control of risk is not entirely accommodated by the integrated risk management information system which is adequate.

- 2) The system of internal control that occurred in commercial banking has not fully complied with in accordance with the policy or internal rules and regulations and legislation in force as well as the cultural effectiveness of risk (risk culture) in the organization.
- 3) In the framework of the implementation of the responsibilities of risk management related to human resources in general banking has not entirely have sufficient levels were very good about the quantity and quality of human resources are highly competent in a bank that understands the duties and responsibilities, both for the business units, units risk management and support units responsible for the implementation of risk management; As for the developing system of recruitment, development, and training of personnel including managerial succession planning and remuneration that occurred in commercial banking at category well as to ensure adequate availability of employees in the field of risk management.
- 4) In general banks have implemented the bulk of the operational risk management organization that includes among others.
 - a) Management of a business unit or support unit is a risk owner is responsible for the risk management process for operational risk daily and report operational risk issues and specifically in the unit appropriate level of reporting regulations.
 - b) In the risk management work unit, the bank has established an independent unit or appoint officials responsible for implementing a risk management function for operational risk as a whole. unit or officer is tasked to assist the directors in managing operational risk and ensuring the risk management policy for operational risk. To facilitate the risk management process for operational risk within the business unit or the supporting unit and ensure consistency in the application of risk management policies for operational risk, has appointed a dedicated operational risk officer who has a line of dual reporting, directly to the head of a business unit or

support as well as to the work unit management risk. the responsibility of a dedicated operational risk officer, risk indicators include the development of specific business unit or support unit, to the limits of escalation and to develop risk management reports for operational risk. As a public trust institution (agent of trust), banks require a reliable security system to keep confidential financial data or customer; and to prevent the misuse of financial data or by other parties who are not responsible. Application of accounting information system of good banking should facilitate the control and security.

7. CONCLUSION AND SUGGESTION

7.1. CONCLUSION

Based on the phenomenon, the formulation of the problem, hypothesis, and the results of the study, the researchers drew conclusions as follows: there is the influence of business processes on the quality of accounting information systems. Not optimal business processes influence on the quality of accounting information system for the implementation of business processes in the run are not entirely optimal, namely: (a) Activities of production/services and administration on the implementation of business processes are run by the public banks have not been entirely optimal; (b) control system on the implementation of business processes are run by commercial banks has not run optimally; (c) Integration of components and sub-components in the implementation of the business process is not entirely optimal.

There are significant operational risk management of the quality of accounting information systems. As a public trust institution (agent of trust), banks require a reliable security system to keep confidential financial data or customer; and to prevent the misuse of financial data or by other parties who are not responsible. Application of accounting information system of good banking should facilitate the control and security to meet the needs of customers in the decision to keep their funds. Commercial banks have implemented internal control systems in operational activities. Internal control systems for compliance with regulations and legislation and policy or internal regulations of the Bank. Not optimal risk management operational in accommodate quality of accounting information systems in general banking because :

- a) Has not been effective risk culture (risk culture) on the organization as a whole.

- b) Anticipating the risk of data security in the data base that is used by the information system is not entirely optimal.
- c) Anticipation of the risks caused by internal users and external environment on the accounting information system is not entirely optimal.

7.2. SUGGESTION

In improving the optimization of the quality of accounting information systems that banks should improve the control of AIS to better ensure that the SIA works as it should. Accounting information systems control are the focus of attention to be improved are:

- a) Control of accounting information systems implementation of the examination:
 - the whole process of implementation of the various parts to present a formal review of the implementation of the accounting information systems so that management has the information about the accounting information systems conformity with user needs.
 - analysis of the use of cost-benefit principle in determining the feasibility of accounting information systems developed. To control and implementation of accounting information systems needs to be understood about the competence, experience, methods development SI consultants.
- b) Control of the operation of computers includes oversight of all processing, the operation of hardware and software, and backup creation and repair procedures are applied. Commands to run the computer must also be documented, reviewed (review) and approved by authorized personnel.
- c) the administrative controls in the form of supervision of the personnel involved in the control procedure. With the weakness of supervision can be immediately known, the error immediately corrected and deviations from standard procedures can be caught early.
- d) Ensure availability of servers with hardware specifications to meet the needs of increasingly complex and high considering the information needs of the organization. The information system has a large hard drive capacity, large memory and a fast processor. Open source operating system, with a high level of security, support various types of hardware, can handle high volume transaction,

multi-user, able to handle the number of records very much, access to a database system that is more flexible and has the advantages of debugging convenient directly to the line which error. Web open source server, security issues right access added in access and authentication layer by using a firewall. Database server large capacity and fast.

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