Influence of Information Accounting System, User Intention of Information Accounting System and Job Satisfaction on Employee Performance at Banco National Comércio Timor Leste (BNCTL)

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Abstract

Banco Nasional de Comércio de Timor-Leste currently has the largest network and clients in the country of Timor-Leste with 13 branches in each region. System that can meet banking needs, both for internal management for the benefit of its customers in form of a reliable accounting information system. Performance is main goal for banks so that their life or operations can run. Research on factors that affect employee performance as seen from the actual behavior of employees related to the use of AIS needs to be done. This research aims to determine the effect of accounting information systems, user intentions of information accounting systems and job satisfaction on employee performance. Object of this research is 154 employees of BNCTL. The analysis was performed using multiple linear regression analysis with t test to test the hypothesis. Based on analysis, it is known that accounting information system and job satisfaction have an effect on the performance of BNCTL employees, while intention of users has no effect on the performance of BNCTL employees.

I. Introduction

Rapid advancement of banking technology will continue to color the development and competition towards the era of globalization and free competition. Therefore, the competitive advantage of a bank will be largely determined by its level of technology implementation, especially with regard to providing access to complete, safe, fast and easy banking services. For that reason, a tool that can meet banking needs, both for internal management and for the benefit of its customers in form of integrated information accounting system using computer-based electronic means in applying information technology are needed. The information accounting system is a form of information system management (ISM) used in banks, where accounting data is collected and processed systematically into a database to help financial institutions achieve their goals and objectives (Iskandar, 2013:5).

Quality information will be formed from the existence of a well-designed information system. Jumaili (2005) showed that the achievement of employee performance is related to achievement of a series of employee tasks with support of existing information technology. Employee performance improvement will not be achieved if the application of the information accounting system is not in accordance with user needs. Tarigan and Aprila's (2014) research showed that an information accounting system is said to be effective if the information provided can serve to needs of system users. Therefore, information technology and computers must be used and applied by all employees in the company so that the productivity of their employees can increase.When this can be

implemented properly, the actual behavior of employees in improving their performance will be better.

The application of information accounting system technology is required of management to ensure that computer-based systems can be utilized improve employee performance in financial reporting process. When financial reporting meets the qualitative characteristics of financial statements, the employee can be assessed as being successful in using information accounting systems and have good performance. The success of an information system depends on how the system is run, the ease of system for its users, and the utilization of technology used. Based on these, this research wants to prove whether the use of information accounting system applied to Bank BNCTL can run effectively and efficiently, as well as produce strategic information for decision making.

Job satisfaction is essentially a personal experience. Each individual has a varied level of satisfaction according the value system that applies to him. The higher assessment of the activity that is felt according to individual's wishes, the higher satisfaction of the activity. Thus, job satisfaction an evaluation that describes a person's feelings of pleasure or displeasure, satisfied or dissatisfied in work.

This study was conducted at Banco Nasional Comercio de Timor Leste (BNCTL), which is a national bank operating in Timor Leste. BNCTL currently has the largest network and clients in Timor-Leste with 13 branches in each region (Municipio) such as Aileu, Ainaro, Baucau, Bobonaro, Covalima, Dili, Ermera, Lautem, Liquica, Manatuto, Manufahi, Oecusse and Viqueque. These branches placed in each city of each district. The Banco Nacional de Comércio de Timor-Leste is clearly designed regarding the financial system, which is considered to have a very fundamental role in bridging development in the economic and social sectors. This financial system makes it easy for other financial institutions to efficiently mobilize finances both at national and international levels by providing payment of funds to individuals or companies that need to operate trading activities. The development of science and technology today has an impact on highly competitive business world, with company actors mostly involved in industry, trade, and services, particularly in banking firms.

Based on description above, the problems in this research are: (1) does the accounting information system affect employee performance? (2) Does the intention users of information accounting systems affect employee performance? (3) Does the job satisfaction affect employee performance? This study aims as follows: (1) to examine and analyze the influence of information accounting systems towards employee performance. (2) To examine and analyze the influence user intention of information accounting systems towards employee performance. (3) To test and analyze the influence of job satisfaction towards employee performance.

