EFFECTIVENESS AIS ON USER SATISFACTION, REAL TIME REPORTING TO THE ORGANIZATIONAL IMPACT

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Abstract: Accounting Information System (AIS) is an important factor in increasing employee satisfaction and reporting company performance in real time. Research to find out the effectiveness of the adoption of AIS for user satisfaction and real-time reporting and to see the impact of the organization is done by the survey method. The number of respondent's National Private Commercial Banks was 45 from 65 population. Data collection was carried out by distributing questionnaires, and then analyzed using PLS (Partial Least Square). The results show that as partially the effectiveness applying AIS has a positive effect on user satisfaction of 28,353, real-time reporting and organizational impact. Partial user satisfaction and real-time reporting also have a positive effect on organizational impact. Simultaneously the effectiveness of implementing an AIS, user satisfaction and real time reporting also have a positive effect on the organization's impact. This finding reveals that AIS could increase the organization impact.

Keywords: SIA, User Satisfaction, Real Time Reporting, Organizational Impact

INTRODUCTION

Banking is a business entity that has an important role in the Indonesian economy. The main activity of the bank has never changed until now, namely raising funds and channeling the collected funds as loans. Based on Law No. 10 of 1998 concerning banking, the Bank is a business entity that collects funds from the public in the form of deposits and distributes to the public in the form of credit and or other forms in order to improve the standard of living of the community. Commercial Banks are banks that carry out business activities conventionally and or based on sharia principles, which in their activities provide services in payment traffic.

According to (Permono L & Darmawan, 2000) to make the mobilization of public funds more effective, a series of deregulation of the banking sector needs to be done, the main objective this deregulation is to encourage the development of banking institutions which in turn can increase the mobilization of public funds. Deregulation by the government has affected the structure of the banking industry in Indonesia, changes in the number of banks, have an impact on changing the level of competition in the banking industry. Risks related to bank business can basically come from the asset and liability side.

Institutions that control the course of the development of financial services in Indonesia are held by the Financial Services Authority (OJK). OJK records the development of the number of banks in Indonesia from year to year shown in the following graph:
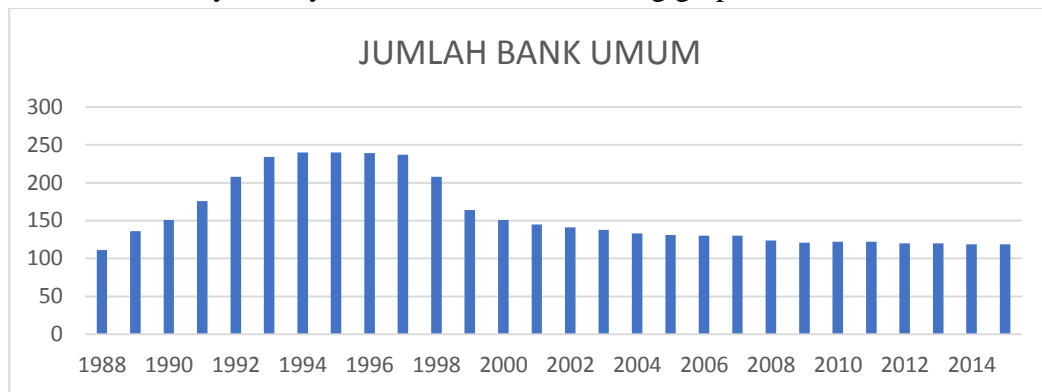
Picture 1: Conventional Bank Growth Chart in Indonesia
Source: Processed data from the Financial Services Authority (OJK) (2016)

The graph above shows that from the time span of 1992 to 1998, the growth of commercial banks in Indonesia was quite high. The peak of this growth was in 1994-1995 with the number of commercial banks totaling 240, and then in subsequent years it declined to a total of 119 in 2015.

