

The Effect of Management Accounting System and Internal Control on Bank Financial Performance with Banking Regulation as a Moderating Variable: Study on Bank Syariah Indonesia (BSI) East Java

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ABSTRACT

This study aims to determine the impact of financial management and internal control on financial performance in banks with bank audit as a variable change: a case study on Bank Islam (BSI) in East Java, Indonesia. This study is a quantitative study and is a descriptive research type. In this study, purposive sampling with multiple sampling was used to obtain a sample size of 40 respondents from 130 BSI branches in East Java. The results of this study confirm the importance of the integration of corporate governance, internal control and financial management in creating a better financial system. Supportive regulations provide a suitable environment for the effective implementation of governance and internal control, while effective governance and management capabilities ensure the effective implementation of these two differences.

INTRODUCTION

Islamic banks or banks operating on a shared profit basis are not new in Indonesia. The first Islamic bank in Indonesia was Bank Muamalat Indonesia, which was established in 1991, before the new banking law No. 7 of 1992 (Bangsawan, 2017). Law No. 7 of 1992 stipulated that banks could operate on the basis of fund distribution, not interest. Later, Law No. 7 of 1992 was amended by Law No. 1992/1. Law No. 10 of 1998 states that banks can be established according to Islamic law, and conventional banks can open an Islamic window by establishing Islamic trading companies. Since then, Indonesia has been using two banking systems: Conventional banking and Islamic banking system. Historical data shows that the Islamic banking sector has developed rapidly after Law No. 10 in 1998, and its assets have grown by more than 74% annually between 1998 and 2001. Bank Indonesia Prime Minister Perry Warjiyo said that Bank Indonesia is the institution that continues to support the Islamic banking sector. Transformation of Islamic economics and finance as a new direction for economic growth (EKSYAR). (Rachman, Mandiri, Astuti, & Arkoyah, 2022) Depositors in Islamic banks do not receive interest on their savings, but receive a share of income from the funds they deposit in the bank. Similarly, in a financial instrument based on income sharing (known as a loan in banking) the bank does not receive interest income but shares the income. To ensure the continuity of the company's activities as a reliable company and intermediary institution while protecting the interests of shareholders. Audit methods are in two forms: indirect audit (off-site audit) and direct audit (on-site inspection). Bank Indonesia requires all banks to provide information, documents and explanations in accordance with the procedures set by Bank Indonesia. These reports include weekly, monthly and annual reports. The obligation to provide information on banking transactions is necessary to monitor the status of financial institutions.

In accordance with the Financial Services Authority (OJK) Regulation No. 21 dated 2011, the Financial Services Authority (OJK) has been granted authority (sia authority) to carry out regulatory functions in the banking sector including indirect maintenance and direct maintenance. Indirect monitoring (external monitoring) is carried out through monitoring tools such as regular reports, audit reports and other documents submitted by banks. Direct bank supervision (on-site supervision) includes general and special examinations carried out in order to understand the bank's financial condition, monitor the bank's compliance with policies and detect any negative practices that pose a risk more Trading company (Financial Services Authority (OJK), 2022).

LITERATURE REVIEW

Contingency Theory

The situational factor expresses that the performance of the company is determined by adapting or adjusting its characteristics according to the situational factors affecting the company's situation (Donalson 2001 in Ghozali; 79: 2020). Contingency is a variable that reflects the effect of organizational characteristics on performance. External and internal characteristics of the company, such as the environment, are among the factors (Geiger, Ritchie & Marlin 2006, Hambrick, 1983, Hoque 2004 in Ghozali; 80: 2020). Contingency theory is used to explain the effects of financial management and internal control on financial performance in banks. Studies of leaders at all levels in the department's area of responsibility. Performance evaluations for managers are based on data and information including accounting records. The results of Entar Sutisman's (2019) research show that the multifaceted nature of the management control variable is wide, that is, it can respond quickly to the information that emerges and provide information for planning, so that good management can be achieved. Based on the results of the above research, it is found that corporate governance plays an important role in improving the financial performance of Islamic banks, so the first assumption is that you feedback as follows:

H1 : Management Accounting System has a positive effect on Islamic Bank Performance moderated by Banking Regulations.