II. Review of Literature

2.1 Theory of Reasoned Action

Theory of Reasoned Action (TRA) is theory that explains the relationship between attitudes and a person's behavior in carrying out an activity. Someone will take advantage of the information system if the system is believed to provide a benefit for him. Hennington and Janz (2007) stated that TRA has been used to predict behavior in many ways.TRA explains that behavioral intention is a function of attitude and subjective norms towards behavior. This means that person's intention to perform behaviors (intention behavioral) is predicted by his attitude towards his behavior and how he thinks others will judge him if he performs that behavior (subjective norms).

2.2 Accounting Information System

Hall (2016:30) states that an information accounting system is a group of formal procedures by which data is collected, processed into information and distributed to users. From this definition, it can be seen that an information system is a collection of various procedures used to process data into information and provide the results of that information to users. The basic function of information system is provide information to various parties within the company in accordance with interests of users. The existing information system in company consists of two main groups, namely information management systems and information accounting systems. Information management system is system used to process non-financial transactions that are not normally processed by traditional accounting systems. While the information accounting system is a system used to process company's financial transactions.

Winarno (2006) states that most systems consist of smaller systems called sub-systems and in general each system also functions as a supporting element of a larger system. Each sub-system is designed to support one or more organizational goals. Any changes in one sub-system cannot be made without taking into account the impact on other sub-systems and the whole system. In its development, the accounting information system consists of 3 sub-systems: (1) transaction processing system, supporting daily business operations; (2) General ledger/financial reporting system, produces financial reports, such as profit/loss, balance sheet, cash flow, changes in capital; (3) A management reporting system that provides internal management with special purpose financial reports as well as information needed for decision making, such as budget reports, performance reports, and accountability reports.

2.3 Information System User Satisfaction

User satisfaction has a very central role in the development of information systems. Guimaraes et al., (2003) stated that using user satisfaction to measure system quality results in a subjective assessment of the concept of system quality. User satisfaction is more about the user's view of the information system, but not on the technical quality aspect of the system concerned. In other words, user satisfaction measures the perception of what is provided by the information system rather than providing information about the functional capabilities of the information system in question. The success of the user satisfaction dimension is level of user satisfaction when using the information system.

Rata (2007:23) defined user satisfaction as the degree to which the users are satisfied and trust the information system provided to fulfill their needs. Information system user satisfaction can be assessed using the following criteria: adequacy, effectiveness, efficiency, overall satisfaction, enjoyment, information satisfaction, system satisfaction (Gable et al., 2008).

2.4 Job Satisfaction

According to Winardi (2009: 365), job satisfaction is a set of employee feelings about whether or not their work is enjoyable that differs from their objective thoughts and desires. Meanwhile, according Handoko (2010: 193), job satisfaction is a pleasant or unpleasant emotional state in which employees view their work.

According As'ad (2010: 108), measurement of job satisfaction is very varied, both in terms of analysis and data collection. Information obtained from job satisfaction is

Usually through individual questions and answers either by questionnaire or by working group meetings. When using questions and answers, the tool is a self-report, in which employees are asked to formulate their feelings about work aspects. Another way is to observe the attitudes and behavior of the individual. Self-report assumes that you know exactly how you feel about your job, and this type of measurement is the most widely used.

2.5 Employee Performance

Taringan and Aprila (2014) stated that performance is a description of level of search for implementation of programs, activities and policies in realizing the goals, objectives, vision and mission of the organization. Employee performance has a positive relationship between real intentions and behavior. Sumardiyanti (2007) showed that performance is a system used to assess and find out whether an employee has carried out the work as a whole, or is a combination of work results (what one must achieve) and competence (how one achieves it). Meanwhile, Nugroho (2006) stated that performance can be interpreted as the extent to which a person carries out his responsibilities and work duties. A person's performance will be achieved if it is supported by work efforts and organizational support. Employee performance is a record of the results resulting from a particular job function in a period of time.

In general, the measure and assessment of performance is always based on 2 (two) important things, namely the concepts of effectiveness and efficiency. A given job, program or task will be said or assessed to be successful if it can fulfill both of these requirements. Meanwhile, according to Handoko (2010: 125), the factors considered in conducting a job assessment are: (1) Quantity, which is the amount of time that must be provided. Quantity measure involves calculating the output of the process or execution of activities. This relates to the amount of output produced. (2) Quality, which is whether the quality produced is good or not. The measurement of the quality of the output reflects the measurement of the level of satisfaction. (3) Punctuality, which is whether or not the planned time is appropriate. Timeliness measurement is a special type of quantitative measure that finds the timeliness of completion of a job.