Competition, change and uncertainty exist in the business world. The atmosphere and conditions around the organization have become more complex and change very rapidly as advances in communication, transportation and technology. Competition is complete and there are no more restrictions. Thus, an information system is able to effectively and efficiently capture, create and use internal and external information needed (Whitten, 2004). Meeting the need for quality information must be relevant between information produced by management and information with decisions taken by the leadership (Mulyani. NS, Sri, 2009). Currently the information system is something that cannot be separated from business practices (Mulyani. NS, Sri; Hassan, Rohail; Nugraha, Fajar, 2016). The information system is a component in the organization and becomes a tool to provide information for all parties (Ladewi & Mulyani. NS, 2015).

There are many cases of bank burglary by utilizing technological sophistication such as using Real Time Gross Settlement (RTGS) and internet banking, for example the cases that occurred in the Bank Mandiri branch of Mojokerto aor an adverse case with up to 300 customers with an estimated total loss of up to Rp. 130 billion involving state-owned and private banks

(Naratama, 2015). Stress tests conducted by the OJK on banks showed that the assessment of the hit by small banks was driven by the deterioration of asset quality. The stress test results implicitly reminded banks, especially the middle and small classes to be more careful in managing asset quality. If the signal is not responded to by correcting and applying the precautionary principle, it is likely that there will be banks beaten (Simamora, 2015).

Optimization of the debtor information system is considered capable of reducing the number of bad loans (NPL) by around 40% - 60%. Because the information system can prevent the approval of credit applications from prospective problem debtors. In addition, the information system can also reduce the bias and processing time for credit approvals by up to 25%, thereby accelerating credit approval. Furthermore, an analysis of information systems for sectors with high potential to become bad loans can be carried out so as to produce higher quality credit (Nopiansyah, 2008). AIS is one of the most effective decision makings tools in dealing with complexity and uncertainty. The uncertainty in question implies a lack of information when compared with what decision makers need to make decisions (Mulyani NS & Fitriati, 2015).

According to (Alrabei, 2014) that employees utilize SIA at Jordanian Syariah Bank and are characterized by high quality AIS, e-commerce influences the output of AIS, and AIS technological development by displaying four characters simultaneously at a high level (quality, flexibility, convenience and reliability). Accounting Information Systems help provide information that is relevant to the substance at the right time. AIS is considered as the backbone of the bank's information system, where it provides a summary of accounting information events and operational activities that occur at the bank, and provides rational and reasonable results needed for effective decision making.

The quality of the information system directly or simultaneously influences the quality of accounting information on satisfaction using accounting software (Saleh, Darwanis, & Bakar, 2012). This is in line with research of (DeLone & McLean, 1992) states that the quality of the system and the quality of information, both partially and collectively, affect the use and satisfaction of users. In addition, total usage will affect user satisfaction both positively and negatively, and vice versa. The use and satisfaction of users is an antecedent (introduction) to the impact of individuals (individual impact) and ultimately, the impact of this individual's performance, becomes some of the effects of the organization (organizational impact). (Delone & McLean, 2003) states that the higher the quality of the system will be associated with the more frequent usage and the higher the level of user satisfaction and have a positive impact on net benefits.

Utilization of SIA in the technological era at this time, is expected to produce financial reports that consider the timeliness of reporting (real time reporting). With the increasing information needed by customers, managers must be able to respond quickly. The company grows by meeting and exceeding customer expectations in terms of reliability, accountability and flexibility. And these three elements can be met by a system that produces real time reporting (Brown, 2003).

The current banking accounting information system leads to the use of servers via the internet for data changes to follow the challenges .The successful implementation of the

distribution of object systems will enable banks / customers with an increased level of comfort to continue transactions for accurate, complete and highly controlled environment (Lin, Sheng, & Wu, 2005).

Cases occur in banks and the results of stress tests that are routinely carried out by bank supervisors, are a signal to the banking world in maintaining business continuity and avoiding bank failures, in other words paying attention to the impact on the banking itself (organizational impact). Organizational impact can be seen from 2 sides, they are individual impact and also organizational impact. Where this individual impact can also affect the impact of the organization. According to (Mulyani NS & Fitriati, 2015) which states that the Accounting Information System is a tool for management within an organization to provide an added value to produce a competitive advantage for an organization. Meanwhile according to (Susanto, Sistem Informasi Manejemen, 2013) information systems support the operating systems of companies that implement good governance in the form of providing quality information.

