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Managerial Models and Their Contribution to the Successful Use of Financial Applications

L Puspitawati[(*)]

[*]Accounting Departement, Economic and Business Faculty, Universitas Komputer Indonesia, Bandung, Indonesia.
email: lilis.puspitawati@email.unikom.ac.id

Abstract. This study examines the suitability of the managerial model (the strategy, support and competence of managers) on the successful use of financial applications for insurance companies registered with the Indonesian Financial Services Authority (OJK). Quantitative methods used to confirm the proposed model and predict the magnitude of the influence that arises between the variables studied. Primary data was collected by distributing questionnaires to 313 accounting and finance managers of insurance companies registered OJK Indonesia and 160 sample sizes were collected through a simple random technique. Data analysis used Covarian Base Structural Equation Model (CB-SEM) with Lisrell 8.5 software. The results of this study have succeeded in confirming the conceptual model developed by researcher and proving that managerial model variables have an effect on the successful use of financial applications in insurance companies registered OJK Indonesia. This research proves that the successful of using financial application depends on the relevance of the user. The Managerial Model shows that the right management strategy and top management support as well as adequate managerial competence effectively make the system more flexible, integrated, easy to access which in turn creates user satisfaction and intensive use of the system in an organization. The successful use of applications in an organization encourages the company's operational activities to run effectively and efficiently and to achieve competitive advantage

1. Introduction

In the current era of the industrial revolution 4.0, all businesses of various sizes will not be able to survive without being supported by the use of financial applications [1]. Financial applications that are successfully used by the company help the company in handling daily business activities, so that various jobs can be carried out efficiently and effectively [2]. According to Romney & Steinbart (2015) the application of financial applications to organizations can provide added value for users in the form of providing various financial information, improving planning, controlling and decision-making activities, which ultimately improves overall company performance [3]

A good financial application has supporting components consisting of people (brainware), information technology (hardware, software and communication networks) and databases that function to collect, transform, and disseminate information within an organization [4]. According to O'Hagan (2007), support from executive management, user competence, and involvement of end users are factors that affect the success of implementing information systems or financial applications [5].

The user-oriented design philosophy indicates the importance of a systems development attitude and approach that consciously considers the entire organizational context. Users need to be involved in the design of the application. User competence and user involvement greatly determine the success of implementing an accounting information system [6]. User competence is an individual's capacity to perform various tasks in a job [7].

In the context of this research, users are managers who are directly involved in planning, designing, managing accounting information systems, in this case financial applications. This concept has been proven through previous research [8], [9] and [10].

The success of implementing financial applications is highly dependent on the ability of managers to determine the right strategy. Strategy Management is a new, more effective approach that has an effect on improving the quality of accounting information systems in an organization [11]. Strategic Management is a process that is carried out continuously to adapt to changes in the company's environment both from within and from outside the company to grow and survive in the long term [12].

According to Hoque (2004) the strategic management model consists of 4 (four) dimensions, namely: environmental scanning which is the process of monitoring, evaluating and disseminating information from the external environment to the internal environment of parties/individuals who play an important role in an organization. Strategy formulation is the stage and process carried out to develop long-term plans in achieving the effective management of the environment, opportunities, threats and strengths and weaknesses of the company. Strategy implementation is the process of implementing strategies and policies through the development of: programs, budgets and procedures. the next stage in strategic management is to evaluate and control which is carried out by measuring performance using a balanced scorecard system [13].

Revise citation style; according to (mention name), number of citation is written at the end of sentences. This comment is applied to all citation in the paper.

Research by Chong & Chong (1997), found the effect of strategy and system design on system quality [14], and Ebrahimi & Sadeghi (2013) only examines the influence of strategic management on the quality of information systems and their impact on information performance [15]. Meanwhile, Kearns & Lederer (2000), found the impact on strategic management and information systems and on competitive advantage [16]. Further studies on strategic management, top management support, and user competence and their role on the quality of information systems are thus needed to provide further understanding of the various determinants surrounding the domain of accounting information systems. The concept was then tested by previous researchers with empirical evidence that strategic management has a positive contribution to the successful implementation of financial applications in various organizations [17], [18] [19] and [20].

