

Analysis of Management Accounting Information System Characteristics in Supporting Financial Performance Achievement at PT. Bank Rakyat Indonesia Manado Branch Office

Anastasia Chandra^{1*}, Hendrik Manossoh², Meily Kalalo³
Universitas Sam Ratulangi

Corresponding Author: Anastasia Chandra tasiachandra14@gmail.com

ARTICLE INFO

Keywords: Broad scope, Timeliness, Aggregation, Integration, Financial Performance

Received : 20, February

Revised : 20, March

Accepted: 21, April

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ABSTRACT

Management accounting information systems play a role in helping managers identify problems, resolve problems, and evaluate performance. This information refers to the process of continuous value improvement in increasing the value of either a product or service. This research aims to determine the characteristics of the management accounting information systems applied at PT. Bank Rakyat Indonesia Manado Branch Office in supporting the achievement of financial performance. The type of research used is qualitative descriptive research and research data collection is carried out by means of interviews, observation, and documentation. The research results show that the management accounting information owned by PT. Bank Rakyat Indonesia Manado Branch Office, namely information that has the characteristics of broad scope, timeliness, aggregation, and integration has been carried out will which really helps management manage existing information, especially in decision making and helps in improving financial performance for the better.

INTRODUCTION

The development of the economy, especially in the current era of globalization, has resulted in increasingly tight competition between businesses. In facing this competition, companies are required to improve and increase the effectiveness of their performance management, so that companies can be superior and able to compete in current and future competitive conditions. One of them is the financial services or banking sector. Banks are institutions focused on the financial services sector, acting as funders who provide services to the public quickly and efficiently. Decisions taken by management have an impact on the continuity of the bank's operations as a whole, especially on its financial performance, so the best decisions are needed for every part of the bank. This decision must be based on reliable information. The role of the accounting information system is very important because the continuity and growth of the company depends on it to ensure the company runs well and develops according to expectations (going concern) and is able to improve managers' ability to understand the company environment, and can be an important basis for banking companies in managing and improving performance. finance.

Reliable, useful and quality management accounting information that is the basis for decision making, namely having the characteristics of broad scope, timeliness, aggregation and integration (Hasibuan and Anam 2021:242). Implementing the characteristics of a management accounting information system is a way to improve and optimize company performance to achieve predetermined goals or targets. Increasing company performance can be achieved with good manager performance and is supported by the existence of a management accounting information system that makes it easier for managers to make decisions. Profitability is a standard for measuring performance, especially in looking at the success of financial performance in banks (Akbar 2019:1).

One of the largest state-owned financial services companies (BUMN) in Indonesia is Bank Rakyat Indonesia which was first established on December 16 1895. The characteristics of a management accounting information system are very necessary for PT Bank Rakyat Indonesia Manado Branch Office because this company operates in the financial sector in every Its daily activities produce and collect large amounts of data from various sources and work units throughout the City of Manado. Having a management accounting information system in a company is very useful, especially in managing financial information effectively, integrating data from various sources, and providing strategic insight to management. Therefore, this research aims to conduct an in-depth analysis of the characteristics of management accounting information systems and how the application of management accounting information system characteristics can support improvements in PT's financial performance. Bank Rakyat Indonesia at the Manado Branch Office. Based on the problems above, researchers are interested in researching "Analysis of the Characteristics of Management Accounting Information Systems in Supporting the Achievement of Financial Performance at PT. Bank Rakyat Indonesia Manado Branch Office".

LITERATURE REVIEW

According to Darya (2019:3) accounting is the art of measuring, informing and interpreting financial activities or broadly called "the language of business". The main function of accounting is to provide financial information for an organization.

Syamil, Anggraeni, and Martini (2023:1) define management accounting as a part of accounting that focuses on collecting, analyzing and reporting financial information that is useful in supporting managers in making better decisions in carrying out the managerial functions of an organization or company.