Legitimacy Theory

The legal system is based on the idea that there is a "social contract" between the organization in question and the communities in which it operates. The social contract is not an easy concept to define, but the concept is used to represent the many and clear expectations that people have about how organizations should operate. Profit maximization has always been considered the best measure of business performance. In this concept, economic benefits are seen as a general measure of the legitimacy of organizations (Ramanathan, 1976 in Ghozali; 141: 2020). Legal theory is used to explain the role of law in regulating various banking activities and to facilitate the relationship between governance and regulation. Internal control of Islamic bank finances this is sufficient to maintain a company's organization in good shape in all aspects, including its financial performance, and this is no exception in the banking world. No in many forms and shapes as the volume of banking business, including Islamic banking, continues to increase, the risks required for banks to manage the organization reliably will also continue to increase. Napitupulu's (2023) findings show that effective management requires management information supported by internal control and management capabilities. Fitriani and Susanto (2017), Napitupulu (2023) state that achieving a good information system that serves the purpose of the company requires having internal management and employee management capabilities. In Ghasemi (2018), Bauwens and Abernethy (2000) said that the role of business management is to provide useful information, help manage decisions, and persuade users to change organizations. The research conducted by Ghasemi (2018) shows that in order to improve the performance of financial institutions, corporate governance should be adopted in a way that intervenes in

organizations and policies aimed at improving the financial performance of the company. Based on some of the above studies, we believe that internal control plays an important role in the financial performance of companies. In order to strengthen the relationship and impact of internal control on the financial activities of banks, regulatory support is needed in the field of banking law, especially outside of Islamic banking legislation. Therefore, the following hypotheses can be put forward by referring to the above studies:

H2 : Internal Control has a positive effect on the Financial Performance of Islamic Banks moderated by Banking Regulation.

Agency Theory

From the manager's perspective stable performance (e.g. maximum sales or profit) is desired, and management theory argues that these have positive performance effects. The positive performance effect occurs because the manager and the supervisor work towards the same goal. Behavior management varies according to psychology and situation. Psychological factors such as motivation, high praise, and self-selection power for behavior (Davis et al., 1997 in Ghazali; 90:2020). Intrinsic motivation is located within the individual and provides self-satisfaction this is a psychological characteristic of management theory, as the manager is motivated by high non-material rewards. In Islamic banks management theory is used to explain the relationship between owners and employees to achieve the same goals. They can function effectively in a variety of situations they use and apply control strategies based on their environment (Otley 1980, Chenhall and Moris 1986, Mia 1993, Abernethy and Guthrie 1994, Nimtrakoon and Tayles 2015, Ghasemi, 2019). Rasid et.al (2011) in Ghasemi (2019) Islamic financial institutions use various business management practices compared to conventional financial institutions. Hussein (2005), Rasid et al (2014) stated that financial institutions use financial management processes to manage risks in a constantly changing environment and achieve long-term corporate success. Fitriati and Susanto (2017) and Susanto (2009), in Ghasemi (2019) requires internal control to ensure that financial reporting (such as financial statements and management information) is accurate and reliable Financial operates as required to ensure that the risk of deviation is eliminated the target is avoided. Harun et. al., (2012) Internal control consists of policies and procedures designed to provide adequate control over whether a company achieves its goals and objectives. From some research findings, it has been revealed that governance and internal control are important processes that need to be well developed in business organizations because they are effective in achieving company goals, including improving the financial performance of the company. Based on some research findings, the author has made a third suggestion:

H3 : Management Accounting System and Internal Control have a positive effect on the Financial Performance of Islamic Banks moderated by Banking Regulations.

The framework developed by the authors deviates from the assumption that corporate governance and internal control have a positive impact on the financial performance of Islamic banks managed by the bank. The management accounting system is one of the subsystems that business organizations, including banking organizations, should consider and use effectively. The predictive system is a layer of internal control if the operational definition of the concept of internal control is to be made, internal control is the set of rules used to control, monitor and evaluate the effectiveness of the performance of participating organizations in business activities (especially financial activities). From this working definition can understand the basic concepts of internal control; namely, internal control is a necessity that modern organizations must have and use, and internal control can provide support to the business in terms of internal control and will create a unity between the two.

The next step is the need for regulations in companies. The law is an important thing that can be followed with the mind and also provides guidance for the management of the organization so that all activities, actions and operations, especially these activities and laws should be directed accordingly. General provisions and special provisions in banking included in the Islamic Banking Law No. 7 of 1992 (amended by Law No. 10 of 1998 and Islamic Banking Law No. 21 of 2008). The existence of rules and regulations can play a role in controlling or linking two important aspects of a company organization, namely organizational governance, internal control and financial performance of the company.

Based on the above explanations, the researchers put forward the following hypotheses:

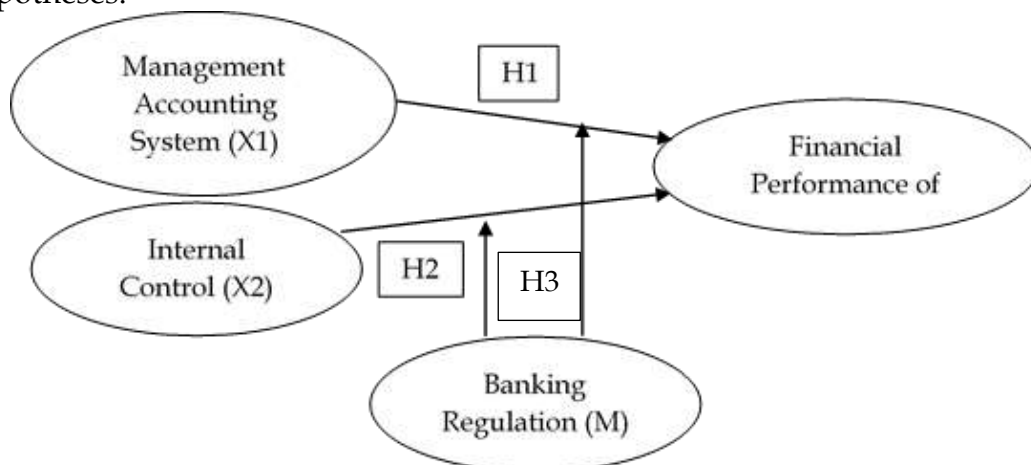


Figure 1. Thinking Framework

METHODOLOGY

This research model accepts a large number of studies. Quantitative research is a scientific study that investigates the cause-effect relationship of factors and the relationships between them. The purpose of quantitative research is to produce changes according to the needs of the authors. Quantitative research methods serve as quantitative interpretation. Descriptive multivariate research is a type of research that aims to explain the relationships between variables related to the researcher's hypothesis (Sugiyono, 2020).

RESEARCH RESULT

Bank Islam Indonesia (BSI) is an Islamic bank located on the island of Java in the province of East Java. BSI East Java has 130 branches in East Java. BSI East Java Bank's activities include savings management and Sharia-compliant lending. The participants were selected using a purposive sampling technique using some criteria. The characteristics of the participants in this study were categorized according to age, gender, last level of education, and the position of the BSI manager (Participant Characteristics Table).

Table 1. Respondent Characteristics

Parameters		Total
Gender	Male	21
	Female	19
Age	≤ 30 years	1
	31-50 years	37
	> 50 years	3
Education	Diploma	1
	S1	30
	S2	9

The information provided includes demographic information such as gender, age and education level of the participants. When looking at the gender parameter, there were 21 male and 19 female participants. In terms of age, there was 1 person under the age of 30, 37 people between the ages of 31-50 and 3 people over the age of 50. In terms of education, it was seen that 1 participant had a bachelor's degree, 30 participants had S1 and 9 participants had S2 education. This information provides details about the profile of the participants in a survey or a survey based on the population as a whole. According to the regression test result, the significance value of the control variable in regression test 1 was found as 0.006 (<0.05). In addition, the second analysis shows that the interaction between change management and bank audit is significant at the level of 0.015 (<0.05) thus the Audit in banking changes may reflect the effects of regulatory changes on the financial performance of Islamic banks. Therefore, hypothesis (H1) was accepted. According to the regression test result, the significance value of the control variable in regression test 1 was found as 0.009 (<0.05). This change will affect the financial performance of Islamic banks. Also, the second analysis shows that the significant interaction between internal control and bank audit is

0.039 (<0.05), thus changes in corporate audit can control the impact of internal controls on the financial performance of a company. Therefore, hypothesis (H2) is accepted. According to the regression analysis, the R square value is 0.812, which shows that the combination of governance and internal control contributes to the financial performance of banks by 81.2%. When there are changes such as financial management, Islamic. Therefore, hypothesis (H3) is accepted.

DISCUSSION

The Effect of Management Accounting System on Financial Performance of Islamic Banks Moderated by Banking Regulation

In this study, business management systems are understood as strategic tools to support management decision-making processes, improve performance and achieve organizational goals. In the context of Islamic banking, accounting systems play an important role in promoting financial stability and profitability as well as ensuring that operations are conducted in accordance with Sharia principles. Corporate governance includes regulations governing financial stability Sharia compliance and risk management. These regulations have influenced the implementation of financial management practices and strengthened their impact on financial performance measured by indicators such as profitability, cost efficiency and financial stability. The role of auditing in strengthening the relationship between management processes and organizational performance. Bineka et al. (2024) found that auditing improves internal control in the banking sector. In the context of Islamic banking, a study by Rumere and Tewu (2023) shows that Shariah-compliant regulations will increase transparency and accountability, which will lead to better financial performance. These results also support the study by Nainggolan et al. (2024) confirmed that good corporate governance practices improve corporate performance by better managing information for effective decision making. The system acts as a tool to provide information for sound decision making especially in a complex business environment and should be in accordance with Shariah principles. Mawaddah et al. Accurate and up-to-date information from the system will enable more effective management and better cost control, thus increasing the profitability of Islamic banks. In this context, Amelya (2024) states that the integration of technology in the information collection process provides added value to fast and accurate data, thus supporting decision-making processes in the digital age.