In addition to competence and good management strategies, the implementation of quality financial applications requires support from top management. Top management support is the key to the successful implementation of information systems. Management support affects the effectiveness of financial applications. Top management is responsible for planning, controlling, and managing financial applications in the organization in the long term. This concept can be further proven through previous research [21], [22] and [23] that top management support has a positive contribution to the effectiveness/quality of accounting information systems.

Involvement/support from top managers is an important factor for good financial application performance, ongoing support and commitment from organizational leaders, is a factor that is the key to success in designing the most important financial application [4].

Top management commitment is a long-term commitment that refers to the goals, forms of cooperation and responsibility for implementing a project. Top management support is very important to apply in achieving the success of the work team in a company [24] and is the main factor that determines the critical point between achieving success and failure in developing and implementing business continuity of project management and information in organizations [25]. Top management support ensures that an information system is allocated sufficient funds and sources of funds to be successful.

Top management support is needed in the implementation of financial applications, because implementation is not only an effort that requires finance, but must continue to strive continuously, the form of management support can be in the form of support in the provision and allocation of human resources, as well as support in disseminating the objectives of the improvement process at all levels of the organization [26].

Research that examines managerial models on the successful use of financial applications is still limited in number, therefore further research is needed to test the model by collaborating the variables of manager competence, management strategy and management support for the successful use of financial applications into a comprehensive conceptual model. The research variation is aimed at producing a conceptual model that is more comprehensive and accurate in predicting the successful use of financial applications and to test how much influence the competency factors of managers, management strategies and management support have on the successful use of financial applications.

Based on these objectives, the novelties of this research are: 1) expanding and elaborating the results of previous research by combining the variables of manager competency, management strategy and management support variables into a conceptual model that can be used to predict/test the success of using insurance company applications in Indonesia; 2) produce a conceptual model that has never been produced by previous researchers on the population and sample that researchers currently use; 3) generate conceptual models to provide solutions for more effective use of financial applications in companies

2. Methods.

Operationalization of Research Variables

- **Strategic Management** is a way that is carried out by management through a continuous process to achieve the company's long-term goals by considering changes that occur in the external and internal environment. Strategic management is operationalized by using the X_1 variable, with the following indicators:
    a. Scan Environment
    b. Strategy formulation
    c. Strategy Implementation
    d. Evaluation And Control.
- **Top Management Support** is an activity carried out by management that supports successful collaboration between the team and other parties and the availability of adequate resources to achieve the expected goals. Top management support is operationalized using the X_2 variable, the following indicators:
    a. Planning process support
    b. Organizing support
    c. Support for direction
    b. Support for supervision
- **User Competence** is an individual's capacity to perform various tasks in a particular job. Furthermore, User Competence is operationalized by using the X_3 variable, with the following indicators;
    a. Knowledge Dimension
    b. Skill Dimension,

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- **The successfull use of financial applications** is a measure of the success of using accounting information systems in organizations that are used to collect and process financial data/transactions into financial information that is used by various parties for decision making. The successful use of financial applications is operationalized using the Y variable, with the following indicators:
    a. flexibility,
    b. integrated,
    c. Ease of access
    b. Ease of use.

The Data, Population and Sample.

The primary data used in this study were collected by distributing questionnaires compiled using a Likert scale to respondents, one of the leaders, accounting managers and one staff member of the accounting department at insurance companies in Indonesia, so that the population in this study were 160 insurance companies registered in financial services authority in Indonesia. The relationship with the use of the structural equation model to test the research model the sample size is 100, according to the minimum sample criteria [27]. The sample was determined using a simple random sampling technique**.**

3. Results and Discussion

3.1 Research results

Questionnaires were distributed to 318 units of analysis in 160 insurance companies in Indonesia with the following details: 80 life insurance, 53 loss insurance, 19 state-owned insurance and the remaining 8 from reinsurance. Based on the distribution of the questionnaire, there were 98 insurance companies or 166 units of analysis that returned the questionnaire and as many as 62 companies or 152 units of analysis did not respond so that the response rate was 52.2%. According to Sekaran & Bougie (2016), A 30% response rate is considered acceptable [29], and Cooper & Schindler (2014) also stated that a 30% rate of return is considered good [28].