2.6 Frame of Thought

In order for the relationship pattern of the research variables to be measure and observed, it needs to be translated into a form of framework of thought. According to the Theory of Reasoned Action (TRA) study, the factors that are believed to influence employee performance are the information accounting system (IAS), the user intention of the information accounting system (UIIAS) and job satisfaction (JS). Thus the framework of thought can be seen in Figure 1 below:
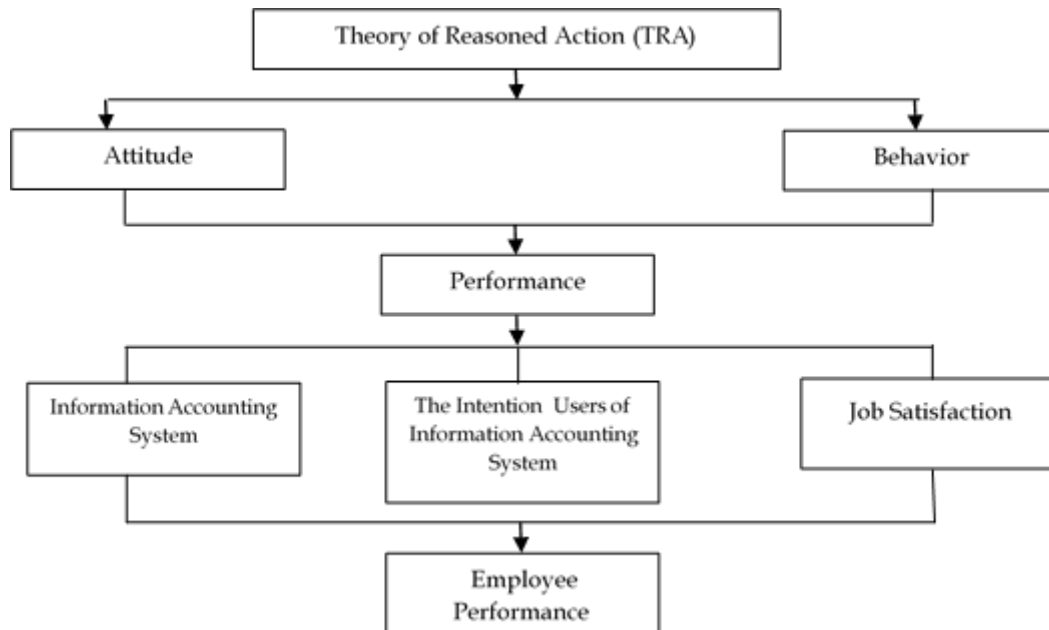
Figure 1. *Frame of Thought*

2.7 Hypothesis Development
a. Effect of Information Accounting Systems on Employee Performance.

The information accounting system implemented by the company should fulfill the characteristics: easy to obtain from the company's accounting information system staff/personnel, objective and considered to have an impact/benefit on the task completion process (Alanita and Suaryana, 2014). In general, an accounting information system that is implemented in a company engaged in services such as a bank must make it easier for users to identify data, access data and interpret the data so that activities or activities within the Bank run effectively and efficiently (Bakri, 2020). The data in the accounting information system should also be integrated data from all company units so that it can be used for various tasks within the company (Samuel, 2013).

The number of computer facilities in Bank greatly influences the implementation of accounting information system technology at the Bank. The more supporting facilities provided for users, the easier it will be for users to access the data needed to complete the tasks of employees in the bank. It is expected that the new accounting information system, accounting employees from banks who are users of the system, will produce better output and ultimately lead to improvement of employee performance. Based on description above, the hypothesis first can be formulated, namely:

H 1 : The information accounting system has a positive influence on employee performance.

b. The Effect of User Intentions on Information Accounting Systems on Employee Performance.