The purpose of this research is to observe how much effect each variable, partially and simultaneously of effectiveness of the application of Accounting information systems, user satisfaction, real time reporting and organizational impact.

LITERATURE REVIEW
Accounting Information Concept
Information system is an arrangement of people, data, processes and information technology interact to collect, process, store and provide as output information needed to support the organization. (Whitten, 2004). Some characters of the hardware and software components of an information system will affect the user's perception in terms of the benefits and ease of use of the system. (Weber, 1999). And then the characteristics of the information system are described by (Sudirman, 2013) is *response time* (*online system*), *reability of the system*, *ease of interaction with the*, *usefulness of the functionally provided by the system*, *ease of learning, quality of documentation and help facilities*, dan *extent of integration with other system*, and will became dimensions and indicators for this research.

Effectiveness of the Application of Accounting Information Systems to User Satisfaction (X to Y1)
Accounting Information Systems according to (Richard, Chang, & Smith, 2014) and (Romney & Steinbart, 2015) has almost the same meaning, is a system that starts from recording to reporting all transactions, the output of which is information in making decisions. Information is divided into two, namely financial and non-financial information and has an appropriate level of internal control for all transactions (Richard, Chang, & Smith, 2014). Meanwhile according to (Romney & Steinbart, 2015) a system in question also consists of people, procedures and instructions, data, software, infrastructure of the information system, and internal control and security measures. AIS are used as a tool for analyzing decisions or as decision makers related to company transactions (Mulyani. NS, Sri, 2009).

On the other hands the meaning of the Banking Application System is the use of computers and their supporting tools in banking operations which include recording, calculating,

summarizing, classifying and reporting all activities in the banking sector. These activities can include administration, accounting, management, marketing, or other fields that support banking activities (Team Trainer).

A good level of user competence will encourage users to use Accounting Information Systems which will then lead to a better and more successful Accounting Information System. Information system users who have a good level of ability gained from education or experience in using the system will increase satisfaction in using the Accounting Information System, and because of that they will continue to use Accounting Information Systems to assist them in their work because users have sufficient knowledge and abilities (Mulyani NS , Sri ; Nurhayati, Nunung, 2015). The assumption that must be underlined stating that the user will be satisfied with a system is seen of effectiveness. The interaction of users with the system will affect how users feel about the system. If the user feels positive in using the system, it seems like the user will be more motivated to use the system to improve their work completion (Weber, 1999).

The quality of the system and the quality of information, both partially and collectively, affect the use and satisfaction of users. Usage and user satisfaction are antecedents of individual impact and ultimately, the impact of this individual performance, becomes several the impact of the organization. (DeLone & McLean, 1992). Furthermore (Delone & McLean, 2004) it says that the higher the quality information produced by an information system, will further increase user satisfaction.

Components in assessing user satisfaction (Doll & Torzkzadeh, 1988) is content, accuracy, format, ease of use, timeliness. This component of user satisfaction assessment is supported by research conducted by (Kim & McHaney, 2000) and (Saleh, Darwanis, & Bakar, 2012). Where the results of these studies explain the influence of the effectiveness of information systems on user satisfaction. And then become the dimensions and indicators of this research.

Effectiveness of the Application of Accounting Information Systems to Real Time Reporting (X to Y2).

According to (Trigo, Belfo, & Estébanez, 2014) real-time reporting on accounting allows management to quickly adapt to opportunities and answer questions. Real-time information allows them to understand performance the company better and the consequent increased ability to act quickly. Real-time accounting is about making accurate accounting information available as soon as possible to help in providing quicker relief and supporting high quality decisions for a wider range of users. With an electronic processing system, the process of real time very possible (Bodnar & Hopwood, 2010).

This study adopts the dimensions of the research that has been conducted by (Trigo, Belfo, & Estébanez, 2014) is mobile devices, cloud computing, enterprise architecture, enterprise application integration, business intelligence, business process management. And then become the dimensions and indicators of this research for real time reporting variable.

