

The Influence Of Business Process And Risk Management On The Quality Of Accounting Information System

Azhar Susanto

Abstract: Business process and risk management are factors which can improve the quality of accounting information systems. In Indonesia, this phenomenon happens in many organizations showing that there is disintegrated accounting information systems which then causes unqualified accounting information. This research was carried out in order to find out fact through examination presenting in the influence of business process and risk management towards accounting information system. 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 in unqualified accounting information system occurs due to the business process and risk management is not entirely good as expected.

Index Terms: Business Process, Risk Management, Quality Accounting Information System, Accounting Information System

1 INTRODUCTION

The phenomenon is related to the quality of accounting information system is delivered by Hermawan Hosein, (Chief Technology Officer Sinarmas Securities) (2012) in the company of Network quality in this company has not been able to offset the need for speed of information that caused frequent occurrence of lost data packets and degradation of the network that are not conducive for transactions that require speed and timeliness of such transactions through the system according to the e-banking. Hal Former Chairman of the Supreme Audit Agency (BPK) Anwar Nasution (2009) stated that quality of local government financial statements (LKPD) still poor. Mardiasmo (2014) states that the information technology system at the Directorate General of taxation (DG taxes) is still weak. Another phenomenon was stated by a senior official Susanto (2014) which states that the chairman of the ASPI yet integrated information system of payment in private banks as for the new government banks 20.22% are integrated so that the resulting information is not valid. Former Finance Minister Sri Mulyani Indrawati (2014) states that the existing data in Indonesian banks are not accurate and quality data is so low that lead to errors in the decision stating that the case of the century bank systemic impact. Furthermore, Bank Indonesia Deputy Governor Budi Rohadi stated that there are small banks and large banks that make the manipulation of financial statements (window dressing). Muliaman Hadad (FSA chairman) (2013) mentions 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 Sigit Pramono (2010) suggested that the Bank Century case the bank does not accurately report the condition of the company.

Kadiv Police Public Relations (2014) revealed the case of a stolen credit card to enter the mode of viruses (malware) into system information body shop occurred in Jakarta and Padang. Bank Indonesia Deputy Governor Ronald Waas (2013) describes two cases that dominate fraud customer identity theft cases and cases of card not presence. Agus Martowardoyo (2011) states that the information system in the Ministry of Finance has not been integrated and the resulting information system is not comprehensif. Darmin Nasution, (2011) which states that the integration of data from Bank Indonesia with various departments and agencies have not been good, characterized by Bank Indonesia data management with all the banks have not yet fully integrated. Accounting Information System is a tool of management control (Mitchell et al., 2000). The system of information is a tool (tools) that are used by management to conduct analysis in decision-making related to corporate transactions (McLeod & Schell, 2007). As According to Wilkinson (2007: 7) states that the information system of accounting is a unified structure (integrated) in an entity, the which consists of a collection of human resources and equipment, the which is used to transform the data into useful information for users to Make decisions. Furthermore, According to Romney & Steinbart (2006) Accounting Information System is a system to collect, record, store, and process the data is to produce information used in decision-making. Sri Mulyani NS (2008: 21) The accounting information system used as a tool to analyze the decisions Relating to transactions - transactions, company. Accounting Information Systems at is basically an integration of the various subsystems of the processing of a trade or subsystem accounting information for each transaction processing system cycles transaction processing so that the accounting information system can also be regarded as an integration of the various cycles of processing transactions, each transaction processing is done by a processing system of a trade or sub accounting information system has various components such as hardware, software, brain ware, procedures, databases and communication networks (Azhar Susanto, 2008) is an important factor to determine the success in the implementation of information systems and Ross Brown (1995). Further Brown & Ross (1995) says that an integrated information system will produce quality information that is accurate, timely, and consistent. Quality information system is