The use of information accounting systems has a positive correlation between the intention to use information accounting systems with real employee performance. The actual behavior of employees relates to how difficult or easy it is to complete a particular job. Employee performance has a positive correlation between real intentions and behavior. Employee performance relates to how difficult or easy it is to complete a particular job. Employee performance shows a degree of correlation between a real behavior compared to the probability that an intention will lead to a certain outcome. This

concept is supported by research conducted by Fathinah (2013) which stated that attitudes, and subjective norms, accountants as users of information technology have a positive correlation with intentions in users of information technology. In addition, the intention of accountants in the use of information technology has a positive correlation with the actual behavior of using information technology. Based on this description, the researchers made the second hypothesis, namely:

H 2 : The user intention of information accounting systems has a positive effect on employee performance

c. The influence of Job Satisfaction on Employee Performance

Job Satisfaction is defined as an emotional state of pleasant and positive feelings, as well as things liked or disliked as a result of the employee's perception of his work experience and assessment of the job. Schleicher et al.,(2004) examined the relationship between non-attitudes towards job satisfaction and job performance. Job satisfaction refers to an employee's subjective assessment that describes whether the employee's needs have been met or not through the assigned task or job. The concept of job satisfaction consists of the feelings and attitudes that a person has about his or her job. This attitude includes all aspects of negative or positive feelings about a particular job that tend to contribute to the development of feelings of satisfaction or dissatisfaction. Job satisfaction is essentially a personal experience. Each individual has a different level of satisfaction according to value system that applies to him. The higher the assessment of activities that are felt according to individual preferences, the higher performance of the accounting department employees. Based on this description, the researchers made the third hypothesis, namely:

H 3 : Job satisfaction has a positive influence on employee performance.

III. Research Method

3.1 Types of Research and Overview of the Population

This research is quantitative research that aims to test hypothesis. Quantitative research is structured research and quantifies data for generalization (Wahyuni, 2020:136). In survey research, information is collected from respondents using a questionnaire. In general, surveys are limited to samples, where information is collected from a portion of the population to represent the entire population and research environment in the actual environment or field. The population in this research were all employees at Bank BNCTL many as 13 branch offices based on conditions in 2021 with a total of 250 employees.

3.2 Sampling technique

According Sugiyono (2018:131), the sample a subset of the population's number and characteristics. In a study, sampling is a reasonable practice considering that every researcher must have limitations. However, the sample taken must fulfill the following requirements: (1) representative, i.e. the characteristics of the sample related to the research objectives are the same as the characteristics of the population, (2) adequate, i.e. the sample size is sufficient to ensure the stability of its characteristics (Wahyuni , 2020:137). However, in essence, no expert can state what sample size should be used in research, because of the various factors that determine sample size.

The sampling technique used was purposive sampling. According Sugiyono (2018:218), purposive sampling is technique sampling with certain considerations. The sampling criteria in this study were employees at all levels (managers, supervisors, and staff) and who had worked at least 1 year at BNCTL. The reason for determining the

criteria for employees is because they are the main actors of information system users in the process of making financial reports that are used to evaluate the performance of bank business continuity. Meanwhile, the reason for determining the criteria for employees who have worked at least 1 year is because the employee is believed to have mastered the information system technology used by BNCTL bank.

One of the methods used to determine the number of samples is to use the Slovin formula as follows:

$$n = \frac{N}{1 + N(e^2)}$$

Where :

n = number of samples

N= total population

e = error tolerance limit (error tolerance)

$$n = \frac{250}{1 + 250(0.05^2)}$$

$$n = \frac{250}{1.62}$$

n = 154

Thus, the sample that will be used in this study is approximately 154 employees at BNCTL bank.

3.3 Definition Operational Variables and Their Measurement

The independent variables in this research are the information accounting system, the user intention of information accounting system, and job satisfaction. An information accounting system is a closely coordinated arrangement of various records, equipment, executive personnel, and reports designed to transform financial data into information needed by management. Measurement of variables in this research consisted of software content, accuracy, format, ease of use and time limit.

The intention of users information accounting systems is a person's intention to use system and is always directly influenced by the perceived benefits. Measurement of the intention variable of users information accounting systems in this study consisted of intention to use software and interest in software where researchers used 3 question items.

Job satisfaction is favorable or unfavorable emotional state in which employees view their work. Measurement of job satisfaction in this study consisted of compensation, type of work and work environment where the researcher used 4 question items.

The dependent variable in this research is employee performance. Employee performance is the extent to which a person carries out his responsibilities and work duties. In this study, the measurement of employee performance variables consists of time management and the achievement of work quality by using 6 question items.