According to Saraswati, Ghofar, and Sartika (2021:8) explain that in this contingency theory, organizations are considered not to be the same as each other, because each has factors that depend (contingent) on certain situations or conditions. Contingency theory pays attention to style and situation. There is no best management design for all organizations because the environment in which an organization operates will affect each organization to a different degree.

An accounting information system is a complete set of subsystems that are connected and collaborate with each other to combine, run, store, change and share information for design, decision making and control (Zamzami, Nusa, and Faiz, 2021:3). The main function of an accounting information system is to process financial and non-financial transactions which have a direct impact on the financial transaction process. The management accounting information system produces management accounting information in the form of information that is internal, historical and has economic/financial value.

According to Morris and Chenhall, quality management accounting information includes: breadth, timeliness, aggregation, and integration (Hasibuan and Anam 2021: 242-243). First, there is a broad scope information system, which refers to the information dimension which is centered on events or events within the company, which is quantified in monetary terms, and is related to historical data. The broad scope of the management accounting system will provide an overview of possible events that will occur in the future in terms of opportunities.

Second, timeliness means that timely information can improve the ability of management accounting system services to report on the latest events and provide quick responses to decisions that have been made. Information time refers to the time period between a request and the availability of information from the management accounting system to the requesting party.

Third, aggregation, which means that the management accounting system can provide information in various combined forms ranging from providing basic materials, unprocessed data to various aggregations based on certain time periods or areas, for example responsibility or functional centers. This aggregation information takes into account formal decision models, such as discounted cash flow analysis for capital budgets, simulation and linear

programming in setting budgets, cost-volume-profit analysis, profit and loss analysis, and internal control analysis. .

Fourth, integration, which means that integrated information can be used as a coordination tool between parts of a sub-unit and between other sub-units in the company. The role of integrated information, namely as a coordinator in guiding various decision making.

According to Kusmayadi, Abdullah, and Firmansyah (2021:80) financial performance is a reflection of the company's achievement of success which can be interpreted as the results that have been achieved for the various activities that have been carried out. Several objectives for assessing company performance, namely: to determine profitability, liquidity and solvency. Financial performance in a company is made and displayed by management in the form of reports, as well as a form of accountability for its performance.

METHODOLOGY

This research uses descriptive qualitative research. The focus of this research is by collecting data, compiling, classifying and interpreting data to obtain a clear picture and results regarding the characteristics of management accounting information systems in helping to assess financial performance at PT. Bank Rakyat Indonesia Manado Branch Office. This research will be carried out at PT Bank Rakyat Indonesia (Persero) Tbk Manado Branch Office located at Jl. Sarapung No.4, North Wenang, Wenang District, Manado City, North Sulawesi. The research time that will be carried out in this study is October to November 2023.

The types of data used in this research include qualitative data, namely data in the form of words or sentences in the form of interviews from managers and employees of PT Bank Rakyat Indonesia Manado Branch Office related to this research, namely regarding broad scope, timeliness, aggregation, integration. Meanwhile, quantitative data, namely data in the form of PT Bank Rakyat Indonesia (Persero) Tbk's financial reports which have been published on www.idx.co.id during the 1st quarter, 2nd quarter and 3rd quarter in 2023.

The data sources used in this research are primary data and secondary data. Primary data is data that must be obtained directly through interviews with informants, in this case managers and employees who know about the characteristics of management accounting information systems, namely broad scope, timeliness, aggregation, integration of the research object. Secondary data is data obtained through external parties from the research object, in the form of data obtained from published financial reports, books or previous research that is relevant to financial performance.

The data collection technique used in this research is using data triangulation through interviews conducted by asking structured and

unstructured questions. Apart from that, the results of this research were obtained by conducting direct observations by researchers by observing the activity processes and situations that occurred to obtain stronger data related to the management accounting information system implemented at PT. Bank Rakyat Indonesia Manado Branch Office, especially to support the achievement of financial performance which is the object of this research. Furthermore, through documentation, namely written records of events that have passed in the form of documents and previous research in the form of notes, recording interview transcripts and other documents so that the data obtained is not easily lost, is more accurate and stronger in supporting the research being carried out.