Organizational Impact (User Satisfaction to Organizational Impact (Y1 to Z) and Real Time Reporting to Organizational Impact (Y2 to Z))

In this study shows two impacts, which are individual impact and organizational impact. Individual impact according to (DeLone & McLean, 1992) is the effect of information on the

behavior of the recipient of the information. While organizational impact is the effect of information on organizational performance.

The dimensions of organizational impact are adopted from research conducted by (Hellsten & Markova, 2006) where in determine the dimensions of individual impacts using learning indicators, decision effectiveness, increased individual productivity, job performance identifying problems, and wanting to get more information. And for the dimensions of organizational impact by using indicators to reduce costs operations, staff reductions, overall productivity progress, increase revenue, sales, market share, and profits, increase work volume, and service effectiveness. On the dimensions of the impact of individuals who showing the efficiency of user performance, researchers adopt indicators from the study previously (Nofan, 2014) to compile questionnaire.

The application of real time business intelligence can produce benefits significant for the organization through the reduction in time spent indecision making and also by giving decision makers enough information for his decision. Real time business intelligence is a profitable solution for support operational and decision making at the tactical level (Karlsen & Eidene, 2012).

Effectiveness of SIA Application on Organizational Impact (X to Z)

The positive impact of computerized SIA on human capital factors (knowledge, creativity, skills) (Nofan, 2014). The effectiveness of SIA and the use of information technology with positive and significant effects both partially and simultaneously on individual performance (Suratini, 2015). And positive influence on the use of information technology, both utilizations made by banks and banks by the customer (Ahmad, 2011). System Accounting information is a matter that is already common in Islamic banking Jordan and help provide information that matches the substance there at the right time (Alrabei A. A., 2014).

Effectiveness of AIS Implementation, User Satisfaction, Real Time Reports on Organizational Impact (X, Y1, Y2 to Z)

This relationship is to see the simultaneous relationship of all variables in this study. The effectiveness of the application of SIA, user engagement and real time reporting has an impact on the impact of the organization. The higher the effectiveness of the implementation of SIA, user satisfaction and real time reporting, the higher the impact on the organization.

Hypothesis

The researcher's hypothesis of this study are (H_1) The effectiveness of the AIS implementation has an effect to user satisfaction, (H_2) The effectiveness of the AIS implementation has an effect against real-time reporting, (H_3) User satisfaction has an influence on organizational impact, (H_4) The real-time reporting has an effect on organizational impact, (H_5) The effectiveness of the AIS implementation has effect on organizational impact direct, (H_6) The effectiveness of the AIS implementation, user satisfaction, real-time reporting simultaneously have an impact on organizational impact.

RESEARCH METHODS

This research is a quantitative research with explanatory survey method. Where this research unit is a conventional bank in Indonesia and the respondent is a user of finance and accounting department. This study uses a questionnaire element, where each question has a ranking answer from the type of liker scale which scores the lowest to the highest successively given a value of 1, 2, 3, 4, 5.

Population and Research Samples

The researcher took the population and sample of the bank already classified by OJK based on the total assets of each status the bank. Where the category of total asset classification carried out by the OJK is banks with small total assets of Rp. 1 trillion, Rp. 1 trillion - 10 trillion, Rp. 10

trillion - Rp. 50 trillion and above Rp. 50 trillion. Where the total population is as many as 65 National Private Commercial Banks and then become a sample as a whole in this research.

Data Collection Procedure

Data collection in this study was done in two ways, namely by collecting secondary data and primary data collection. Secondary data collection by conducting a library research. Whereas primary data collection by conducting Field Research, obtained with submit a list of questions or questionnaires to respondents and also be accompanied with question and answer.

Data Analysis Design

This study aims to see the effect of variable relationships construct variables together. The data analysis technique used in this study is based on SEM (Structure Equation Modeling) variant data analysis technique with consideration taken from Hair et all in (Yamin, 2009) which states that the use of this model is a combination of path analyst and factor analysis. SEM variant that is widely used is PLS (Partial Least Square). This method is appropriate for a prediction model that only measures the effect of causality on the latent variable level (Jogiyanto & Abdillah, 2009).