3.4 Analysis Techniques
a. Multiple Linear Regression Analysis

Analysis multiple linear regression in this study was used to determine the effect of independent variables on information accounting system (IAS), intention of users of information accounting system (IUIAS), and job satisfaction (JS) on the dependent variable of employee performance (EP) . The multiple linear regression models in this research are:

$$EP = a + b_1 IAS + b_2 IUAIS + b_3 JS$$

Description:

EP : Variable tied to employee performance

a   :Constant

b 1 :   Coefficient Regression of independent variable accounting information system

b 2 : Coefficien Regression of the independent variable intention of users of information accounting systems

b 3 : Coefficien Regression of the independent variable job satisfaction

3.5 Classic Assumption Test
a. Normality Test

The test normality aims to test whether in the regression model the confounding or residual variables have normal distribution or not. The statistical test that can be used to determine the normality of the residuals is the Kolmogorof-Smirnof (KS) non-parametric statistical test with the following condition: (1) If probability > 0.05, then the residual data is normally distributed, (2) If probability ≤0.05, then the residual data is not normally distributed.

b. Multicollinearity Test

The test multicollinearity aims to test whether the model regression found a correlation between the variables independent. The multicollinearity test can be seen from the tolerance and variance inflation factor (VIF) with the following criteria: (1) If the tolerance value is < 0.10 and VIF > 10, then there is a correlation that is too large between one of the variables independent and the variables independent. another (multicollinearity occurs), (2) If the tolerance value is > 0.10 and VIF < 10, then there is no multicollinearity.

c. Heteroscedasticity Test

The test heteroscedasticity aims to determine whether in a model regression there is an inequality of residual variance from one observation to another. The Heteroscedasticity test in this study uses the Glejser test by regressing the independent variables with the absolute residual value of the regression, with the decision making criteria as follows: (1) If the significant value is > 0.05, it can be concluded that the regression model is homoscedastic or does not occur heteroscedasticity, (2) If the significant value is <0.05, it can be concluded that the model regression has symptoms of heteroscedasticity or not homoscedasticity.

d. Analysis (R 2)

Analysis of the coefficient of determination (R2) was used to calculate the percentage of the influence of information accounting systems (IAS), user intentions of information accounting systems (UIAIS), and job satisfaction (JS) on employee performance (EP) .

e. Goodness of Fit Test (F Test)

Goodness of Fit Test (F test) is used to test feasibility of multiple linear regression models in measuring the effect of independent variables on the variable dependent. In this study, the F test was used to determine the feasibility of multiple regression linear models in measuring the effect of information accounting systems (IAS), user intentions of information accounting systems (UIAIS), and job satisfaction (JS) on employee performance (EP). Goodness of fit test criteria with the F test are : (1) If the significance value <0.05, then Multiple regression linear model that measures the effect of information accounting system (IAS), user intention of information accounting system (UIAIS), and

job satisfaction (JS) on employee performance (EP) is feasible to use, (2) If the significance value is > 0.05, then Multiple linear regression model that measures the effect of information accounting system (IAS), user intention of information accounting system (UIAIS), and job satisfaction (JS) on employee performance (EP) is not feasible to use .

3.6 Hypothesis test

The t-test was conducted to test the significance of the effect of information accounting systems, user intentions of information accounting systems, and job satisfaction on employee performance. The t-test criteria in this study are: (1) If the significance value is <0.05, then the information accounting system (IAS), the intention of users of the information accounting system (UIAIS), and job satisfaction (JS) affect employee performance (EP), (2) If the value ofsignificance> 0.05, then the information accounting system (IAS), the intention of users of the accounting information system (UIAIS), and job satisfaction (JS) have no effect on employee performance (EP).

IV. Result and Discussion

4.1 Result of the Multiple Regression Linear

The model of multiple regression linear obtained from the data processing result by using SPSS program as follows:

Table 1. Result of Multiple Regression Linear Model

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,104	,187		5,910	,000
	SIA	,435	,124	,441	3,509	,001
	NPSIA	,080	,089	,080	,898	,370
	KPK	,303	,109	,309	2,778	,006

a. Dependent Variable: EP

Source: Data Primary Processed, 2022

Based on the table, the equity of multiple regression linear obtained as the following:
KK = 1,104 + 0,435 SIA + 0,080 NPSIA + 0,303 KPK

In accordance to the multiple linear regression model above, A value of 1,104 indicates a constant value. It means if the Information Accounting System, the user intention, and the job satisfaction are equal to zero, then the employee performance will be constant as 1,104.

