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STUDY ON THE USE OF MANAGEMENT ACCOUNTING INFORMATION SYSTEM IN PLANNING AND DECISION MAKING (PT. ASKRINDO CABANG JAMBI)

Sulthoni Fiqri[1], Yuliusman[2], Nela Safelia[3]
[1,2,3] Accounting Study Program, Faculty of Economics and Business, Universitas Jambi, Jambi, Indonesia
Corresponding author email: sulthoni17@gmail.com

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Abstract

This research aims to examine the management accounting information system and analyze its use in decision-making at PT. Askrindo Jambi Branch. The research method employs a qualitative approach, using data collection methods such as interviews, observations, and documentation. The research results show that PT. Askrindo Jambi Branch already has an information system called ACS (Askrindo Core System). The ACS system is utilized in the management accounting information system for planning and decision-making at PT. The Askrindo Jambi branch is interconnected across technical fields at the branch level (Jambi) and then evaluated by directors at the central level. This study makes both theoretical and practical contributions. Theoretically, it improves how MAIS successfully aligns central decision-making with branch-level operations in a service-oriented financial institution. Practically speaking, the study identifies gaps in PT Askrindo Jambi's information flow and shows how MAIS can be improved to increase responsiveness, accelerate decision-making, and align operations—providing advice for comparable businesses undergoing digital transformation.

Keywords: management accounting, information systems, planning, decision making.

INTRODUCTION

In a highly competitive business landscape, management accounting information systems (MAIS) play a crucial role by delivering accurate, timely information to the right decision-makers (Dunmade, 2021; Diamendia & Setyowati, 2021; Soesetio et al., 2024). As communication quality improves and data volume grows, organizations must harness both financial and non-financial information to enhance planning, control, and operational efficiency (Setiawan et al., 2020; Soesetio et al., 2024; Hakim, 2022). Integrated systems facilitate coordination across business functions and

support organizational adaptability under environmental uncertainty (Setiawan et al., 2020; Diamendia & Setyowati, 2021). An important role of management accounting information systems is to provide information to the right people in the right way and at the right time. A management accounting information system is a device of people and capital resources in an organization that is responsible for producing and disseminating information that is considered relevant in decision making (Dunmade, 2021; Diamendia & Setyowati, 2021; Soesetio et al., 2024).

With the improvement in the quality of communication and the greater role of information for corporate organizations amidst conditions full of competition like today, there is increasingly more management accounting information and non-management accounting information that must be understood and applied, so that it can play a role in understanding the state of the surrounding environment and identifying relevant activities. All information produced must also support increased productivity, efficiency and control which are important in facing competition. Meanwhile, integrated information plays a coordinating role in controlling diverse decision making (Setiawan et al., 2020; Soesetio et al., 2024 ; Hakim, 2022). For companies, the main source of uncertainty comes from the external environment, which includes competitors, consumers, suppliers, regulators and required technology. In conditions of high external environmental uncertainty, information is a very useful commodity in the process of planning and monitoring activities in an organization where all of this is the task of managers related to decision making (Setiawan et al., 2020); Diamendia & Setyowati, 2021).

According to Romney and Steinbart and Turner et al. (2017), MAIS is an integrated framework created to support internal decision-making using both financial and operational data. This includes budgeting, performance evaluation, cost control, and asset management. According to Turner et al. (2017), this system serves as a strategic tool to improve control mechanisms, direct resource allocation, and lessen uncertainty. According to management control systems theory, formal, information-based procedures, such as MAIS, support planning and monitoring and influence resource behaviour, which aids in the implementation of organizational strategies (Anthony & Young, 2007; Simons, 1995).

PT. Askrindo has been recognized as having good service quality, however, in its activities it still has weaknesses where PT. Askrindo is sometimes late in receiving information regarding customer service needs, thereby affecting company performance. This certainly needs to be anticipated by PT. Askrindo if there is a delay in information received from a third party, resulting in delays in decision making. In reality PT. Askrindo needs a management accounting information system that is transparent, accurate, tough and continuous in facing the 4.0 century (Savitri et al., 2022; Ismanto & Pebruary, 2023; Arsjah, 2024). This phenomenon is based on delays and lack of

understanding of information from third parties, because it will greatly affect the company's performance so they make plans based on work plans in previous years. Therefore, researchers are interested in highlighting this matter in a study with the title "Analysis of the Use of Management Accounting Information Systems in Planning and Decision Making at PT. Askrindo Jambi Branch".

Both theoretical and practical contributions are provided by this study. In theory, it improves knowledge of the function and efficacy of MAIS in coordinating branch-level activities with corporate decision-making in a service-oriented financial company. Additionally, it expands the body of research on integrated accounting systems in developing economies. The study provides useful insights for similar branches or institutions navigating digital transformation by practically identifying information flow gaps at PT Askrindo Jambi and highlighting how MAIS can be optimized to improve system responsiveness, decision speed, and organizational alignment.

RESEARCH METHODS

Research Design

Judging from the type of data, the research approach used in this research is a qualitative approach, namely research that aims to understand the phenomena experienced by research subjects holistically and by means of descriptions in the form of words and language, in a special natural context and by utilizing various scientific methods, (Syifa & Nusantari, 2021; Yusmita et al., 2022)

Research Target

Primary data is research data obtained from the first source, either from measurements or direct observation (Ridwan et al., 2019 ; Abbas et al., 2022). The data source in this research uses primary data with data collection instruments using questionnaires answered by respondents, namely all heads of fields at all levels at PT. Askrindo Jambi branch. In qualitative research, the term population is not known, let alone sample. population or sample in a qualitative approach is more accurately called a data source in a particular social situation (Sardiyo & Martini, 2021; Anjelina & Mulawarman, 2024).

