

## THE EFFECT OF IBS CORE APPLICATION USE, LOCUS OF CONTROL, AND INTERNAL CONTROL SYSTEM ON EMPLOYEE PERFORMANCE

Ni Kadek Dian Maharani<sup>1</sup>, Ni Luh Sari Widhiyani<sup>2</sup>

Accounting Department, Faculty of Economics and Business, Udayana University,  
Denpasar

Email: [dianmaharani910maharani@gmail.com](mailto:dianmaharani910maharani@gmail.com)<sup>1</sup>

### **Abstract**

Employee performance is a crucial factor in supporting the effectiveness of organizational operations and achieving corporate goals. The development of information technology encourages organizations to optimize the use of application systems to support employee work activities. The Technology Acceptance Model (TAM) explains that acceptance of technology use is influenced by the perceived usefulness and ease of use of the system. The Theory of Attitude and Behavior explains that individual behavior at work is influenced by the individual's attitudes, beliefs, and self-control. This study aims to empirically test the effect of the use of the IBS Core application, locus of control, and internal control systems on employee performance. The study was conducted on employees of the LPD in Klungkung Regency using a purposive sampling technique and a sample size of 120 respondents. Research data were collected through questionnaires and analyzed using multiple linear regression analysis with the help of the SPSS program. The results showed that the use of the IBS Core application, locus of control, and internal control systems have a positive effect on employee performance. The research findings indicate that optimizing technology utilization, strengthening individual character, and implementing an effective internal control system can improve employee performance sustainably.

**Keywords:** Employee Performance, Use of IBS Core Application, Locus of Control, and Internal Control System

### **INTRODUCTION**

Human resources are a strategic element that determines organizational success and long-term business sustainability. Organizational operations are carried out by employees, so effective human resource management plays a crucial role in improving organizational performance and competitiveness. Rapid technological developments are driving organizations to adopt information technology-based work systems, including the implementation of integrated accounting information systems to support operational activities. Continuous employee performance improvement requires competency development and the use of technology to ensure effective and efficient work. Employee performance in financial institutions is a crucial aspect because it directly relates to service quality and organizational sustainability.

Bali Province is characterized by traditional economic institutions, characterized by the existence of customary villages (*desa pakraman*), which are based on socio-cultural values and have autonomy in managing community life, including managing village assets and economic activities. Village Credit Institutions (LPDs) serve as microfinance institutions owned by customary villages, aiming to improve community welfare, as stipulated in Bali Governor Regulation Number 11 of 2013, Article 1. LPD management is evolving along with the growing need for transparency and accountability in financial management. The use of information technology is crucial to support employee effectiveness and improve the quality of institutional governance.

Klungkung Regency is one of the regions in Bali Province with significant development of LPDs. The regency comprises four sub-districts: Klungkung, Banjarangkan, Dawan, and Nusa Penida. The number of LPDs in Klungkung Regency has reached 119 units spread across all sub-districts. The large presence of LPDs demonstrates the strategic role of these institutions in supporting the economic activities of rural communities. Data on the health of LPDs in Klungkung Regency are presented in Table 1 below.

**Table 1 LPD Data in Klungkung Regency**

No	Kecamatan	Information					Total
		Healthy	Fairly Healthy	Less Healthy	Not Healthy	No Surgery	
1	Klungkung	11	6	4	2	-	23
2	Dawan	11	5	1	2	1	20
3	Nusa Penida	33	4	7	1	1	46
4	Banjarangkan	7	11	4	6	2	30
<b>Total</b>		<b>62</b>	<b>26</b>	<b>16</b>	<b>11</b>	<b>4</b>	<b>119</b>

Souce: LPLPD Klungkung Regency, 2024

Table 1 shows that the majority of LPDs are in the healthy category, but there are still some LPDs in unhealthy, unhealthy, and non-operational conditions. These variations in health levels reflect differences in the quality of institutional management and operational effectiveness. Employee performance is a key factor influencing institutional stability because all operational activities are carried out by human resources. Suboptimal performance has the potential to reduce the effectiveness of work processes and impact the LPD's health level.

Efforts to improve the quality of LPD management are being carried out through the utilization of accounting information systems. LPDs in Klungkung Regency have begun implementing technology-based applications to support their operational activities. One such system is the Integrated Micro Banking System Core (IBS Core). IBS Core is the primary application used in savings and loan business activities,

including managing savings, deposits, and lending. This system provides integrated operational modules, enabling automatic and real-time transaction recording.

IBS Core was developed by PT USSI in 1994 and has supported the growth of financial institutions in Bali since 2006. The system evolved from a DOS-based application into a two-tier SQL Server system and later into a web-based platform accessible via Linux and mobile devices. It has also been adjusted to reporting policies, debtor information systems, institutional health assessments, and PSAK and SAK-ETAP accounting standards to support the sustainability of LPD operations (Ussidtech, 2024).