The Fit Model Test

The model fit test was carried out to determine whether the model obtained accurately described the relationship between the variables being studied so that it could be categorized as a good model [27]. In this study, the results of the model fit test showed that the model obtained met the goodness of fit criteria, so it can be concluded that the estimated model is acceptable, meaning that the empirical model obtained is in accordance with the theoretical model.

Structural Model

Structural model is a model that relates exogenous latent variables to endogenous latent variables or the relationship of endogenous variables to other endogenous variables. Based on the research paradigm, the structural model is formulated as follows:

$$\eta = \gamma 1.1*\xi 1 + \gamma 1.2*\xi 2 + \gamma 1.3*\xi 3 + \zeta \quad (1)$$

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description:

γ	: path coefficient of exogenous latent variable
β	: path coefficient between endogenous latent variables
ξ1	: Strategic Management (MS) variables
ξ2	: Top management support variable (DMP
ξ3	: Manager Competency variable (KP
η	: variable The successful use of financial applications (KSIA)
ζ	: variable measurement error η

The path diagram of strategic management, top management support and manager competence on the successful use of financial applications, described as follows:

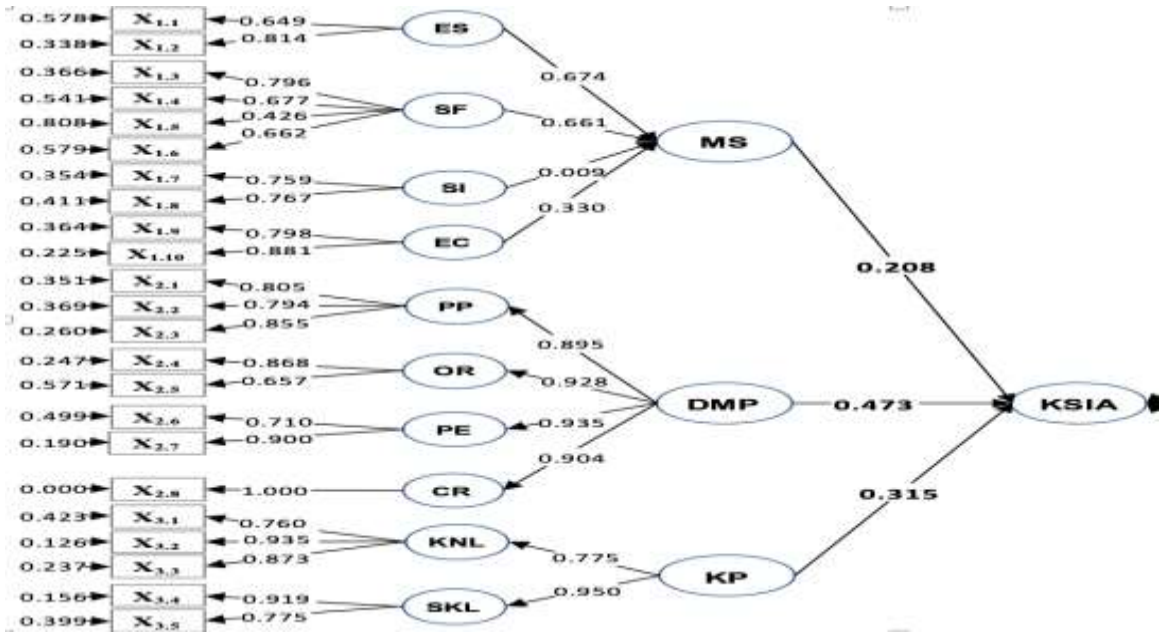

Figure 1 Structural Model Equation

Based on the path coefficient values in Figure 1, it can then be calculated the magnitude of the influence of each exogenous variable, namely strategic management, top managemen support and user competence on the successful use of financial applications, as presented in the following table:

Table 1. The Effect of Each Exogenous Variable on the successful use of financial applications
Adjust the font in the table

Exogenous Variable	Path Coefficient	Direct Effect	Indirect Effect				Total	t_{count}	$t_{critical}$
			MS	DMP	KP	Sub-Total			
MS	0,208	4,3%		6,8%	4,7%	11,5%	15,8%	2,039	1,96
DMP	0,473	22,3%	6,8%		10,4%	17,2%	39,5%	4,451	1,96
KP	0,315	9,9%	4,7%	10,4%		15,1%	25,0%	2,703	1,96
Stimultant Effect							**80,3%**		

Source: SEM results

In table 4.1, it is known that among the three exogenous variables, top management support has the greatest influence on the successful use of financial applications, whereas strategic management has the least influence on the successful use of financial applications.