In this study, consists of constructs formed by reflective indicators. In addition, this research is multidimensional in which constructs are formed from other constructs, so using second order.

Research Model

Research models that can be developed from this research problem which is examined using PLS-SEM, is as shown in the figure the following:
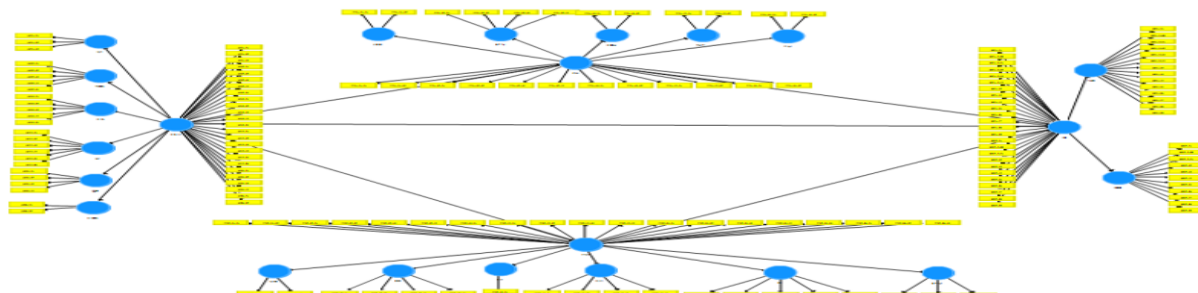
Picture 2: Conceptual Diagram of Research Model
Source: Data Processing With PLS (2016)

FINDINGS AND DISCUSSION

Descriptive Statistics

Table 1 presents the mean scores of the respondents' responses to the Effectiveness SIA Implementation dimensions:

Table 1. Respondents Response Regarding Varibael Effectiveness of AIS Implementation (X)

No.	Dimensi & Indikator	Skor Aktual	Skor Maksimum	Skor Minimum	Rata-Rata	Keterangan
	Respond Time:	**529**	**675**	**360**	**3,92**	**Good**
1	X1.1	180	225	135	4	Good
	X1.2	176	225	90	3,91	Good
	X1.3	173	225	135	3,64	Good
	Reliability (stability) of the system:	**914**	**1.125**	**720**	**4,06**	**Good**
	X2.1	177	225	135	3,93	Good
2	X2.2	186	225	135	4,13	Good
	X2.3	186	225	135	4,13	Good
	X2.4	185	225	135	4,11	Good
	X2.5	180	225	135	4	Good
	Easy Interaction of the system:	**878**	**1.125**	**630**	**3,90**	**Good**
	X3.1	176	225	135	3,91	Good
3	X3.2	172	225	135	3,82	Good
	X3.3	180	225	135	4	Good
	X3.4	169	225	90	3,76	Good
	X3.5	181	225	90	4,02	Good
	Usefullness of the function provide by the easy of learning:	**1027**	**1.305**	**675**	**3,80**	**Good**
	X4.1	175	225	90	3,89	Good
	X4.2	177	225	90	3,93	Good
4	X4.3	177	225	135	3,93	Good
	X4.4	175	225	90	3,89	Good
	X4.5	159	180	90	3,53	Good
	X4.6	164	225	90	3,64	Good
	Quality of documentation and help facilities	**702**	**900**	**495**	**3,90**	**Good**
	X5.1	173	225	90	3,84	Good
5	X5.2	189	225	135	4,20	Good
	X5.3	174	225	135	3,87	Good
	X5.4	166	225	90	3,69	Good
	Extend of integration with other system	**337**	**450**	**180**	**3,74**	**Good**
6	X6.1	167	225	90	3,71	Good
	X6.2	170	225	90	3,78	Good
Total		**4.387**	**5.58**	**3.06**	**3,89**	**Good**

Based on the table above as a whole for the Effectiveness of the SIA Implementation variable (X) got a score of 4.387 with an average value of 3,89 and is in the good category.