This research uses a descriptive qualitative analysis method aimed at describing, describing and explaining in sentence form the characteristics of management accounting information systems in supporting the achievement of financial performance and their relationship to the results of interviews and observations that have been carried out at PT. Bank Rakyat Indonesia Manado Branch Office. The steps that will be taken to analyze this research are as follows:

1. Analyze the characteristics of management accounting information systems, namely broad scope. The information used is able to describe predictions about events that will occur in the future.
2. Analyze the characteristics of management accounting information systems, namely timeliness. The management accounting information system used must be able to present accurate and up-to-date financial information to management and the authorities quickly in terms of the frequency and speed of reporting.
3. 3. Analyze the characteristics of management accounting information systems, namely aggregation. The information system used must be able to provide clarity regarding the area of responsibility of each company manager according to its function which is useful as an input in evaluating performance.
4. Analyze the characteristics of management accounting information systems, namely integration. The accounting information system used must be able to combine with other systems so that this decision will have an impact on other parts or units.
5. Analyze the characteristics of the management accounting information system used at PT. Bank Rakyat Indonesia Manado Branch Office with financial performance (level of profitability, liquidity and solvency) has been running well or not based on information that has been obtained either through interviews or proven based on financial reports.

Draw conclusions and provide suggestions to the company regarding the characteristics of the management accounting information system in supporting the financial performance that has been implemented by the company.

RESEARCH RESULT

Characteristics of broadscope management accounting information systems

PT Bank Rakyat Indonesia has planned for the future, which is stated in the company's vision and mission from 2020 to 2025, especially in its financial products which have begun to be developed and planned from now until the next few years by looking at current and future trends. . Information regarding external factors at Bank Rakyat Indonesia Manado Branch Office was obtained from the head office and regional offices, while non-economic information was seen from the products being marketed. This information can be accessed through related official websites, such as information regarding economic conditions obtained from the economy, Bank Indonesia, OJK. Meanwhile, information regarding population growth is obtained from civil records and BPS (Central Statistics Agency). For technological developments, the government's attitude is usually from the internet or the news. Information regarding customer choices is obtained based on surveys, employee attitudes and labor relations based on feedback, competitive threats are obtained by continuously updating market conditions.

Characteristics of timeliness management accounting information systems

Pada PT. Bank Rakyat Indonesia Kantor Cabang Manado dalam menjalankan kegiatan operasionalnya menggunakan suatu sistem, yakni BRInet, dan BRIsport. Dalam mengelola dan menghasilkan laporan keuangan internal perusahaan secara keseluruhan di seluruh Indonesia PT. Bank Rakyat Indonesia memiliki suatu aplikasi, yaitu BRIsim. Dari segi frekuensi pelaporan dan kecepatan BRIsim ini memuat data keseluruhan perusahaan yang selalu terupdate otomatis dari kantor pusat setiap harinya atau H+1 setelah tengah hari yang selalu tepat waktu. Ketepatan waktu terkait laporan keuangan yang dihasilkan dapat mempengaruhi pengambilan keputusan.

Characteristics of aggregation management accounting information systems

At PT. Bank Rakyat Indonesia Manado Branch Office, information that has aggregation characteristics is always available daily, weekly, monthly, which can always be accessed and then summarized monthly or even annually so that this information can make it easier for managers to make analyzes to see the data as a whole. This information at PT Bank Rakyat Indonesia is always evaluated every week and used as basic information for the following week. The data processing is carried out by each office, as well as units, where the data will later be collected through a system based on regional offices, where each regional office will then provide direction or policy, as well as targets for branch offices. This information will later become comparative data and later from the results of this data an analysis can be carried out on what policies will be carried out and taken by the leadership.

