

Research Article

Digital Finance Optimization: The Interplay of User Engagement, Capability, and Top Management Support

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Abstract

This study examines the influence of user involvement, top management support, and user ability on the financial performance of the financial system at Jakarta Islamic Hospital (RSIJ) Cempaka Putih. The research involved 30 system users from the accounting and finance departments, with data collected through questionnaires and analyzed using partial hypothesis testing. The results reveal that user involvement does not significantly affect financial system performance, indicating that participation in system usage or implementation alone is not enough to improve performance. Likewise, top management support shows no significant effect, suggesting that managerial commitment must be more concrete in directing policies, resources, and guidance to drive system optimization. Meanwhile, user ability significantly and positively influences financial system performance, demonstrating that competent users are essential to ensuring the accuracy, efficiency, and reliability of financial operations. This study suggests that hospitals should strengthen users' digital and financial system skills through continuous training, technical assistance, and the development of system literacy. Enhancing top management support in alignment with increasing user capabilities is crucial to improving the effectiveness of the financial system and overall organizational performance.

Keywords: Performance accounting information system, user involvement, top management support, user ability, performance factors, accounting information system.

JEL Classification: M15, M41, O33

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1. Introduction

The rapid development of Information Technology (IT) in today's era of globalization is increasingly advanced, as evidenced by the emergence of numerous technological devices that support people's lives. In this technological development process, financial systems often encounter obstacles that pose serious challenges for managers. However, in this era, technological development has advanced significantly compared to years past. Developing a financial system is not a quick or straightforward process. This is because a financial system must be planned, implemented, and used appropriately.

These developments have also impacted various aspects of organizational activities, including those in the service sector, such as hospitals. Developments in the financial system have led to a growing need for information for stakeholders, necessitating high-quality processes and performance in producing this information. Competition between healthcare institutions is also a key factor to consider in maintaining competitiveness and addressing societal challenges. Furthermore, many healthcare institutions are currently experiencing challenges in implementing their financial systems, particularly during the information-generation process. The daily process of generating financial information is carried out according to each institution's system, and this implementation is often problematic.

The successful implementation of a financial system in healthcare institutions such as hospitals will provide satisfaction and speed of service to system users, which is a crucial part of hospital management (Rivaningrum, 2015: 78). This implementation has become a mandatory instrument for healthcare providers. According to Setiaji (2017: 6), systems in hospitals are crucial. Because hospitals aim to serve the community, accurate data management systems are required, and existing systems are used to facilitate community services. From this, the organization's management has been implemented well.

Minister of Health Endang Rahayu Sedyaningsih (2011) stated that digitalization of health systems could be an alternative solution to address the shortage of medical personnel, particularly specialist doctors, and be more environmentally friendly because hospitals would no longer use paper (paperless), medical records would be recorded electronically, allowing examinations to be conducted remotely. With information technology, community health centers (Puskesmas) or hospitals in the regions would no longer need to refer their patients to big cities for specialist treatment.

Although a hospital's primary activity is serving the public in the health sector, finance and accounting are also crucial to its management. Hospitals employ employees who must be paid a monthly salary. Furthermore, patients are required to manage administrative and financial matters to receive adequate healthcare services from the hospital. Therefore, the finance and accounting departments within a hospital play a crucial role in supporting the hospital's primary healthcare activities. One of these roles is the use of a sound financial system to achieve a competitive advantage. Given this situation, a computerized financial system is a valuable tool for decision-making.

In information systems research, user satisfaction and system usage are often used as surrogate indicators. To determine whether a developed system is successful or not, effective or ineffective, it is necessary to measure its performance. A company's success in achieving its goals and meeting its needs depends heavily on the performance of the company and its managers in carrying out their responsibilities. The performance of a

financial system within an entity can be assessed from two perspectives: user satisfaction and system usage. Satisfaction is indicated by whether users feel the system meets all their needs for completing their work.

According to Mulyadi (2013), the purpose of developing an information system is to provide information generated by existing systems, including information on quality, presentation accuracy, and structure. Furthermore, it aims to improve the reliability of the financial system and provide comprehensive records of accountability and accounting for the agency's financial assets (internal control).

Research by Rizki (2013) on top management support for user satisfaction in accounting information systems found that top management support influences user satisfaction. Meanwhile, Yunita (2012) stated that top management support does not significantly influence owner satisfaction.