B value of 0,435 shows the regression coefficient value of information accounting system. It means if the information accounting system increases by one unit, then the employee performance will also increase as much as 0,435 units with the independent variable assumption of the user intention of information accounting system and job satisfaction that be constant.

B_2 of 0,080 is coefficient regression value of the user intention of information accounting system (IUIAS). It means if the user intention of accounting information system (NPSIA) increases by one unit, then the employee performance (EP) will increase

as much as 0,080 units with the independent variable assumption of information accounting system and job satisfaction (JS) which be constant.

B_3 value of 0,303 refers to regression coefficient value of job satisfaction (JS). It means if the job satisfaction (JS) increases by one unit, then the employee performance will increase as much as 0,303 units with the independent variable assumption of information accounting system and the user intention (IUIAS) that be constant.

4.2 Result of Assumption Classical Test
a. Result Normality Test

The test normality obtained from the result of data processing by using SPSS 26 program is:

Table 2. Result of Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		154
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	,61253636
Most Extreme Differences	Absolute	,143
	Positive	,133
	Negative	-,143
Test Statistic		,143
Asymp. Sig. (2-tailed)		,094[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
Source: primary Data Processed, 2022

From the table, it can be seen that the value of Kolmogorov-Smirnov Z as much as 0,143 with the significant level of 0,094 means the residual value is distributed normally due to the significant level is more than 0, 05.

b. Result of Multicollinearity Test

The multicollinearity test obtained from the data processing with SPSS 26 program as follow:

Table 3. Result of Multicolinearity Test
Coefficients[a]

Model		Colinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	SIA	,153	6,537
	NPSIA	,307	3,260
	KPK	,195	5,121

a. Dependent Variable: EP
Source: Primary data processed, 2022

Based on the table above, this research is free from multicollinearity since independent variable of accounting information system (SIA), user intention, and job satisfaction has tolerance value more than 0,1 and VIF smaller than 10.

c. Result Heteroscesdasticity Test

The test Heteroscesdasticity obtained from the data processing with SPSS 26 as the following:

Table 4. Result of Heteroscesdasticity Test

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	,857	,139		6,149	,000
	SIA	-,092	,092	-,197	-,994	,322
	NPSIA	-,142	,066	-,300	-2,140	,034
	KPK	,099	,081	,214	1,220	,224

a. Dependent Variable: Abs_Res

Source: Primary Data Processed, 2022

In accordance to the table, the tolerance value of each variable is: (1) the variable tolerance value of accounting information system (SIA) is 0,322 > 0, 05. It shows heteroscedasticity does not happen on the variable because the significant value is more than 0, 05. (2) The variable tolerance value of user intention of accounting information system (NPSIA) is 0, 0,034 < 0, 05. It explains heteroscedasticity occurs on the variable since the significant value is less than 0, 05. (3) The variable tolerance value of employee satisfaction (KPK) is 0,224 > 0, 05. It means heteroscedasticity does not occur on the variable because the significant value is more than 0, 05.

d. Result of Determination Cofficient (R2)

The value of multiple determination coefficient obtained from the result of data processing by using SPSS 26 program as follow:

Table 5. Result of Multiple Determination Coefficient

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,798[a]	,637	,630	,61863

a. Predictors: (Constant), IAS, IUIAS, JS

b. Dependent Variable: EP

Source: Primary data processed, 2022

In accordance to the table, the coefficient value of multiple determination (R *square*) is 0,637 or 63,7%. It explains the influence percentage of information accounting system (SIA), user intention (NPSIA), and job satisfaction (KPK) towards employee performance is 63,7%. Meanwhile, the remaining is 36,3% (100% - 63,7%) affected by other variables outside this research.