Characteristics of integrated management accounting information systems

At PT. Bank Rakyat Indonesia Manado Branch Office shows that the company has implemented the characteristics of an integration management accounting information system that has a relationship and can influence one part of the other at the same time, can determine company planning and the company's future work targets. Furthermore, this integrated information can be collected and accessed through the BRI portal system in the form of reports that can be accessed and viewed by all BRI bank departments or offices spread throughout Indonesia, but within certain information limits.

Characteristics of management accounting information systems in supporting financial performance

Accounting information systems are very important for PT. Bank Rakyat Indonesia, especially in its daily operational activities. Everything that is done in a company is based on financial reports or previous financial information which is used as a benchmark for today or for planning future trends. PT Bank Rakyat Indonesia Manado Branch Office usually utilizes the predictive analysis capabilities of the accounting information system carried out by the regional office. BRI has something called forecash, namely the performance at the end of the month or end of the year can be immediately known and a prognosis can be made for analysis. By carrying out a company prognosis for the following year, how and how much will the company's business pattern through business planning in the following year increase. In this way, BRI can describe the condition of its company as long as there are no force magers, for example the Covid-19 pandemic which is beyond the predictions of different companies and their actions. If a force mager such as an unexpected disaster does not occur, BRI has predicted it, but not on a large scale. In this research, assessing the company's financial performance was carried out by analyzing liquidity, solvency and profitability ratios, namely:

Table 1. Calculation of Financial Performance Ratios PT. Bank Rakyat Indonesia (Persero) Tbk

No	Ratio Type	Quarterly I	Quarterly II	Quarterly III	Bank Indonesia Criteria Provisions	Information
Liquidity Ratio						
1.	<i>Quick Ratio</i>	10,4 %	12,0 %	10,6 %	10%-<15%	Good
2.	<i>Cash Ratio</i>	36,1 %	47,2 %	41,3 %	> 4,05%	Good
3.	LDR	85,26%	87,83%	88,34%	50% -75%	Pretty good
Solvency Ratio						
4.	CAR	23,01%	24,65%	25,23%	> 8%	Good
5.	DER	540,88 %	504,76%	494,47%		
Profitability Ratio						
5.	ROE	21,80%	19,71%	18,83%	>17,5%	Good
6.	ROA	3,40%	3,26%	3,17%	> 1,25%	Very good
7.	NPM	29,58%	27,30%	26,57%	> 5%	Good
8.	BOPO	60,70%	64,21%	64,77%	< 94%	Good

Source: Data Olahan (2023)

Based on the liquidity ratio in the table above, namely the results of PT's quick ratio calculation. Bank Rakyat Indonesia from the three quarterly time periods, shows that PT. Bank Rakyat Indonesia is able to pay its short-term debt well. Results of PT. cash ratio calculations. Bank Rakyat Indonesia in the three quarterly time periods shows that PT. Bank Rakyat Indonesia is able to pay off all its short-term debt well. The results of LDR calculations from the three quarterly time periods show that PT. Bank Rakyat Indonesia issued more loans than the total funds received by the bank from customers. Thus the LDR ratio at PT. Bank Rakyat Indonesia can be said to be quite good.

The results of the solvency ratio calculation, namely the CAR (Capital Adequacy Ratio) calculation results for the three quarterly time periods show that the level of capital adequacy at PT. Bank Rakyat Indonesia can be said to be good. The results of DER (Debt to Equity Ratio) calculations in the three quarterly time periods show that this increase and decrease was caused by total equity and total debt experiencing an increase or decrease. However, this increase and decrease can still be said to be good because a high DER at a bank shows how large the amount of third party deposits (DPK) or bank customers are who save money at that bank.