Hypothesis Testing Results

- Table 4.1 shows the t_{count} value of the Strategic Management variable 2,039 which is greater than the critical t_{value} of 1.96. Because the value of t_{count} is greater than $t_{critical}$, then at an error rate of 5% it can be concluded that Strategic Management affects the successful use of financial applications, the results of this study provide empirical evidence that the better Strategic Management, the more successful use of financial applications.
- Table 4.1 shows the t_{count} value of the Top Management Support variable 4.451 which is greater than the critical t_{value} of 1.96. Because the value of t_{count} is greater than $t_{critical}$, then at an error rate of 5% it can be concluded that Top Management Support affects the successful use of financial applications, the results of this study provide empirical evidence that the better the Top Management Support, more the successful use of financial applications.
- Table 4.1 shows the t_{count} value of the manager's competence variable 2.703 which is greater than the critical $t\text{-}_{value}$ of 1.96. Because the value of t_{count} is greater than $t_{critical}$, then at an error rate of 5% it can be concluded that manager competence affects the successful use of financial applications, the results of this study provide empirical evidence that the better the competence of managers, the more successful use of financial applications.

3.2. Discussion

3.2.1 The Effect of Strategic Management on the Successful Use of Financial Applications

The results of this study provide empirical evidence that the better Strategic Management, the higher the quality of accounting information systems. The results of this study are consistent with the statements of [20], [30] and [31] states that Strategic Management contributes to the Successful Use of Financial Applications. This opinion is also strengthened by the statement from [3] that there are three main factors that influence in the development of information systems, namely: information technology, organizational structure and strategy.

The results of this study are also consistent with the research of [14] and [15] providing empirical evidence that there is a significant relationship between Strategic Management and the successful use of financial applications. It is also consistent with the research of [16] which states that there is a significant influence between Strategic Management and the success of using financial applications

Strategic Management can improve the quality of accounting information systems by using the effective strategy of [11] namely the top down approach. From the data obtained, it can be proven that the strategy formulation and implementation of the right strategy will affect the quality of the information system. The process for evaluating and disseminating information from the external and internal environment [32] Furthermore, the information is investigated and analyzed to make decisions for improving the quality of accounting information systems.

Furthermore [33] states that monitoring and evaluation of information systems can be used to pressure organizations to improve the quality of information so that they can achieve organizational goals and can effectively achieve the desired goals. Competitive advantage so that companies can compete as the best in the market is called a generic strategy. Therefore, the information system can adopt any changes to the generic strategy in order to gain a long-term competitive advantage. For example, a change from a low-cost leadership strategy to a differentiation strategy can be adopted by an accounting information system.

3.2.1 Effect of Top Management Support on Successful Use of Financial Applications

Based on the results of hypothesis testing, it can be concluded that top management support has a significant effect on the successful use of financial applications. The results of this study provide empirical evidence that the higher the support from top management, the higher the quality of the accounting information system. The results of this study are consistent with the statements of [34] and [24] which state that top management support has repeatedly been shown to have an effect on the successful use of financial applications.

The results of this study are also consistent with research [22], [23] and [24], that the influence of various organizational factors on the successful use of financial applications, that organizational factors represented by top management support, decision making structure, management style, managerial IT knowledge, goal alignment, and resource allocation have a significant effect on Successful Use of Financial Applications.

Some indicators that result in poor quality of information systems are support for the formulation of organizational goals, not knowing what the information system needs are and also not being precise in the selection of resources related to accounting information systems. This is evidenced by the average score of respondents' responses below 4 (four) which means that the criteria are still sufficient.