Data on the use of the IBS Core application at LPD in Klungkung Regency is presented in Table 2. below.

**Table 2. LPD Data in Klungkung Regency Using the IBS Core Application**

No	Kecamatan	Information			Total
		IBS Core	Other Applications	Without a System	
1	Klungkung	11	10	2	23
2	Dawan	12	5	3	20
3	Nusa Penida	9	7	30	46
4	Banjarangkan	8	11	11	30
<b>Total</b>		<b>40</b>	<b>33</b>	<b>46</b>	<b>119</b>

Source: LPLPD Klungkung Regency, 2024

Table 2 shows that the use of IBS Core is more dominant than other applications, with a total of 40 LPDs having implemented the system since September 2023. LPD Gelgel is the first LPD to implement IBS Core in its operational activities. The IBS Core system provides integrated digital financial services that improve transaction security, recording accuracy, service speed, and operational efficiency. This technology implementation is expected to improve employee productivity and performance.

The conditions in Tables 1 and 2 demonstrate differences in the health of LPDs and their use of accounting information systems across sub-districts. Some LPDs still do not use accounting information systems or are experiencing operational issues, particularly in Nusa Penida and Banjarangkan sub-districts. This disparity indicates that the quality of institutional management is uneven, necessitating a more in-depth study of the factors influencing LPD employee performance.

Another issue that emerged was fraud in several LPDs in Klungkung Regency. balitribune.co.id (2021) reported a case of embezzlement of customer funds at the Dawan Kelod LPD amounting to IDR 12 billion, discovered through manual recording. detikBali (2023) reported a corruption case at the Ped Village LPD in Nusa Penida, with losses exceeding IDR 4.4 billion. Another case occurred at the Bakas Traditional Village LPD, with losses exceeding IDR 12.6 billion due to the granting of credit without the approval of the supervisory board detikBali (2024) and further losses of approximately IDR 4.2 billion, resulting in late employee salary payments radarbali.com (2022).

These cases indicate weak internal control systems and suboptimal utilization of accounting information systems. The existence of a technology system does not automatically guarantee operational effectiveness if it is not supported by employee understanding and adequate oversight mechanisms. The effectiveness of an accounting information system is influenced by the individual characteristics of employees as system users, one of which is their locus of control. The implementation of an effective accounting information system, strong internal controls, and positive individual character are crucial factors in preventing fraud and maintaining the operational sustainability of LPDs.

Employee performance reflects the results of individual work in carrying out organizational duties and responsibilities. Internal factors such as motivation, ability, experience, and skills play a role in determining the quality of employee work. External factors include the work environment, organizational systems, and the technological support used in carrying out work. A balance between internal and external factors is necessary to achieve optimal employee performance.

Accounting information systems play a crucial role in improving operational effectiveness and employee performance (Sumantari & Juliarsa, 2023). The use of the IBS Core application enhances work efficiency through integrated data management and easier access to information. The Technology Acceptance Model (TAM) explains that technology adoption is influenced by perceived ease of use and perceived usefulness, which ultimately improves individual performance. The success of IBS Core implementation can be reflected in employee performance that aligns with work standards and organizational objectives (Juniarta & Suaryana, 2023). Previous research has shown mixed results regarding the effect of application use on employee performance. Studies by Juniarta & Suaryana (2023), Sumantari & Juliarsa (2023), and Sefianti (2020) found a positive effect, while Swahyudi (2020) showed insignificant results. These differences in findings indicate inconsistencies in research findings that require further testing.

Locus of control is a personality trait that influences individual behavior at work (Juniarini & Saputra, 2020). The Theory of Attitude and Behavior proposed by Triandis explains that individual behavior is influenced by beliefs about the consequences of actions, social norms, and habits formed through experience. Individuals with an internal locus of control tend to believe that work success is influenced by personal effort, leading them to more actively utilize technology and improve performance. Research by Apriyanti et al. (2024) found that locus of control had a positive effect on employee performance, while research by Rusilawati et al. (2023) and Tistianingtyas & Parwoto (2021) showed insignificant results.

The internal control system is also a factor influencing employee performance. Internal controls provide work procedures, monitoring mechanisms, and operational standards that shape disciplined and accountable work behavior. The Theory of

Attitude and Behavior explains that organizational rules shape individual beliefs about the importance of compliance at work. Santoso et al. (2024) and Supriaddin et al. (2022) found that internal control had no effect on employee performance, while Son (2024) showed a positive effect, indicating a difference from the results of previous studies.