The results of calculating the profitability ratio, namely: ROE (Return On Equity) in the three time periods show that PT. Bank Rakyat Indonesia can generate net profits from the capital it owns. This decline occurred because bank equity increased sharply even though profits rose, and the bank was still unable to make relatively large profits. However, even though it experienced a decline, it was still declared healthy because it had exceeded the standard value for the bank's health level. ROA (Return On Assets) in the three quarterly time periods shows that financial performance from the quarter I-III period experienced a decline due to the value of profits decreasing and total assets increasing. Even though it experienced a decline, it was still declared healthy because it was above the standard value for the bank's health level. Thus PT. Bank Rakyat Indonesia is stated to be very efficient in utilizing its assets, especially in the company's operational activities to earn profits. NPM (Net Profit Margin) in the three quarterly time periods shows that the decline can be seen from the decrease in the value of net income and net profit. Based on the soundness of the net profit margin, PT. Bank Rakyat Indonesia can be said to be healthy because it is above the standard value. BOPO (Operating costs to operational income) in the three quarterly time periods shows that the increase in percentage is due to an increase in operational costs and operational income has decreased. PT. Bank Rakyat Indonesia can be said to be healthy because it is above the standard value for bank health and has a very good level of efficiency.

DISCUSSION

Characteristics of broadscope management accounting information systems

At PT. Bank Rakyat Indonesia has implemented a broad scope management accounting information system. Information that has broad scope characteristics is included in the company's vision and mission which is valid until 2025. The broad scope of the accounting information system provides

information related to the external environment and is non-economic in nature which will also provide forecast information about opportunities for future events. Especially in facing current competition, Bank Rakyat Indonesia Manado Branch Office needs to have information related to the external environment, such as Gross National Product seen from the economic power of the community, as well as information related to economic conditions, market share of an industry, Bank Rakyat Indonesia obtains this information through website or official site (OJK, and Bank Indonesia), while non-economic information such as technological developments, and the world development situation through news, and information about demographic factors, and consumer tastes, this information is obtained through surveys. At the head office of PT. Bank Rakyat Indonesia has a special section called data analyst which functions to see existing trends, especially in facing existing competition. Bank Rakyat Indonesia continues to improve existing products to make them even better, especially in existing savings and loan products. compare and see what products competitors don't have, so that this can later become an advantage for the company. With the development of these products, which are supported by good information, economic and non-economic, as well as technological advances, the financial performance of PT. Bank Rakyat Indonesia can continue to improve and become even better because the company has planned for the future so that it can compete in current conditions. In line with research conducted by Adrianti (2020), and Manossoh, Alexander, and Kalalo (2022), a broad scope management accounting information system, which includes economic and non-economic aspects, is very helpful in achieving targets, company planning, especially in improving performance. Broad scope information is very helpful in developing existing products, especially in increasing revenue and improving the company's financial performance for the better.

Characteristics of timeliness management accounting information systems

At PT Bank Rakyat Indonesia the Manado Branch Office has used one of the characteristics of an information system, namely timeliness. In producing and processing financial report data of PT. Bank Rakyat Indonesia uses a BRIsim application system. BRIsim contains company-wide data which is always updated automatically from the head office every day or H+1 after noon. In some parts, for example loans, usually the data can only be accessed after 2 days. Viewed in terms of reporting frequency and reporting speed, this indicates that PT. Bank Rakyat Indonesia has used and utilized the existing application system well. In line with research conducted by Manossoh, Alexander, and Kalalo (2022), and Adrianti (2020), the availability of information quickly and accurately can provide quick responses to decisions taken. The existence of the BRIsim system can help companies, especially managers, receive quality and up-to-date information. The faster the information and the more quality information received, the faster the manager will respond to existing events to make the best decisions. This can help control the company in achieving its profits or can quickly find out the condition of the company and its actions. Thus, the characteristics of the management

accounting information system in supporting the achievement of financial performance at PT. Bank Rakyat Indonesia Manado Branch Office can be said to have been run well. However, the system used sometimes experiences network obstacles and disruptions because the system used is still being developed so it is somewhat difficult to access.