Table 2 presents the mean scores of respondents' scores on the User Satisfaction dimension:

Table 2. Respondents Response Regarding User Satisfaction Variables (Y1)

No.	Dimensi & Indikator	Skor Aktual	Skor Maksimum	Skor Minimum	Rata-Rata	Keterangan
	Accuracy:	**355**	**450**	**225**	**3,94**	Good
1	Y1.1.1	180	225	135	4	Good
	Y1.1.2	175	225	90	3,89	Good
	Content:	**688**	**900**	**450**	**3,82**	Good
	Y1.2.1	176	225	135	3,91	Good
2	Y1.2.2	173	225	90	3,84	Good
	Y1.2.3	168	225	135	3,73	Good
	Y1.2.4	171	225	90	3,80	Good
	Easy to used:	**334**	**450**	**180**	**3,71**	Good
3	Y1.3.1	160	225	90	3,56	Good
	Y1.3.2	174	225	90	3,87	Good
	Format	**347**	**450**	**225**	**3,86**	Good
4	Y1.4.1	174	225	135	3,87	Good
	Y1.4.2	173	225	90	3,84	Good
	Timeliness	**352**	**450**	**225**	**3,91**	Good
5	Y1.5.1	174	225	135	3,87	Good
	Y1.5.2	178	225	90	3,96	Good
TOTAL		**2.076**	**2.7**	**1.305**	**3,85**	Good

From the above table as a whole for the variable User Satisfaction got a score of 2.076 with an average value of 3,85 and is in the good category.

The following Table 3 shows the average of respondents' ratings of the real time reporting dimensions:

Table 3. Respondents Response Regarding Real Time Reporting Variable (Y2)

No.	Dimensi	Skor Aktual	Skor Maksimum	Skor Minimum	Rata-Rata	Keterangan
1	*Mobile devices:*	**277**	**450**	**180**	**3,23**	**Moderate**
	Y2.1.1	143	225	90	3,18	Moderate
	Y2.1.2	148	225	45	3,29	Moderate
2	*Cloud Computing*	**636**	**810**	**405**	**3,53**	**Good**
	Y2.2.1	158	225	90	3,51	Good
	Y2.2.2	163	225	90	3,62	Good
	Y2.2.3	157	225	90	3,49	Good
	Y2.2.4	158	225	90	3,51	Good
3	*Enterprise Architercture*	**168**	**225**	**90**	**3,73**	**Good**
4	*Enterprise Application Integration*	**695**	**900**	**450**	**3,86**	**Good**
	Y2.4.1	180	225	135	4	Good
	Y2.4.2	175	225	135	3,89	Good
	Y2.4.3	169	225	90	3,76	Good
	Y2.4.4	171	225	90	3,80	Good
5	*Business Intelligence*	**853**	**1.125**	**540**	**3,79**	**Good**
	Y2.5.1	172	225	90	3,82	Good
	Y2.5.2	164	225	90	3,64	Good
	Y2.5.3	169	225	135	3,76	Good
	Y2.5.4	177	225	90	3,93	Good
	Y2.5.5	171	225	90	3,80	Good
6	*Business Process Management*	**524**	**675**	**405**	**3,88**	**Good**
	Y2.6.1	177	225	135	3,93	Good
	Y2.6.2	172	225	135	3,82	Good
	Y2.6.3	175	225	135	3,89	Good
	TOTAL	3.128	4.185	2.07	3,67	Good

From the above table as a whole for the Real Time Reporting variable it gets a score of 3.128 with an average value of 3.67 and is in the good category.