Susilatri (2010) stated that there is a positive, significant relationship between user involvement and user satisfaction with accounting information systems. Meanwhile, research conducted by Lestari (2010) found a significant relationship between user involvement in the development of accounting information systems and user satisfaction with these systems. Yunita (2012) stated that user involvement in the development of accounting information systems does not significantly influence user satisfaction with these systems.

Although numerous studies have been conducted in this field, it remains fascinating to examine. Many variables are rarely used in research. Sahusilawane's (2014) study only used user participation and top management support as independent variables. Srimindarti and Puspitasari's (2012) study used user participation in system development and training and education as independent variables in measuring accounting information system performance. Furthermore, results across previous studies are inconsistent.

The variables above are positively related to financial system performance, so the research should also yield results consistent with theory. However, in practice, several previous studies have shown contradictory results. Therefore, various studies have reviewed financial system performance. This study draws on research conducted by Ariani Khusna Darmestika (2017). The reason for selecting hospitals as the research object is that research on hospitals remains very rare, as evidenced by previous studies that mainly focused on banks, government agencies, and companies.

2. Literature Review and Hypothesis

Financial System Performance

Wibowo (2014) defines performance as both the process and the results of work. Performance is the process by which work is carried out to achieve results. However, the results of work are also performance. According to Indra Bastian in Fahmi (2014: 2), performance is a description of the level of achievement of the implementation of an activity, program, or policy in realizing the goals, objectives, mission, and vision of an organization as outlined in the formulation of an organization's strategic planning scheme.

User Engagement

Susanto (2013) stated that system user involvement (participation) refers to those who will only use the developed information system, such as operators and managers (end users). User involvement is a system development process that involves human resources from the agency developing the system. Users who can operate a company's financial system will improve the system's performance. If users of the financial system cannot operate it, the system will not operate optimally.

Top Management Support

Hashmi in Septianingrum (2014). Top management support is responsible for guiding various financial system activities and for determining the success of all activities related to the financial system. Every organization, in its efforts to achieve its goals and measure them to the extent of the success that can be achieved, requires top management support.

User Capabilities

Wibowo (2014) defines ability as the ability or capability that indicates an individual's capacity to perform various tasks in a job. It is an assessment of what a person can currently do. An individual's overall ability is formed by two important groups of factors: intellectual and physical abilities. Therefore, ability can be defined as the intellectual, emotional, and physical capabilities to perform various activities, thereby demonstrating what can be done to achieve one's goals.

Research Conceptual Framework

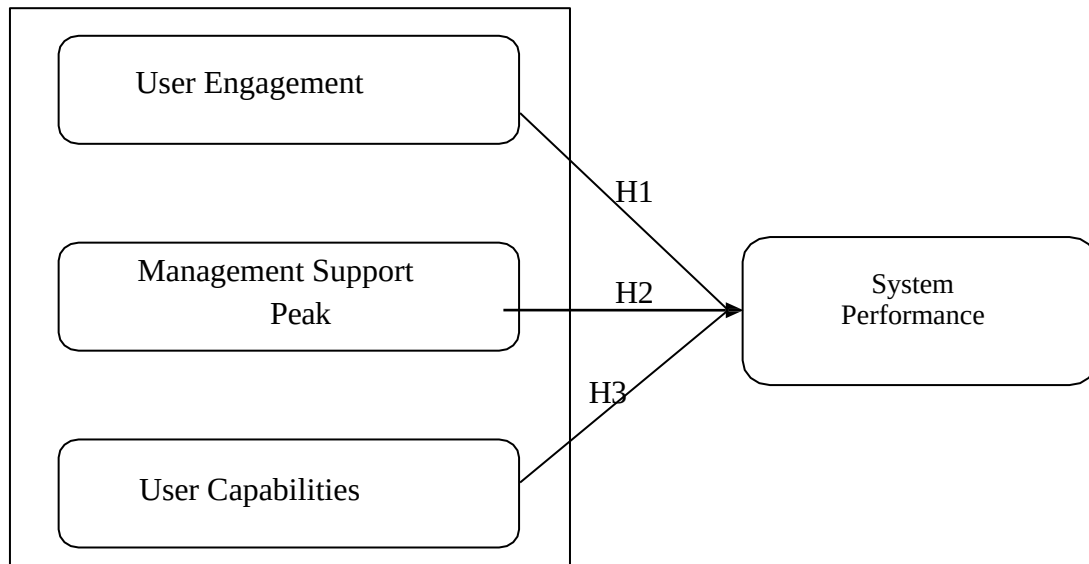


Figure 1. Research Concept Framework

Research Hypothesis

User Involvement Has a Positive Impact on Financial System Performance

Many researchers have studied the influence of user involvement. According to Rivaningrum (2015), there is a positive, significant relationship between user involvement and user satisfaction in financial systems. Sahusilawane (2014) explains that user participation significantly influences financial system performance. An agency requires a financial system, so user involvement will determine whether the system development

process runs smoothly. Based on this description, the following hypothesis can be formulated:

H1: User involvement has a positive effect on financial system performance.