4.3 Result Test of Goodness of Fit

The result test of goodness of fit obtained from the result of data processing by using SPSS 26 program as the following:

Table 6. Result Test of Goodness of Fit

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	100,868	3	33,623	87,856	,000ᵇ
	Residual	57,406	150	,383		
	Total	158,274	153			

a. Dependent Variable: EP
b. Predictors: (Constant), IAS, IUIAS, JS
Source: Primary data processed, 2022

From the table, the significant value is less than 0,05, that is 0,000. It shows the multiple linear regression model measuring the influence of information accounting system (IAS), user intention (IUIAS), and job satisfaction (JS) on employee performance (EP) is worth to use.

4.4 Result of Hypothesis Test (T Test)

The hypothesis test result by using t test obtained from the result of data processing with the use of SPSS 26 program is:

Table 7. Result of Hypothesis Test (t test)

Coefficientsᵃ

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,104	,187		5,910	,000
	SIA	,435	,124	,441	3,509	,001
	NPSIA	,080	,089	,080	,898	,370
	KPK	,303	,109	,309	2,778	,006

a. Dependent Variable: EP
Source: Primary data processed, 2022

Based on the table, the significant value of each variable is: (1) The variable tolerance value of information accounting system (IAS) is less than 0,05, that is 0,001. It shows the accounting information system affects employee performance (EP). (2) The variable tolerance value of user intention (IUIAS) of information accounting system does not affect employee performance (EP). (3) The variable tolerance value of job satisfaction is less than 0,05, that is 0,006. It means the job satisfaction (JS) affects employee performance (EP).

4.5 Discussion

The result of this research proves that the employee performance of Banco Nasional de Comércio de Timor-Leste (BNCTL) can be improved by internal and external factor, both from the employees and external factors that is able to affect the performance. The external factor which can influence employee performance is the use of information

accounting system, while job satisfaction is the internal factor. Emplyee performance is one of measurement standards of a company, in this case is BNCTL in serving the customers. Knowing the factors influencing employee performance and not is important as feedbacks for company to improve the service in future.

4.6 Effect of Information Accounting Systems on Employee Performance

In accordance to result analysis, the information accounting system affects on employee performance of Bank BNCTL, proved by the result of t test where the variable tolerance value of accounting information system (SIA) is less than 0,05, that is 0,001. This result explains that one of the supporting factors in achieving employee performance is the accounting information system.

Based on theory of reasoned action (TRA), an employee will utilize information system if the system is believed to provide a beenefit to him. It means the employee realizes that the number of tasks of the company which require accuracy in recording will not succeed well if it is not supported by a good information accounting system. The awareness of importance this information accounting system utilization will support the employees to produce efficient and effective work outputs for the company.

information Accounting system is needed to anticipate the speed and accuracy demand in recording and to maintain the company's viability. Company needs an information system tat is able to create, capture, and produce information for interbal and external parties more effectively. information Accounting system is a part of technology applied at BNCTL Bank, particularly the technology related to access provider towards bank services completely, safely, quickly, and easily. Accounting information system is needed to fulfill the bank needs, both for management internal and customer interest in the form of integrated information accounting system by utilizing computer-based electronic in applying information technology.

Accounting information system is utilized by a company to provide convenience for individual in completing the duties quickly and no longer undertake it manually. The behavior caused by the use of information accounting system is expected to give positive impacts towards employee performance. Hall (2016:30) stated accounting information system is a group of formal procedure where the data is collected, processed to be information, and distributed to the users. The fundamental function of information system aims to provide information to various parties in the company as in accordance to the users' interests.

The success implementation of information accounting system not only can increase speed and information quality resulted in making good quality, but also improve the relationship quality between individuals one to another in the organization or company. The relationship quality between the indialus can encourage a company to be more dinamyc so that producing good performances.

The implementation of accounting information system technology can provide convenience for the users, in this case is the employees in BNCTL Bank, to produce financial reporting and accurate, effective, and efficient recording. In addition, the technology of accounting information system can produce strategic information for decision making. When the bank financial report meets the qualitative characteristics of financial report, then it can be said that the employee is successful in using information accounting system and the performance is good.

The result of this research supports the previous researches conducted by Amri (2020), Prasasti (2017), and Dewi dan Dharmadiaksa (2019) showing information accounting system affects employee performance.