- *Azhar Susanto; Lecturer Of Department of Accounting, Faculty of Economics and Business, Padjadjaran University, Bandung, Indonesia*

not only Able to integrate every component (McLeod, 2007: 29), but Also information systems requires a harmony between the components with other human resources where the most important part of this integration (Azhar Susanto, 2008). Confirmed by Markus (2012: 2) in order to be Able to produce quality information on the integration between components in the system is very important information and people as users of information systems is a major factor to integrate the components of hardware, software, databases and telecommunication network, So that the integrated accounting information system between components and sub-systems can provide an edge (McLeod & Schell, 2007: 29). Azhar Susanto (2008: 72-75) in addition to that the accounting information system IS ALSO in use to Achieve the expected goals of an organization. According Dellon & McLean (1992) Quality System information can be identified by the quality of hardware and software, as well as the usefulness of the information system. while According Dellon & McLean (2003) stated that the quality of the information system can be seen from system reliability, quality features, system sophistication, and faster response time. While the phenomenon of business processes conveyed by Basri (2014) which states that the credit crunch as banks that caused the debtor failed in business management. Further delivered by Rizal Djilil (2013) that the Supreme Audit Agency found four problems in the management of public health insurance (Assurance) and the issue of membership process, financing, service, and verification. Another thing is also conveyed by Eko Prasajo (2014) that the business processes in government are slow and inefficient, human resources incompetent and unprofessional, the disease of corruption, collusion and nepotism, until the issue of services to the public who is unresponsive and not accountable. Management of change and willingness to change (willingness to change and to act) key to the success of the implementation of information systems (Cash et al, 1992). Risk management is an important issue in the organization and information systems in organizations affected risk assessment (Hilson and Hullet, 2005). Operational risk management is one aspect that is important in making information systems (Smejkal, 2003). Operational risk management in general can reduce the uncertainty on eventative against the risks inherent in the implementation of information systems (Boehm et al. (1998). The management of operational risk effectively is as a condition of uncertainty assessment of implementation of information systems (Hilson and Hullet, 2004). inability assessing the risk of lead failures in information systems (Keil et al., 2003). Klein (2000) states that risk management is effective operational influence on the success of information systems. It is also conveyed by Kutsch et al (2012) that the risk analysis in the development of information systems will can reduce the risk of information systems implementation. Hofman (2007) states that risk management can be classified into three parts, namely the identification of operational risks, financial risks and risk Operational risk management includes the risk of failure of internal processes, human resources error risk, the risk of failure of information systems, the risk of loss resulting from events outside the company, and the risk of loss due to violations of applicable laws and regulations (Hoffman et al 2007). Operational risk system is the risk associated with the use of information systems is the risk of incomplete data (data corruption), the risk of data input (data entry errors), the risk of change control data is insufficient (inadequate change

controls), the risk of programming (programming errors) , risks in technology black box, the risk of service (service interruption), the risk of system security viruses and hacking, the risk matches the system (system suitability), the risk of the use of technology that is untested (use of new untried technology) (Steve (2006: 4). Operational risk management is a systematic process to identify, assess, analyze, and communicate and monitor risks that occur on the internal and external factors that can affect the internal. Characteristics of operational risk management includes risk identification, risk analysis, risk prioritization, risk management planning, risk resolution and risk monitoring. Medium according to CIMA (2006: 155-162) risk management can be shown by the characteristics and risks of information systems in the mirror with infrastructure security and data security as for the risk of environmental uncertainty can be seen from the complexity and the dynamic of risk. The phenomenon that occurs in the operational management of risk conveyed by Ichsannudin Noorsy (2013) Bank BNI losers clearing the fault of management as one of the weak anticipating and managing operational risk. Further delivered by the Governor of Bank Indonesia Agus Martowardooyo (2014) the number of bad loans in the banking occurring in Indonesia are caused by a lack of oversight and a lot of credit that is not in accordance with the procedure resulted in risk of harm to the bank itself.