Characteristics of aggregation management accounting information systems

Management accounting information system, which has aggregation characteristics used at PT. Bank Rakyat Indonesia Manado Branch Office can be said to have been implemented and running well. It can be seen from that the information used is always available daily, weekly, monthly and can always be accessed, even the existing system can produce monthly or even annual recaps so that later this information can make it easier for managers to compare previous data which is then analyzed by the staff. branch managers and leaders. The results of this analysis will later become the basis for decision making depending on where the company is located and the existing conditions. This is also in line with research conducted by Syaharman (2020) and Adrianti (2020), the system used can help obtain the necessary information quickly and easily carry out analysis, especially in assisting the decision-making process carried out by the directors. Information is evaluated every week, including information regarding cash flow, increase in profit, costs and income, which is always looked at and reviewed every week and this information becomes the basis for the following week. All information related to financial reports must be processed in such a way that it can be used as a basis for seeing what deficiencies exist, which parts need to be made more efficient, as well as corrective steps to achieve better performance.

Characteristics of integrated management accounting information systems

Management accounting information system that has integration characteristics at PT. Bank Rakyat Indonesia has shown that it has been implemented well. Management accounting information owned by PT. Bank Rakyat Indonesia has shown that it has a relationship or connection that can influence one part with another, especially this information can determine the company's future work plans and targets which are carried out every year, and this information can be taken into consideration by company leaders in making decisions. This information can be seen on BRIsim which is the center for BRI bank data which is always up to date. When operational hours finish, all activities that occur at that time will automatically be updated the next day to the head office and regional offices. This data will later describe the conditions at the branch. This information can be a warning for managers and leaders in controlling the risks that occur or taking other alternative actions in order to achieve good financial performance for all departments. Especially in the funding and lending section. Funding is responsible for collecting and lending is responsible for distributing. The banking sector is said to be healthy if the funds disbursed are purely from the funds collected, but if the funds collected are less than the funds disbursed, then all parts will be disrupted and have an impact. Therefore, every part has a share in it. Of course, the target always

increases every year, the target itself is based on data. This information can be accessed and viewed by all BRI sections or offices spread throughout Indonesia. However, this information can be accessed within certain limits. In line with research by Alsyifa and Lestari (2023), and Manossoh, Alexander, and Kalalo (2022), namely the integrated management accounting information system used has been integrated with each other which can make it easier for users to access company data, as well as the impact of decisions taken. This is only known by management. Managers really need integrated information when making important decisions that will influence and impact other parts or units, especially the company's financial performance, especially banks. This can be seen from the fact that the company has and uses a supporting system in the form of BRIsim which can make it easier for company managers to access company data, especially in achieving company targets, there needs to be collaboration between one part and another.

Characteristics of management accounting information systems in supporting financial performance

Financial performance is a reflection of the company's financial condition in a certain period which is related to aspects of raising funds and distributing funds, which is measured by indicators of capital adequacy, liquidity and profitability. Management accounting information systems can create financial reports that are useful for managers which can be measured and seen from financial ratios, especially in assessing the company's financial condition in the past and future, especially in planning and making decisions. PT Bank Rakyat Indonesia has used management accounting information which has a wide scope which can support better financial performance, with an accounting information system which has a wide scope which can provide information to managers regarding the company's liquidity conditions in terms of the assets and liabilities it owns.

Having information that includes various sources can help companies anticipate changes in market conditions that can affect liquidity, such as changes in customer spending patterns or regional economic conditions. It can be seen based on the liquidity ratio owned by PT. Bank Rakyat Indonesia can be said to be good. Information that has broad scope characteristics can also help PT. Bank Rakyat Indonesia in assessing and managing credit risk more effectively, which can also affect the solvency ratio through operational risk. So that PT. Bank Rakyat Indonesia can manage and minimize the impact of operational risk on the solvency ratio, especially in assessing and managing credit risk more effectively, helping make investment decisions that can affect capital structure, and can help PT. Bank Rakyat Indonesia monitors asset quality and prepares provisions for losses accurately. This information can also help companies before launching a new business, especially in understanding the direct impact on the company's capital and solvency. This can be seen from the calculation results of the solvency ratio, namely CAR and DER owned by PT. Bank Rakyat Indonesia can be said to be good. Wide-ranging management accounting information can provide a comprehensive view and evaluate the net profits of various products and services offered, as well as help determine