Table 4 presents the mean scores of respondents' scores on the Organizational Impact dimension:

Table 4. Respondents Response Regarding Variable Organizational Impact (Z)

No.	Dimensi	Skor Aktual	Skor Maksimum	Skor Minimum	Rata-Rata	Keterangan
1	Individual	2.562	3.15	1.98	4,07	Good
	Z1.1	183	225	135	4,07	Good
	Z1.2	185	225	135	4,11	Good
	Z1.3	190	225	135	4,22	Good
	Z1.4	187	225	135	4,16	Good
	Z1.5	189	225	135	4,20	Good
	Z1.6	185	225	135	4,11	Good
	Z1.7	185	225	135	4,11	Good
	Z1.8	184	225	135	4,09	Good
	Z1.9	185	225	135	4,11	Good
	Z1.10	184	225	135	4,09	Good
	Z1.11	183	225	135	4,07	Good
	Z1.12	179	225	135	3,98	Good
	Z1.13	174	225	135	3,87	Good
	Z1.14	169	225	90	3,76	Good
2	Organisasi	1.933	2.43	1.485	3,91	Good
	Z2.1	183	225	135	4,07	Good
	Z2.2	176	225	135	3,91	Good
	Z2.3	178	225	135	3,96	Good
	Z2.4	177	225	135	3,93	Good
	Z2.5	168	225	90	3,73	Good
	Z2.6	172	225	90	3,82	Good
	Z2.7	176	225	135	3,91	Good
	Z2.8	165	225	90	3,67	Good
	Z2.9	175	225	135	3,89	Good
	Z2.10	180	225	135	4	Good
	Z2.11	183	225	135	4, 07	Good
	TOTAL	4.46	5.13	3.825	3,99	Good

From the above table as a whole for the Organizational Impact variable it gets a score of 4.460 with an average value of 3,99 and is in the good category.

Goodness of fit (R2)

The rule of thumb of R2, 0.67, 0.33 and 0.19, shows a strong, moderate and weak model (Chin: 1998) or 0.25, 0.50 and 0.75, which shows a weak, moderate and strong model Hair et al (2001) in (Ghozali, 2015).

Table 5. R-square table between independent variables and dependent variables

Construct	R Square
Effectiveness of the AIS implementation → User satisfaction	0,852
Effectiveness of the AIS implementation → Real time reporting	0,650
Effectiveness of the AIS implementation → Organizational impact	0,533

The table above shows that the level of variance in the change in the effectiveness of the AIS implementation variable on user satisfaction variables is included in the strong category with an R^2 of 0.852, it means that the user satisfaction variable can be explained by the effectiveness of the AIS implementation variable at 85.2%. R^2 value of the effectiveness of the application of AIS to real time reporting is included in the moderate category with a value of 0.650, which means that the effectiveness of the AIS implementation variable can explain the real time reporting variable by 65%. For the value of R^2 from the effectiveness of the application of AIS to organizational impact is included in the moderate category with a value of 0.533, which means that the effectiveness of the implementation of AIS variables can explain the organizational impact variable by 53.3%. Meanwhile 14%, 35% and 46.7% are explained by other variables not examined in the study this for each variable.

The Effect of First Order Constructions on Second Order and Between Second Order

Significance value used (two-tailed) t-value 1.65 (significance level = 10%), 1.96 (significant level = 5%) and 2.58 (significance level = 1%) (Ghozali, 2015). Table 6 (Inner Model results and T-statistics) present the data processing output for evaluating structural models at the first order level, as follows:

Table 6. Path Ceofficient (Mean, STDEV, T-Value) The Effect of First Order Constructions on Second Order Constructions

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	T Statistics (|O/STERR|)	P Values
Effectiveness of the AIS implementation -> *Extend of integration with other system*	0.857	0.858	0.048	17.793	0.000
Effectiveness of the AIS implementation -> *Easy interaction of the system*	0.926	0.927	0.024	37.983	0.000
Effectiveness of the AIS implementation -> *Quality of documentation and help facilities*	0.850	0.851	0.045	18.740	0.000
Effectiveness of the AIS implementation -> *Reliability (stability) of the system.*	0.805	0.804	0.055	14.734	0.000
Effectiveness of the AIS implementation -> *Response time / turn around time*	0.832	0.829	0.058	14.306	0.000
Effectiveness of the AIS implementation -> *Usefullness of the function provide by the easy*	0.947	0.950	0.011	83.955	0.000