The problems of fraud, the unequal use of accounting information systems, and the varying health levels of LPDs in Klungkung Regency indicate challenges in institutional management related to the use of the IBS Core application, locus of control, and internal control systems. These conditions have the potential to undermine public trust in LPDs and disrupt the economic stability of traditional villages.

This research is crucial to provide empirical evidence regarding the factors influencing LPD employee performance and to address research gaps in previous studies. This study replicates Juniarta and Suaryana's research, differing in location and variables. The objective of this study is to analyze the influence of IBS Core application use, locus of control, and internal control systems on employee performance at Village Credit Institutions in Klungkung Regency.

## **RESEARCH METHOD**

This study employed a quantitative approach with an associative research design. Quantitative research was used because it focuses on testing hypotheses through objective measurement of variables using numerical data. This approach allows researchers to statistically analyze relationships between variables, allowing research results to be generalized from the sample to the population (Sugiyono, 2023: 16). The associative design aims to determine the relationship and influence between independent variables, consisting of the use of the IBS Core application, locus of control, and internal control systems, on the dependent variable, namely LPD employee performance.

The data collection method in this study used a questionnaire as the primary research instrument. The questionnaire was chosen because it can systematically, efficiently, and standardized data collection from a large number of respondents. The research instrument was structured based on indicators for each research variable, which were then measured using a five-point Likert scale, ranging from strongly disagree to strongly agree. This scale was used to gauge respondents' perceptions regarding system use, individual characteristics, and internal control conditions related to employee performance.

The questionnaire was distributed to LPD employees in Klungkung Regency who use the IBS Core application in their operational activities. Respondents were selected using a nonprobability sampling technique with a purposive sampling

method, which involves selecting a sample based on specific criteria to ensure that the respondents fully understand the use of information systems in their daily work.

The study population consisted of all employees at 40 LPD in Klungkung Regency that have used the IBS Core application, totaling 247 employees. The sample was determined by selecting three employees who use the application from each LPD, resulting in a total sample of 120 employees. The number of respondents was standardized at each LPD to ensure proportional representation of the work units. In addition to the questionnaire, the study also utilized interviews and documentation as complementary methods to obtain a general overview of the organization's condition and the use of the IBS Core application in operational activities.

The data sources used in this study consisted of primary and secondary data. Primary data was obtained directly from respondents through questionnaires distributed to LPD employees in the study sample. Primary data reflects respondents' perceptions and experiences regarding the use of the IBS Core application, locus of control, internal control systems, and employee performance. Secondary data was obtained from various supporting sources, such as scientific literature, previous research journals, research methodology reference books, and organizational documents relevant to the study. Secondary data was used to strengthen the theoretical foundation and support the interpretation of the research results.

The types of data used in this study included quantitative and qualitative data. Quantitative data consisted of respondents' scores on questionnaire items, which were then processed using statistical techniques. This data served as the primary basis for testing the research hypotheses. Qualitative data consisted of descriptive information regarding organizational profiles, respondent characteristics, and a general overview of the implementation of the IBS Core application in the LPD in Klungkung Regency. Qualitative data was used as supporting information to clarify the results of the quantitative analysis.

Data analysis in this study was conducted using IBM SPSS Statistics version 25. The analysis began with descriptive statistics to provide a general overview of respondent characteristics and the distribution of research data for each variable. Prior to hypothesis testing, the research instrument was quality-tested through validity and reliability tests to ensure that each statement item accurately and consistently measured the research variables. Data that met the eligibility criteria were then tested using classical assumption tests, including normality, multicollinearity, and heteroscedasticity tests, to ensure the analysis model met statistical requirements.

Hypothesis testing was conducted using multiple linear regression analysis to determine the effect of independent variables on the dependent variable, both partially and simultaneously. The results of the analysis are then interpreted to answer the research objectives and draw conclusions regarding the factors that influence the performance of LPD employees in Klungkung Regency.

## RESULT AND DISCUSSION

### Overview of the Research Location and Scope of the Study Area

The Village Credit Institution (LPD) is a traditional-based financial institution in Bali established to support the economic independence of village communities. The establishment of the LPD was pioneered by Bali Governor Ida Bagus Mantra in 1983 as an effort to strengthen the economy of traditional villages through financial institutions based on Balinese socio-cultural values. The establishment of the LPD was officially stipulated through Decree of the Governor of Bali Number 972 of 1984 and began operations in 1985 with eight pilot LPDs across all regencies in Bali. The existence of the LPD was further strengthened through various regional regulations, including Bali Provincial Regulation Number 3 of 2017 concerning LPDs. LPD management is based on customary village bylaws while adhering to national laws and regulations. In Klungkung Regency, the LPD plays an active role in collecting community funds and redistributing them through savings and loan services to support the welfare and development of traditional villages.