strategies for maximizing the Return on Assets (ROA) ratio. With this information PT. Bank Rakyat Indonesia can identify areas where operational efficiency can be improved, which has a positive impact on the Return on Equity (ROE) ratio by reducing operational costs. In addition, broad scope can track industry trends, understand customer needs, and identify new opportunities for product innovation that can affect profitability. This can be seen from the results of calculating PT's ROE, ROA, NPM and BOPO ratios. Bank Rakyat Indonesia which can be said to be good.

PT. Bank Rakyat Indonesia has used information that is characterized by timeliness. The company's overall data is always updated automatically from the head office every day or H+1. Liquidity ratios, such as the quick ratio, reflect the bank's ability to meet short-term obligations. Monitoring liquidity conditions requires information to be presented in a timely manner, especially if PT. Bank Rakyat Indonesia has noticed a sharp decline in liquidity ratios for some time, information provided quickly will enable management to identify the cause and take corrective action. Solvency ratios, such as CAR, reflect the adequacy of bank capital to cover certain risks. If there are changes in capital requirements by regulators, timely information provided will enable companies to assess the impact on solvency ratios and take necessary actions to comply with regulations. Information that is updated in real time can help calculate liquidity ratios accurately and quickly, thereby assisting management in making quick decisions regarding bank liquidity. The latest data can help calculate solvency ratios accurately and provide a timely picture of a company's financial position. Up-to-date financial information can support the calculation of profitability ratios by providing an overview of current performance.

PT. Bank Rakyat Indonesia has used information that has aggregation characteristics. Appropriate data aggregation can influence the calculation of liquidity ratios that provide a picture that focuses on the liquidity of certain assets, such as cash and cash equivalents. Solvency ratios can also provide in-depth insight into the debt burden in various bank business segments. In addition, aggregation can influence the calculation of profitability ratios by providing a better understanding of profitability at the business unit or banking product level.

PT. Bank Rakyat Indonesia has used information that has integration characteristics. The integration of financial and operational data can influence liquidity ratios by providing a comprehensive picture of the availability of financial resources, combining data from current accounts, savings and available credit, banks can monitor liquidity more accurately and respond to changing market conditions. By integrating information regarding solvency ratios, which combine capital, credit risk and asset data to assess the extent to which banks can cover risks that may arise. Financial and non-financial data can influence the calculation of solvency ratios by providing insight into the company's capital structure and liabilities, as well as to assess the extent to which the bank can cover risks that may arise. In addition, data integration can influence the calculation of profitability ratios by providing an integrated picture of the factors that influence income and costs. This is also in line with

research conducted by Wulandara and Yana (2020) that management accounting information systems can support financial performance, if the information received is not timely and inaccurate, it will influence the decisions to be taken and result in inappropriate income received. with expectations, as well as affecting the company's financial performance to become less healthy.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research and discussion that have been presented, it can be concluded that the characteristics of management accounting information systems, namely: breadth, timeliness, aggregation, and integration at PT. Bank Rakyat Indonesia has implemented it well and can support better financial performance through existing financial ratios.

ADVANCE RESEARCH

This research discusses the characteristics of management accounting information systems at PT. Bank Rakyat Indonesia Manado Branch Office can contribute to achieving financial performance. It is hoped that further research can add criteria for the characteristics of management accounting information systems that are appropriate to the research object, as well as examine more sources or references related to the characteristics of management accounting information systems so that the research results are better and more in-depth.

ACKNOWLEDGMENT

The author would like to thank all parties who have provided assistance during the lectures up to the writing of this journal.

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