Top Management Support Has a Positive Impact on Financial System Performance

Research conducted by Widyaningrum (2014) concluded that top management support simultaneously influences financial system performance. According to Septianingrum (2014), top management support has a significant positive influence on financial system performance. Top management is responsible for providing general guidelines for financial system activities. Management support for system development also contributes to measuring financial system performance. Management has traditionally used the system to make decisions that will later be implemented. Based on this description, the following hypothesis can be formulated:

H2: Top Management Support has a positive effect on financial system performance.

User Capability Has a Positive Influence on Financial System Performance

Researchers assume that end users' level of computer knowledge directly influences their satisfaction with computer-based financial systems. Puspitasari and Juliarsa (2017) demonstrated in their research that user skills have a positive and significant impact on financial system performance. System users who have developed skills through experience and education can increase their satisfaction with the financial system and continue using it to complete their work. Based on this description, the following hypothesis can be formulated:

H3: User capability positively affects financial system performance.

3. Data and Method

Types of research

The research method is quantitative, with a descriptive approach. Quantitative research is a type of research whose specifications are systematic, planned, and clearly structured from the beginning through the creation of the research design. Quantitative methods are used to determine research results in answering the research problem formulated for the study. The required data must be relevant to the existing problems and in accordance with the research objectives, so that data can be collected, analyzed, and conclusions drawn based on the theories studied.

Research Object

The research object is a problem that serves as a topic for writing a report. The object of this research is the Jakarta Islamic Hospital (RSIJ) Cempaka Putih. The target respondents were 30 employees in the finance and accounting departments who use the IT system at the Jakarta Islamic Hospital.

Data collection

The primary data for this study were collected through questionnaires administered to each respondent. The data collection method in this study was observation using questionnaires. Data testing was assisted by using SPSS Statistics version 22.0. Each question in the questionnaire completed by respondents will be measured on a Likert scale with values from 1 to 5. Data collection through questionnaires distributed to employees in the finance and accounting department of the Jakarta Cempaka Putih Islamic Hospital via an intermediary (contact person), followed up again.

4. Results

Classical Assumption Test

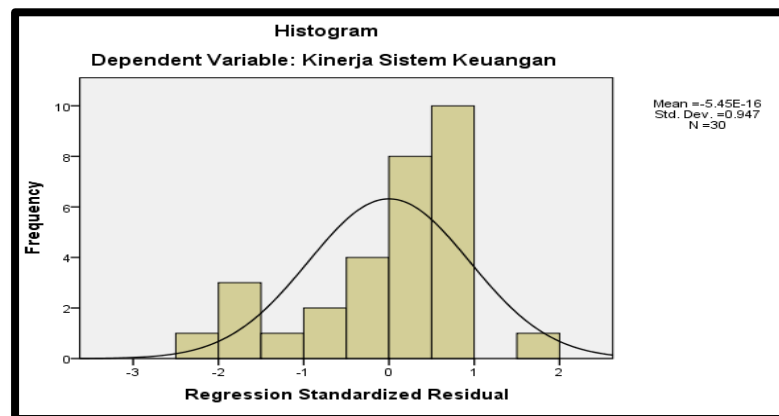
Normality Test

Table 1. Results of the Kolmogorov-Smirnov Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters	Mean	88.70
	Std.	
	Deviation	12,488
Most Extreme Differences	Absolute	.129
	Positive	.105
	Negative	-.129
Kolmogorov-Smirnov Z		.707
Asymp. Sig. (2-tailed)		.699

Source: Processed Data (2018)

The Table above shows that the Kolmogorov-Smirnov test is 0.707 and the Asymp.sig. The value is 0.699, indicating that the residual distribution is normal. Furthermore, the normality test was conducted using graphical methods, including the Kolmogorov-Smirnov test, histogram graphs, and probability plots (P-plots). This concludes that the method yields good results, and the calculated data demonstrates a normal residual data distribution.