2 LITERATURE REVIEW

2.1 BUSINESS PROCESS

Harrington (1991: 9) states that business processes are some of the activities of the input to the output that adds value for both internal and consumers external "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 customer ". It is also conveyed by Hammer and Champy (1993: 35) business process is a collection of activities that takes one or more types of input and output of value to the customer" business process is a collection of activities that takes one or more kind of inputs and creates an output that is of value to the customer. Melcher (2009: 8) a business process "a collection of inter-related events, activities and decision points that involve; a number of actors and objects, and that Collectively lead to an outcome that is of value to at least one customer. Based on the above understanding, it can say that the business process as a collection of interrelated events that involve a number of actors and objects that collectively produce added value for consumers. Weske (2007: 5) provide an understanding of the business process is as follows : Business process 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 thing 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 group 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 related group of specific results ". Leymann and Roller (2000: 10-12) business processes are comprised of interconnected particular activities that transform inputs into outputs customer focused working across departments

Romney and Steinbart (2012: 25) states that 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) .According Jones and Rama (2003: 4) 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). Bagranof et al., (2010: 225) describes the terms 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 Laudon and Laudon (2002: 51) is a business process workflow of concrete material, information, and knowledge of a series of activities (business process workflows are concrete of material, information, and knowledge-sets of activities). Laudon and Laudon (2002: 6), 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. According to Azhar Susanto (2013: 264) defines the procedures/processes of business are a series of activities or the activities carried out repeatedly in the same way. The characteristics of the procedure as follows:

- 1) The procedures support the achievement of organizational goals
- 2) The procedure is able to create good supervision and using the minimum cost
- 3) The procedure shows sequences logical and simple
- 4) The procedure showed their decision-making and responsibility
- 5) The procedure showed no delays or obstacles

2.2 RISK MANAGEMENT

Definition of Risk Management presented by Beers (2011: 7) that 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). Meanwhile, according to Clay Camp (2011: 5) 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). Robert et al., (2007: 137) 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. Champman (2011: 67) 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. Kutschet al. (2012: 87) 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).

Collier and Ampomah (2007: 157-163) operational risks include five things: the failure of internal processes, human resource error, system failure information, losses resulting from environmental events outside the company, and damages for violation of rules and laws apply. Furthermore, Collier and Ampomah (2007: 156) states that risk assessment is the process of identifying the sources of potential losses and assess the seriousness (consequences) and possible outcome of any possible effects of this case is based on the loss, and the possible consequences to the estimates of risk assessment. Risk assessment is the overall process of identifying the sources of potential harm (hazard) and assessing both the seriousness (consequences) and the likelihood of any adverse outcomes that may Arise. It is based on the hazard, consequence and likelihood assessments leading to an estimation of risk.

3 THEORETICAL FRAMEWORK

Jones and Rama (2006: 574-575) 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). Azhar Susanto (2008: 199) of information systems can not be built or developed without first understanding the business activity the which had been running at an organization with the company. Further conveyed by O'Brien

(2006: 43) has an important role of information systems in business enterprises that support business processes and operations of an organization. Business Process Modeling has always been an important part of organizational design and development of information systems (Giaglis, 2001: 209). 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. Amyot and Weiss (2007: 188) business process analysis aims to integrate the activities in a business that is a very important factor for the implementation of information systems. Hammer (1990: 12) states that the use of information systems with business process redesign will improve the performance of the information system. As according to Juran and Godfrey (1999: 73) business process undertaken by management to support 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. Kettinger and Grover (1995) Showed that the quality of accounting information systems capable of a accommodate changes in business processes are supported by a way of combining the functions of the application's business activity (Chen et al, 2009). Business process and system design is a significant factor to Determine the success of information systems projects (Yeo, 2002). Jones (2004) identified that the business process is a positive aspect in enhancing the implementation of the system information. Meanwhile, have now (2003) mentions that a good understanding of business processes will improve the effectiveness of communication to development 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. A risk management assessment, identifiers, risk analysis that would arise from the development of accounting information system (Jalote, 2002: 7). According to Sri Mulyani (2008: 72) 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 (Bobera, 2007). 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 (Durcovic and Lazar, 2009). Meanwhile, according to Williams (2011: 2) states that the success of the accounting information