This positive outcome will lead to greater benefits when addressed with financial management. The regulations issued by the Financial Services Authority (OJK) and the National Sharia Council not only ensure compliance with Sharia principles but also strengthen the implementation of governance practices. Darmawan (2024) confirmed that good corporate governance, as part of financial supervision, has a positive impact on the financial performance of Islamic banks as it ensures accountability and transparency in banking operations. In addition, regulations promote stability in the Islamic financial sector through better risk management. A study by Siregar and Suryani (2022) found that these regulations have a positive impact not only on banks but also

on their contribution to the SME sector, which is one of the main objectives of the Islamic economy.

Regulations play an important role in strengthening the relationship between economic governance and financial performance, as well as coordination. Africa (2023) argues that Sharia oversight committees, as part of the regulatory framework, play an important role in ensuring sound risk management, such as reducing the impact of financial defaults on financial transactions. Under sound governance, Islamic banks can use financial management techniques to improve operational efficiency, maintain customer confidence, and better manage risk. Integration of financial management and banking supervision is essential for Islamic banks to create a profitable and competitive financial system.

The Effect of Internal Control on the Financial Performance of Islamic Banks Moderated by Banking Regulations

Bank supervision plays a role in the relationship between internal control and financial performance of Islamic banks. Management aims to guide the activities of financial institutions under strict financial control while ensuring stability. Research shows that strict supervision can improve the quality of internal control over financial transactions (Hidayati and Dianawati, 2017). Mardani (2023) shows that the implementation of good internal controls supported by clear regulations can improve the quality of financial reporting. Good financial reporting is an important element of sound financial performance and transparency, increasing public confidence in Islamic banks. In this context, Sharia-compliant regulations not only play a supervisory role but also play an important role in the implementation of internal controls performance factor. In the context of Islamic banks, it is important for employees to be trained on internal controls and related regulations to ensure that they can effectively perform their duties and comply with the rules (Maharani, 2022). Qualified and skilled employees can better manage internal control processes, leading to efficient and effective operations the importance of the environment. It is clear that supportive policies are important in ensuring the effectiveness of internal controls. Islamic banks need to improve the capabilities of their human resources through continuous training and supervision. With strong internal controls, good governance support and a skilled workforce, Islamic banks can achieve better financial performance and maintain public confidence High in Islamic finance.

Effect of Management Accounting System and Internal Control on Financial Performance of Islamic Banks Moderated by Banking Regulation

Banking supervision plays an important role in improving the relationship between governance, internal control and financial performance of Islamic banks. The regulator is responsible for ensuring that financial practices and procedures comply with business standards and Shariah principles. A study by Badewin and Nurdin (2021) has shown that classification and SAM have a positive impact on performance management and can be improved by supporting policies. In the context of Islamic banking, strict regulations provide clear guidelines for the implementation of financial controls and internal controls, and as a result,

facilitate healthy financial performance. The importance of integration between banks and financial management to create superior financial performance. While supportive policies provide a conducive environment for effective governance and internal control, capacity building and good governance ensure that effective results are secured between these two shifts. Therefore, Islamic banks should ensure that their business management and internal controls are implemented well, with the support of relevant regulations and in accordance with Shariah principles. This will increase the competitiveness of Islamic banks in the global market, while improving efficiency, profitability and financial stability money is important. Supportive regulations provide a suitable environment for the effective implementation of governance and internal control, while effective governance and management capabilities ensure the effective implementation of these two differences. Therefore, Islamic banks should ensure that their business management and internal controls are implemented well, with the support of relevant regulations and in accordance with Shariah principles. This will increase the competitiveness of Islamic banks in the global market, while improving efficiency, profitability and financial stabil.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of data analysis a conceptual analysis and discussion was conducted by the management of change management and internal control functions with auditing as a transformational change in banking, in order to determine and improve the performance on Banks Islamic Indonesia (BSI) East Java The results of this study show that regulatory controls are likely to affect the financial performance of banks. It is seen that the results of the participants' responses to the potential, time, content and integration indicators are consistent across all 40 participants. This supports the management of the company to examine the financial performance of the company this situation also affected the banking system in East Java Internal control variables affect the financial performance of banks. This is also evident from the responses of some participants who accept and support cultural values such as environmental stewardship and management, risk identification and measurement, data and communication, performance monitoring and error correction. This is due to the importance of internal control in company activities. Changes in banking supervision are related to strengthening or weakening financial management and internal control. Since BSI management, as a banking regulator, bases its decisions on consumer protection and uses financial information and external audits as a basis for developing business plans for financial management and internal control of financial institutions.

ADVANCED RESEARCH

The selected sample consists of managers of BSI banks in East Java. Therefore, it is hoped that future studies will focus on the sample size or only the participants such as employees in other Islamic banks or employees who have understanding of management control, internal control, bank performance and banking audit.

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