Instruments, and Data Collection Techniques

The fundamental methods relied on by qualitative researchers for gathering information are, participation in the setting, direct observation, in-depth interviewing, document review". The techniques used by researchers in this research are interviews, observation and documentation.

Data analysis technique

In accordance with the research method, the data analysis technique used by researchers in this research uses qualitative data analysis. Qualitative data analysis is an analysis of data obtained based on research reasoning abilities in connecting facts and information data. So, qualitative data analysis techniques are carried out by organizing data, describing it into units, synthesizing it,

arranging it into patterns, choosing what is important and what will be studied and drawing up conclusions that can be shared with others (Rusmana et al., 2023). The data analysis used by researchers includes: (a) Data Reduction, (b) Drawing Conclusions.

RESULTS AND DISCUSSION

Use of the Management Accounting Information System (SIAM) at PT. Askrindo Jambi Branch

To find out the use of the management accounting information system (SIAM) at PT. Askrindo Jambi Branch, the first interview was conducted with the informant Mrs. Siti Fadilah, Head of Advertising to find out the organizational structure of PT. Askrindo Jambi Branch and the business it runs where the results of the interview were obtained as follows: The aims and objectives of this company are to carry out business in the field of guarantee services: Credit for People's Businesses (KUR) for financing working capital and/or investment, as well as multi-purpose credit insurance by providing credit liability for individuals/micro/small/retail entrepreneurs, as well as providing Trade Credit Insurance (AKP), for manufacturers/industries.

The results of interviews from the four research informants revealed that PT. Askrindo Jambi Branch has an information system called ACS (Askrindo Core System), which is used in server-based company activities both at the head office and branch offices throughout Indonesia and focuses on the company's internal efficiency, distribution and financial processes, and also functions to complete various business processes with customers, partners and employees as interested parties (stakeholders). The results of this research are in accordance with the opinion of Atkinson (1995) in (Y. R. Hadiyat, 2020; Y. Hadiyat et al., 2023; Raharjo et al., 2025) who stated that a management accounting information system (SIAM) is an information system that collects operational and financial data, processes it, stores it and reports it to users. One of the products produced by a management accounting information system is management accounting information such as expenses incurred in operational departments, calculations of production costs, services and activities. Meanwhile, the function of the management accounting information system at PT. Askrindo Jambi Branch is in accordance with the opinion of Atkinson et al (2001) in Komar et al., 2020; Ismanto & Pebruary, 2023 which states that the management accounting information system has 4 (four) functions, namely: 1) Operational control, 2) Product and customer functions, 3) Management control and 4) Strategic unit which functions to provide information about the company's financial and long-term performance.

Use of Management Accounting Information Systems (SIAM) in Planning at PT. Askrindo Jambi Branch

Based on the results of interviews related to planning at PT. Askrindo Jambi Branch knows that each existing section prepares a work plan which will be submitted to the branch leadership and after the work plan has been prepared, a working meeting is held with the branch leadership. Plans are prepared from each existing field, namely Marketing, Finance, Claims and Advertising, each field prepares its work plan in accordance with the authority given by the company. The plan prepared is then submitted to the branch leadership for evaluation of the plan prepared, after which it is submitted to the Director of Operations at the center.

The plans prepared are then entered into the ACS application. The ACS application contains menus, namely company resource planning focusing on the company's internal efficiency, distribution and financial processes, customer relationship management which focuses on the process of getting and retaining potential customers through marketing, sales and service processes. The results of the interview above are in accordance with Tjokroaminoto's opinion in Husaini Usman (2008) who stated that planning is the process of systematically preparing activities that will be carried out to achieve certain goals. From this opinion, it can be seen that planning is the process of determining the goals of an organization.

Use of Management Accounting Information Systems (SIAM) in Decision Making at PT. Askrindo Jambi Branch

Based on the results of interviews conducted, it is known that the plans made at PT. Askrindo Jambi Branch is for each existing field to prepare a work plan which will be submitted to the branch leadership and after the work plan has been prepared, a working meeting is held with the branch leadership. Every decision-making process always produces a final choice. The output can be an action (action) or an opinion regarding the choice. (Dunmade, 2021) stated that a decision is a problem tracing process that starts from the background of the problem, identifying the problem to forming conclusions or recommendations.

Based on the interview results, it is also known that decision making at PT. Askrindo Jambi Branch is based on procedures established by the head office and this decision-making procedure is based on plans made by the PT Branch Office. Askrindo Jambi. This illustrates that all company decisions are centralized. From an effective perspective, this decision making can hinder the company's performance, especially if the information obtained from the parties is too late. The results of this interview are in accordance with the opinion of (Setiawan et al., 2020 ; Soesetio et al., 2024) which states that a decision is programmed.

From the description above, it can be seen that one of the important roles of a management accounting information system is to provide information to the right people in the right way and at the right time.

CONCLUSION

Based on the research results previously stated, it can be concluded that PT. Askrindo Jambi Branch has used a management accounting information system through the ACS (Askrindo Core System) application system. ACS is an application of information technology used in company activities and is centered on a server based at the head office where the users are apart from the head office as well as branch offices throughout Indonesia. Utilization of the ACS application system for planning at PT. Askrindo Jambi Branch was created based on the needs in each field, namely the Finance sector, Marketing sector, claims sector and Advertising sector which was submitted to the head of the branch office and then the results of the planning at PT. Askrindo Jambi Branch will be submitted to the Head Office. Decision making starts from the branch leadership's decision which is submitted to the board of directors and the final decision from the planning is prepared based on the board of directors' decision and returns again to branch offices throughout Indonesia. For future research should investigate how well the ACS system supports decision-making and operational efficiency across different departments and investigate the potential for integrating ACS with advanced analytics or BI platforms to enhance strategic planning.

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