system is supported by an integrated risk assessment into the procedure, a process that is part of risk management. The results of research on risk management delivered by Keil et al. (1998) showed that the magnitude of potential losses is a more powerful factor in shaping perceptions of risk and found a significant association between risk perception with the development of information systems. As according to Chang and Lin (1990) which states that risk management is a significant factor in the planning, control and operation of information systems. 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 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. Fink (2003), while Sekaran & Bougie (2013: 102) 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". Sekaran and Bougie (2013: 102) 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. A. Gima Sugiana (2008: 135) describes the survey methods are research by asking questions to people or subjects and record the answers are then analyzed critically. Moh. Nazir (2011: 56) 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 aims to find out if and how far the factors that predicted affect a variable in order to test the hypothesis (Mudrajat Kuncoro, 2007: 12). This research may explain how much influence variable business processes, operational risk of accounting information systems. This research also a kind Descriptive Quantitative Research, which aims to explain the demographics of the sample used (Lowhorn, 2007): "Descriptive research measures the sample at a moment in time and simply describes the sample's demography. Although this is not seen as a statistically robust or difficult, exercise, a good description of the variables helps the researcher Evaluate the statistical output in the proper context "(Lowhorn, 2007). When viewed from the approach, this research is descriptive quantitative

research with survey approach (Burhan Bungin, 2013: 49).

5 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 by Bagranoff (2011: 218) states that the effectiveness of business processes to support the successful implementation of accounting information systems. Azhar Susanto (2008: 199) of information systems can not be built or developed without first understanding the business activity which had been running at an organization with the company. Furthermore O'Brien (2006: 43) states that the business process is the basic framework of the development of information systems. Furthermore, the results of this study are also consistent with studies that conveyed by (Chen et al, 2009). Business process and system design is an important factor to determine the success of information systems. Jones (2004) identified that the business process is a positive aspect in improving system performance information. Sekaran (2003) mentions that an integrated understanding of business processes will improve the effectiveness of communication to development information systems. In general, the coefficient of determination for crosssection as in this study because of their relatively large variation between each observation (Gujarati, 2003). The results of the calculations used in this study are further standard deviation (Table 4:29), 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 Machine) 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 SIA 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.

6 CONCLUSIONS

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 TRUSTH), 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.

ACKNOWLEDGMENT

The authors would like to thank those who have participated in the research so that the intended result can be generated especially to Padjadjaran University.

REFERENCES

- [1] Arens Alvin A., Elder, Randal J. & Mark S. Beasley.2010. *Audit and Assurance Services An Integrated Approach*. NJ: Prentice-Hall
- [2] Anwar Nasution.2009. *Benang Kusut Laporan Keuangan*

Daerah Akuntan Indonesia. *Majalah Akuntan Indonesia* edisino. 18/ Juli/2009, Hal 17

- [3] Azhar Susanto. 2008. *Sistem Informasi Akuntansi: Struktur Pengendalian Risiko Pengembangan*. Edisi Perdana: Lingga Jaya
- [4] Azhar Susanto. 2013. *Sistem Informasi Manajemen Konsep dan engembangannya* Penerbit Lingga Jaya, Bandung
- [5] Baltzan, Paige. 2011. *Business Driven Information Systems*. Third Edition. New York: McGraw Hill. International Edition.
- [6] Society, Piscataway, NJ 08855-1331, United States, vol.26, pp. 718—719, 2004
- [7] Bentley, Lonnie D., Whitten, Jeffrey L. 2007. *Systems Analysis and Design for the Global Enterprise*. Seventh Edition. New York: McGraw Hill. International Edition.
- [8] Bodnar, George H. & William S. Hoopwood.2010. *Accounting Information Systems*, Tenth Edition. NJ: Prentice Hall
- [9] Budi Mulya. 2010. *Bank Dituntut Lebih Transparan dan Jujur Laporkan Neraca Keuangan*. *Kontan.Co.Id/News* 29/4/2010
- [10] Choe, J.M. 1996. *The Relationship Among Performance of Accounting Information System, Influence Factors, and Evolution Level of Information System*. *Journal of Management Information System*. 12(4): 215-239.
- [11] Cooper, Donald R, Schindler, dan Pamela, S. 2006. *Marketing Research*. McGraw Hill. New Jersey.
- [12] Davenport, T. H. 1995. *Process innovation; reengineering work through information technology*. Boston, Harvard Business School Press.
- [13] Davenport, T. and Linder J., 1993. "Information Management Infrastructure: The New Competitive Weapon" Ernst & Young Center for Business Innovation Working Paper CITA33, October .
- [14] Dellon, W.H. & Ephraim R. Mclean. 2003. *The Delon and McLean Model of Information Systems Succes: A Ten Years Update*, *Journal Of Management Information Systems/ Spring* 2003. Vol. 19, No. 4. Pp. 9-30.
- [15] Gamawan Fauzi.2012. *Target 50% Daerah Wtp Pada Tahun 2014 Sulit Dicapai*. *Harian Kompas*, Rabu, 25 Juli, Hal 4.
- [16] Gelinas U, & Dull, B. Richard. 2012. *Accounting Information Systems*. 9th ed. USA: South Western Cengage Learning.
- [17] Hansen, Don R. & Mowen. 1997. *Cost Management Accounting And Control*. South Western College Publishing.