4.7 The Effect of User Intentions on Information Accounting Systems on Employee Performance

The intention of users of information accounting systems has no effect on employee performance as evidenced by the results of the t test where the tolerance value of the variable intention of users of information accounting systems (IUIAS) is greater than 0.05, which is 0.370. This research shows that the intention of users of information accounting systems can not affect the improvement of employee performance. As a result, the company should be able to improve the intentions of users of information accounting systems of employees, including by conducting trainings on motivation and skills in utilizing Bank BNCTL's accounting information system.

Based on the theory reasoned action (TRA), an employee's attitude towards the use of information accounting systems can be positive or negative, namely in the form of acceptance and rejection (worries) of its existence. Employees who are proficient in using computers or information systems surely accept the presence of accounting information systems in the company, but employees who are not proficient in using computers or information systems will be concerned about their ability to apply these technologies. The difference in acceptance or intention in the application of the information accounting system causes no significant effect on increasing employee performance.

On the one hand, the application of information systems in companies can have a positive impact on employees in carrying out their work in the company. Employees can greatly benefit from information system users in terms of work performance and efficiency. On the other side, the advancement of technology and information might cause a separate difficulty for some employees, causing them to be anxious about the presence of this technology. This concern arises because of the assumption of a shift in roles in the workplace, with individuals who do not comprehend information system technology being removed.

A negative attitude towards the use of computers in information accounting systems will encourage someone to be reluctant to learn and master computer technology. In addition, an attitude that is reluctant to use an accounting information system will hinder many jobs that should be completed faster and work that should be easier using a computer becomes even more difficult. In the end, the low orientation to use information accounting systems does not have an impact on improving employee performance.

The results of this research do not support the results of previous research conducted by Kumala and Ardini (2016) which showed that the intention of users of information accounting systems had an effect on employee performance.

4.8 The Influence of Job Satisfaction on Employee Performance

Based on the results of the analysis, it is known that job satisfaction affects the performance of Bank BNCTL employees as evidenced by the results of the t test where the tolerance value of the job satisfaction variable (SIA) is less than 0.05, which is 0.006. These results indicate that job satisfaction is one of the factors that can support the achievement of employee performance.

The theory of reasoned action (TRA) explains the encouragement of a person's behavior in doing something. The application of an accounting information system if used properly will facilitate a lot of of employees' work, employees will feel helped by the presence of a good accounting information system so that they feel satisfied at work. Employees who are satisfied in using accounting information systems surely affect the desire to work better effectively and efficiently.

Job satisfaction is part of the employees' psychology in interacting with their work environment. One of the company's key goals is to boost employee work satisfaction, which will lead to increased employee performance, which will ultimately lead to increased organizational success.

Employee job satisfaction depends on whether or not their needs are fulfilled. Employees will feel satisfied when they get what they need. The greater the employee's needs are fulfilled, the more satisfied the employee will be. Vice versa, if the employee's needs are not fulfilled, the employee will feel dissatisfied.

If a company is able to provide compensation as expected, the employees receive the type of work as desired, there is a fair system in the distribution of incentives or benefits, and there is a comfortable co-worker relationship, then this will have implications for the satisfaction felt by each employee in the company. Employee job satisfaction will encourage employees to work wholeheartedly because their desires have been fulfilled. Satisfied employees will be more enthusiastic and do their work more effectively and efficiently so that employee performance increases.

The results of this research support the results of previous research conducted by Arda (2017) which showed that job satisfaction had an effect on employee performance.

V. Conclusion

The conclusion obtained from this research result regarding the effect of accounting information system, the user intention, and job satisfaction towards the employee performance at Banco Nasional de Comercio Timor Leste is: Accounting information system affects the employee performance at Banco Nasional de Comércio de Timor-Leste (BNCTL). It occurs since a good accounting information system will provide access to the customer services completely, safely, quickly, and easily and will produce accurate, effective, and efficient financial reporting and recording.

The user intention of information accounting system does not affect the employee performance at Banco Nasional de Comércio de Timor-Leste (BNCTL). There is an anxiety in certain employees due to the assumption of role shift in the world of work. It leads to the reluctance in learning and mastering information technology.

Job satisfaction affects the employee performance at Banco Nasional de Comércio de Timor-Leste (BNCTL). The employee who is satisfied wll tend to work with a whole heart because their desires have been fulfilled. They are more enthusiastic so that they will conduct their duties more effective and efficient.

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