Another indicator is the lack of support for adequate resources and adequate training for users of information systems for human resource development. The low involvement of management in the improvement process and the lack of support in problem solving are also the causes of the poor quality of the accounting information system. From the various problems stated above for the dimensions of top management support, namely the process of planning, organizing, directing and controlling, there are several things that should be done, namely top management re-determining the type of information needed (definition of needs) and planning for accounting information systems in the future. will come based on those needs. This will be able to help what hardware and software suit the company's needs in the future so that it can help in achieving organizational goals. Accuracy in determining what type of information is needed, appropriate hardware and software and resources according to information needs is a strong support by top management for the success of an accounting information system and top management support is an important factor that influences the implementation of information systems and can determine the success and continuity of the company's business.

3.2.3 The Effect of User Competence on the Successful Use of Financial Applications

Based on the results of hypothesis testing, it can be concluded that user competence has a significant effect on the success of using financial applications. The results of this study provide empirical evidence that the better the user's competence, the success of using financial applications will increase. These results are consistent with [4] and [6] that competence and understanding of users is very important to the successful use of financial applications. Also consistent with the statement of [35] the capability/competence of the user's personal and user involvement greatly determines the success of using financial applications. Similarly, according to Susanto (2013), suggests several reasons that cause failures in information system applications, the factor causing failure is the unavailability of knowledge possessed by the user so they are not willing to make decisions or give their views, because users do not understand the impact of the decisions they make. The lack of experience in making decisions due to an unsupportive environmental culture and lack of support from the organization in participating in making decisions [36].

Several studies have shown consistent results that there is a significant positive correlation between the successful use of financial applications and the influencing factors such as user involvement, competence/ability of system personnel. information and organizational size [37], [38] & [39].

The results of this study also show that the ineffective use of financial applications in the company can occur because application users do not have a background in basic computer skills, do not have knowledge in the field of business (accounting/management) and do not have background knowledge in the field of accounting information systems. Another cause is the lack of technical expertise as an accountant in carrying out daily tasks, and system users are less involved in solving problems and do not have the authority to make decisions related to their main tasks, and also caused by the application of the accounting information system used cannot accommodate ideas or ideas of users of information systems so that they cannot provide rational considerations.

The problems stated above, both those found in the dimensions of knowledge and expertise, should receive special attention from the leaders of insurance companies for improvement. In the knowledge dimension, which contains basic knowledge as well as advanced knowledge about the field, it is necessary to do several things that are recommended to be done, namely to increase knowledge of intellectual abilities [7] namely the knowledge needed to increase mental activity such as the ability to think, provide arguments and the ability to solve problems. This ability can be obtained by remapping the competencies of information system users through job analysis so that they can place someone in the right place. Another thing that can be done is the recruitment process is improved by determining competencies that are in accordance with the needs so that in carrying out their work or in increasing their knowledge through training it will not be difficult because it is in accordance with their job aspirations.

4. Conclusion and Suggestions

a. Conclusions must be made in one paragraph.
b. Do not rewrite the abstract. Statements with “investigated” or “studied” are not conclusions.
c. Do not introduce new arguments, evidence, new ideas, or information that is not related to the topic.
d. Do not apologize for doing a poor job of presenting the material.
e. Do not include evidence (quotations, statistics, etc.) that should be in the body of the paper.

4.1. Conclusion

Strategic Management influences the successful use of financial applications and encourages the provision of a set of policies for the use of financial applications in companies. Top Management support influences the successful use of financial applications and encourages policies related to the use of financial applications to be implemented at all levels of the organization. Manager competencies affect the successful use of financial applications, competencies reflected through adequate user knowledge and skills will encourage the successful use of financial applications.

4.2. Suggestion

1. Improving the quality/maintenance of financial applications on a regular basis is the right management strategy to increase the effectiveness of the use of financial applications in the company.
2. Provision of sufficient funding requirements, determining the type of information needed, providing advice on various alternative financial application options available, and scheduling the financial application development process are optimal management support in increasing the effectiveness of the use of financial applications.
3. Providing opportunities for human resource users to continue their studies and attend various trainings relevant to the field of work is the right step in creating user competencies that have an impact on the use of financial applications

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