- [18] Iskayoga.2012.PT. Telkom Berpotensi Jadi BUMN Terkorup Keuangan.Kontan.Co.Id/News 19/9/2012.
- [19] Ivancevich M., Jhon .M. Robert Kanopaske, Michael T.Matteson.2008. Organizational Behavior and Management mcGrow- Hill
- [20] Jones, FL & Dasaratha V. Rama. 2006. Accounting Information Systems: A Business Process Approach, Thompson South Western.
- [21] Jones Gareth. 2010.Organizational Theory, Design And Change. 6th Editions: Pearson
- [22] Juran, J., 1990. Juran y el Liderazgo para la Calidad. Un Manual para Directivos.Madrid: Editorial Díaz Santos.
- [23] Kieso, Donald E. et al. 2012.Intermediate Accounting.14th Edition. UK: John Willey and Sons, Inc.
- [24] Lawrence P., editor. Workflow Handbook 1997, Workflow Management Coalition.John Wiley and Sons, New York
- [25] Laudon, K C. & J P. Laudon. 2012.Manajemen Information System : Managing The Digital Firm.12Th Edition. NJ: Prentice-Hall.
- [26] McKeen Cattell Award.1999. American Psychological Society
- [27] McLeod, Raymond and Schell, George P. 2007. Management Information Systems, Tenth Edition, Upper Saddle River New Jersey 07458: Pearson/Prentice Hall
- [28] Moh.Nazir.Ph.D, 2005, Metode Penelitian.Ghalia Indonesia. Bogor
- [29] Morris, D. And Joel Brandon. 1993. Reengineering Your Business, McGraw-Hill Book Company, Inc., New York.
- [30] MudrajadKuncoro. 2007. Metode Riset untuk Bisnis dan Ekonomi. Jakarta :Erlangga
- [31] Nancy Bagranof, A.Mark G. Simkin, &Carolyn S. Norman. 2010. Accounting Information Systems.Seventh Edition South-Western.
- [32] Nasir, Mohammad (1999). Metode Penelitian. Ghalia Indonesia, Jakarta
- [33] Nur Indriantoro, (2002), Metodologi Penelitian Bisnis, Cetakan Kedua, Yogyakarta; Penerbit BPEE UGM.
- [34] O'Brien, James A.& George M. Marakas. 2010.Management Information Systems: Managing Information Technology In The Business Enterprise 15th Edition. NY: McGraw-Hill.
- [35] O,connor C.A 1993. Resistance : the Repercussions of change "leadership & Organization Development Journal Vol 14.6 pp 30-6
- [36] O. Hickss Jr. James. 1993.Management Information Systems: A User Per-Spective.3rd Edition: West Publishing Co.
- [37] Pairat&Pornpandejwittaya. 2012.Effectiveness of AIS: Effect on Performance of Thai-Listed Firms In Thailand, International Journal Of Business Research, July, 2012. Vol 12 Issue 3.
- [38] Robbins, Stephen and Judge, Timothy A. 2007. Organizational Behaviour. 12nd edition. Upper Saddle River: New Jersey
- [39] Robert N. Chapman, and Chi J. Leng. 2004."Risk Mitigation Plan for Optimizing Protection of Constructed Facilities." Cost Engineering. Vol. 46, No. 8 26
- [40] Romney, Marshall B., dan Steinbart, paul J. 2012. Accounting Information Systems. Global Edition. Twelfth Edition. England: Pearson Education Limited
- [41] Sacer, Mamic Ivana et al. 2006. Accounting Information Systems as The Ground for Quality Business Reporting, IADIS International Conferences E-Commerce, Pp. 59-64
- [42] Sajadi,H. M. Dastgir, & H. Hashem Nejad. 2008.Evaluation of The Effectiveness of Accounting Information Systems,International Journal Of Information & Techno-Logy Science, Vol. 6, No. 2, July & Dec.
- [43] Salehi, Mahdi, Vahab Rostami, & Abdolkarim Mogadam. 2010. Usefulness of Accounting Information System in Emerging Economy: Emperical Evidence of Iran, International Journal of Economics and Finance Vol. 2, No. 2; May 2010.
- [44] Scott, George. 2001.Principles of management Information System, Mc Grwa-Hill, Inc
- [45] Seddon B Peter. 1997. A Respecification and Extension of the Delon and Mc lean Model of IS Success departemen of information System the University Melbourne Victoria
- [46] Sekaran, Uma & Roger Bougie. 2010.Research Methods For Business; A Skill Building Approach. UK: John Wiley & Sons
- [47] Sigit Pramono. 2010. Bank Indonesia Pertimbangkan Ancaman Sanksi Window Dressing.Melalui,[http://www.tempo.co/read/news/2010/04/28/087243927/Bank-Indonesia-Pertimbangkan-Ancaman-Sanksi-Window Dressing](http://www.tempo.co/read/news/2010/04/28/087243927/Bank-Indonesia-Pertimbangkan-Ancaman-Sanksi-Window-Dressing) 28/04/2010
- [48] 1993, Lecture Notes in Computer Science 742, Springer-Verlag, pp. 315–338
- [49] Stephen and J peter A. 2007. Organizational Behaviour. 12nd edition. Upper Saddle River: New Jersey.
- [50] Sri Mulyani NS. 2009. Sistem Informasi Manajemen (Rumah Sakit : Analisis dan Perancangan). Cetakan ke-I. Bandung: Abdi Sistematika
- [51] Stair, Ralph M. &George W. Reynolds. 2010.Principles of