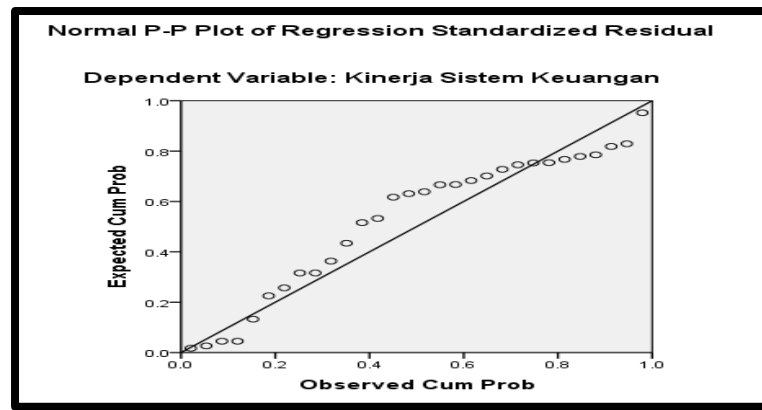


Source: Processed Data (2018)

Figure 2. Histogram Graph

The histogram in Figure 2 shows a normal distribution. A normally distributed standardized residual value, if depicted as a curve, will form a bell-shaped curve with both sides extending seemingly to infinity. If the histogram of standardized regression residuals is bell-shaped, the residual is considered normal.

Meanwhile, in Figure 3, the standard probability plot shows that the points are spread around the diagonal line and that their distribution follows it. Therefore, the normality test indicates that the regression model in this study meets the normality assumption.



Source: Processed Data (2018)

Figure 3. Probability Plot Graph

Heteroscedasticity Test

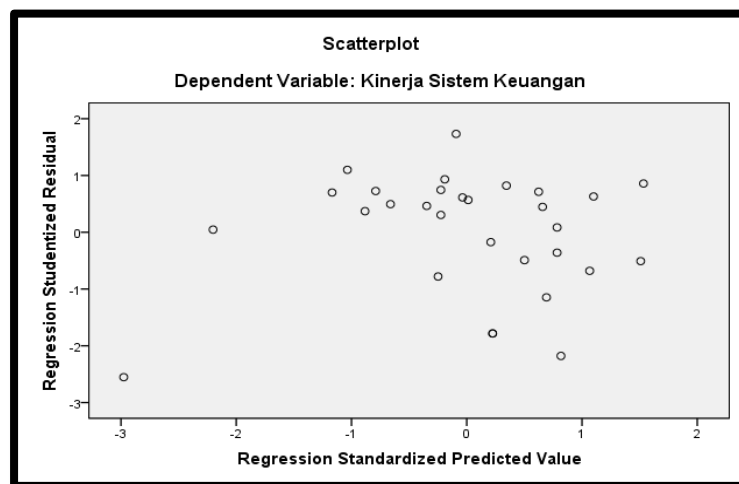


Figure 4. Scatterplot

As shown in Figure 4, the data points are spread out both above and below the Y-axis origin. Thus, there is no heteroscedasticity in the regression model in this study.

Multicollinearity Test

Table 2. Multicollinearity Test Results

		Coefficients ^a	
		Collinearity Statistics	
Model		Tolerance	VIF
1	X1	.708	1,412
	X2	.595	1,682
	X3	.474	2.112

Source: Processed Data (2018)

Based on the Table above, the regression model in this study is free of multicollinearity problems.

Hypothesis Testing

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis Test Results

		Coefficients ^a		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
Model		B	Std. Error	Beta	
1	(Constant)	14,548	5,638		.016
	X1	.457	.511	.138	.380
	X2	.168	.324	.087	.609
	X3	1,403	.436	.607	.003

The results of the regression analysis indicate that a constant of 14.548 indicates that user involvement, top management support, and user capability together contribute positively to financial system performance. The user involvement coefficient (X1) of 0.457 indicates that a 1% increase in user involvement will improve financial system performance by 0.457%. Furthermore, the top management support coefficient (X2) of 0.168 means that a 1% increase in top management support will increase financial system performance by 0.168. Meanwhile, user capability (X3) has the most significant coefficient of 1.403, indicating that a 1% increase in user capability increases financial system performance by 1.403%. Thus, the user capability variable is the most dominant factor in influencing financial system performance.