of learning					
User satisfaction -> *Accuracy*	0.857	0.857	0.043	19.936	0.000
User satisfaction -> *Content*	0.960	0.961	0.011	90.527	0.000
User satisfaction -> *Eeasy Of Used*	0.822	0.825	0.068	12.071	0.000
User satisfaction -> *Format*	0.909	0.909	0.030	30.587	0.000
User satisfaction -> *Timeliness*	0.865	0.864	0.040	21.739	0.000
Real time reporting -> *Business Intelligence*	0.952	0.954	0.012	78.014	0.000
Real time reporting -> *Business Process Management*	0.913	0.914	0.028	32.358	0.000
Real time reporting -> *Cloud Computing*	0.832	0.841	0.038	21.853	0.000
Real time reporting -> *Enterprise Architercture*	0.860	0.860	0.032	26.854	0.000
Real time reporting ->*Enterprise Application Integration*	0.896	0.896	0.030	30.232	0.000
Real time reporting -> *Mobile devices*	0.561	0.567	0.107	5.258	0.000
Organizational Impact -> Individual	0.968	0.968	0.009	104.942	0.000
Organizational Impact -> Organizational	0.939	0.940	0.016	59.172	0.000

The path coefficient table above can be seen that all construct first orders actually have a significant effect on construct second orders where the t-statistic value generated for all construct first orders> 1.96. This means that all constructs of the first order constitute the constructing dimensions of the construct of the second order.

The following table will show the path coefficients between variables which are the results of structural evaluation models (inner models). From this table, the following research hypothesis testing can be described:

Table 7. Path Ceofficient (Mean, STDEV, T-Value) Influence Between Constructions At Second Order Level

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	T Statistics (|O/STERR|)	*P Values*
Effectiveness of the AIS implementation -> User satisfaction	0.923	0.921	0.033	28.353	0.000
Effectiveness of the AIS implementation -> Real time reporting	0.806	0.806	0.052	15.525	0.000
Effectiveness of the AIS implementation -> Organizational Impact	0.804	0.787	0.350	2.296	0.000
User satisfaction -> Organizational Impact	0.753	0.751	0.248	3.038	0.000
Real time reporting -> Organizational Impact	0.569	0.579	0.199	2.855	0.000

The path coefficient table above can be seen that all constructs have a significant effect on other constructs where the t-statistic value generated for all first order constructs> 1.96. The table above answers the research hypothesis.

CONCLUSION AND SUGGESTION
Conclusion
Based on the results of research and discussion that has been described, it can be concluded:

1. The effectiveness of the application of AIS applied to the National Private Commercial Bank in Indonesia shows a significant positive effect on user satisfaction.
2. The effectiveness of the adoption of AIS applied at the National Private Bank in Indonesia has a significant positive effect on real time reporting.
3. In terms of user satisfaction AIS at the National Private Commercial Bank in Indonesia has a significant positive effect on organizational impact.
4. Real time reporting produced by the AIS at the National Private Bank in Indonesia has a significant positive effect on organizational impact.
5. The direct relationship between the effectiveness of the adoption of AIS at National Private Banks in Indonesia has a significant positive effect on organizational impact.
6. Effectiveness of the application of AIS, user satisfaction and real time reporting has a significant positive simultaneous effect on organizational impact

Suggestions

Based on research that has been done, the following suggestions are proposed:

1. It is recommended for further research to increase the number of respondents or samples, taking into account the time in conducting research. The addition of variables. Self-efficacy and personal attitude can be alternative variables. In addition, technically related variables can be added, so the responsiveness can be expanded by involving the IT department or the Accounting Information System (if any) in the company. More information is sought in terms of interviews with respondents.

2. It is recommended for National Private Banks in Indonesia, pay attention to the effectiveness of the adoption of Accounting Information Systems, user satisfaction, and real time reporting. Because with the increasing development of information technology today, competition for quality offered by banks has become the main focus for customers. The existence of an effective application of Information Systems will have an impact on overall banking performance.

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