Information Systems, Course Technology.9th Editions.
NY:Mc-Graw-Hill

- [52] Sugiyono. 2010. Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif ,dan R & D.Bandung: Alfabeta.
- [53] Suharsimi Arikunto. 2010. Prosedur Penelitian: Suatu Pendekatan Praktek.(Edisi Keempat) Jakarta: Rineka Cipta.
- [54] Tseng &Jiao .1999. An Information Modeling Framework for Product Families to Support Mass Customization Manufacturing Jianxin Jiao, Mitchell M. Tseng)Department of Industrial Engineering and Engineering Management, The Hong Kong University of Science and Technology, Kowloon, Hong Kong CIRP Annals-Manufacturing Technology, 1999 – Elsevier
- [55] Wilkinson, Josep W, 2007, Accounting Information System Essential Concept and Application 4 Edition, John Willey & Sons Inc, New York- USA
- [56] Whitten Jeffrey , Bentley Lonnie 2005 Systems Analysis and Design MethodsISBN-13: 978-0073052335 ISBN-10: 0073052337 McGraw-Hill/Irwin; 7th edition
- [57] Xu, Hongjiang. 2003. Critical Success Factors for Accounting Information Systems Data Quality, University of Southern Queensland
- [58] Weske Mathias 2012: Business Process Management: Concepts, Languages, Architectures 2nd ed., XV, 403 p. 300 illus. Hardcover ISBN 978-3-642-28615-5McLeod, Raymond and Schell, George P. 2008 Management Information Systems, Tenth Edition, Upper Saddle River New Jersey 07458: Pearson/Prentice Hall