Results of the Coefficient of Determination (R²) Test

Table 4. Coefficient of determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.749a	.561	.510	4,634

Source: Processed Data (2018)

The Table above shows an R-square value of 0.561. This indicates that 56.1% of the financial system performance variable can be explained by the independent variables, namely user involvement, top management support, and user capability. The remaining 43.9% (100% - 56.1% = 43.9%) is influenced by variables not included in this study.

Partial Test

Table 5. Partial Test Results (t)

		Coefficients ^a		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
Model		B	Std. Error	Beta	
1	(Constant)	14,548	5,638		.016
	Involvement User (X1)	.457	.511	.138	.380
	Management Support Peak (X2)	.168	.324	.087	.609
	User Ability (X3)	1,403	.436	.607	.003

Source: Processed Data (2018)

Based on the results of the partial test (t-test) in this study, the user involvement variable (X1) has a significance value of 0.380, which is greater than 0.05; thus, it can be concluded that user involvement does not significantly influence the performance of the financial system. Furthermore, top management support (X2) shows a significance value of 0.609, which is greater than 0.05, indicating that the variable does not significantly influence the performance of the financial system. In contrast, user ability (X3) has a significance value of $0.003 < 0.05$, indicating a significant effect on the financial system's performance. Thus, only user ability has a real influence on the effectiveness of the financial system at RSIJ Cempaka Putih.

5. Discussion

The Influence of User Involvement on Financial System Performance

Based on the calculation results in this study, the regression coefficient value of 0.457 is supported by a significance value of 0.380, indicating that User Involvement does not significantly influence the performance of the financial system at the Jakarta Islamic Hospital (RSIJ) Cempaka Putih. This study's results may be due to system users at RSIJ Cempaka Putih not being fully engaged with the system. The results of this study support those of Prabowo, Mahmud, and Murtini (2014), who found that the user involvement factor does not affect the performance of the accounting information system. This means that user involvement in the performance of the financial system is limited; only some use it. However, the results of this study are inconsistent with those of Ananda and Kamaliah (2014), who indicated a positive influence of system users on the performance of the financial system.

The Influence of Top Management Support on Financial System Performance

Based on the results of this study, the regression coefficient is 0.168 and the significance value is 0.609, indicating that management support does not significantly influence the performance of the financial system at the Jakarta Islamic Hospital (RSIJ) Cempaka Putih. This result may be due to a lack of understanding of the system by top management or to insufficient computerization. The results of this study support Afiany Suroto's (2017) research, which found that top management does not influence the performance of the financial system. However, this study is not consistent with Ajeng Rivaningrum's (2015) research, which found that greater user participation and management support increase user satisfaction with the financial system.

The Influence of User Capability on Financial System Performance

Based on the results of this study, the regression coefficient is 1.403 ($p=0.003$), indicating that management support has a significant effect on the performance of the financial system at the Jakarta Islamic Hospital (RSIJ) Cempaka Putih. This means that every employee must have good skills so that all tasks can be completed well and on time. This research result occurs when users must have sufficient skills to adapt to the existing system in their workplace, so that learning the system does not take long.

Thus, the system can be used correctly and in accordance with its function and purpose. Indirectly, the resulting performance will be more timely and improved. The results of this study support the findings of Alannita and Suaryana (2014), who found that the technical skills of financial system users influence individual performance, thereby enabling company activities to run effectively and efficiently. However, this study disagrees with

Amalia, Ridwan, and Bakry (2016), who stated that users' technical skills do not affect financial system performance.

6. Conclusion

Overall, the results of the study indicate that user involvement and top management support do not significantly influence the performance of the financial system at RSIJ Cempaka Putih, indicating the need to increase user involvement in the system process and strengthen the role of management through more concrete support for the development and utilization of technology-based financial systems. Conversely, user capability has been shown to have a significant influence, so the hospital needs to ensure improvements in user competency through ongoing training and technical assistance to optimize the use of the financial system and support the effectiveness and accuracy of financial reporting.

Recommendation

Cempaka Putih Islamic Hospital (RSIJ) Jakarta needs to improve system users' competency through ongoing technical training and ensure support during system operations. Top management also needs to provide more concrete support, such as adequate technological infrastructure and active participation in system evaluations. Furthermore, the involvement of all users in system development and updates needs to be strengthened to ensure the financial system's implementation is more effective and meets operational needs.

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