### Respondent Characteristics

**Tabel 3. Respondent Characteristics**

Information	Number of people	Percentage (%)
<b>Gender</b>		
Man	61	51
Woman	59	49
Total	120	100
<b>Length of work</b>		
1-10	41	34
11-20	34	29
21-30	22	18
>30	23	19
Total	120	100
<b>Position</b>		
Chairman /Pamucuk	40	33
Kabag Dana	25	21
Kabag Kredit	28	23
Administration	15	13
Teller	12	10
Total	120	100

Source: Processed Data, 2026.

Respondent characteristics in this study included gender and length of service. Based on gender, 61 respondents, or 51 percent, were male, while 59 respondents, or 49 percent, were female. These results indicate a relatively balanced respondent composition, with a slight male predominance. Length of service was used to determine respondents' work experience in carrying out operational duties at LPDs. 41 respondents (34 percent) had 1–10 years of service, 34 (29 percent) had 11–20 years of service, 22 (18 percent) had 21–30 years of service, and 23 (19 percent) had more than

30 years of service. This indicates that the majority of respondents had work experience in the 1–10 years range.

Respondent characteristics were also analyzed by job title to determine the proportion of job positions in LPDs in Klungkung Regency. Respondents who served as chairperson or pamucuk numbered 40 people (33 percent), head of funds 25 people (21 percent), head of credit 28 people (23 percent), tellers 15 people (13 percent), and administration 12 people (10 percent). This distribution shows that the majority of respondents held positions as chairperson or pamucuk and are expected to be able to provide relevant information regarding operational management and employee performance at LPD.

### Validity Test

**Tabel 4. Validity Test Results**

Variables	Instrument Code	Pearson Correlation Value	Information
Employee performance (Y)	Y1.1	0,830	Valid
	Y1.2	0,728	Valid
	Y1.3	0,732	Valid
	Y1.4	0,877	Valid
	Y1.5	0,875	Valid
	Y1.6	0,827	Valid
	Y1.7	0,750	Valid
	Y1.8	0,444	Valid
	Y1.9	0,870	Valid
	Y1.10	0,696	Valid
	Y1.11	0,778	Valid
	Y1.12	0,863	Valid
	Y1.13	0,775	Valid
	Y1.14	0,854	Valid
IBS Core Application Usage (X <sub>1</sub> )	X1.1	0,863	Valid
	X1.2	0,820	Valid
	X1.3	0,887	Valid
	X1.4	0,832	Valid
	X1.5	0,799	Valid
	X1.6	0,832	Valid
	X1.7	0,830	Valid
	X1.8	0,825	Valid
	X1.9	0,807	Valid
	X1.10	0,856	Valid
	X1.11	0,840	Valid
Locus of Control (X <sub>2</sub> )	X2.1	0,789	Valid
	X2.2	0,861	Valid
	X2.3	0,561	Valid
	X2.4	0,609	Valid
	X2.5	0,743	Valid
	X2.6	0,740	Valid
	X2.7	0,883	Valid

	X2.8	0,651	Valid
Internal Control System (X <sub>3</sub> )	X3.1	0,608	Valid
	X3.2	0,796	Valid
	X3.3	0,824	Valid
	X3.4	0,773	Valid
	X3.5	0,791	Valid
	X3.6	0,820	Valid
	X3.7	0,887	Valid
	X3.8	0,823	Valid
	X3.9	0,803	Valid
	X3.10	0,745	Valid

Source: Processed Data, 2026

Based on Table 4. it can be seen that all research instruments have correlation coefficient values with a total score of all statement items greater than 0.30 with a significance level of 0.05. This indicates that each statement in the research instrument is valid.

### Reliability Test

**Table 5. Reliability Test Results**

Variables	<i>Cronbach's Alpha</i>	Information
Employee performance (Y)	0,949	Reliabel
IBS Core Application Usage (X <sub>1</sub> )	0,955	Reliabel
Locus of Control (X <sub>2</sub> )	0,873	Reliabel
Internal Control System (X <sub>3</sub> )	0,930	Reliabel

Source: Processed Data, 2026

Table 5. shows that the Conbrach's Alpha value for each variable is greater than 0.70. This indicates that all statements in this research questionnaire are reliable and can be used.

### Descriptive Statistics

**Table 6. Results of Descriptive Statistical Tests of Research Variables**

Variables	N	Minimum Value	Maximum Value	Average	Standard Deviation
IBS Core Application Usage	120	30,00	44,00	36,54	3,995
Locus of Control	120	20,00	32,00	24,83	2,720
Internal Control System	120	27,00	40,00	34,04	3,780
Employee performance	120	39,00	56,00	46,89	5,066

Source: Processed Data, 2026

The description of the results of the descriptive statistical test based on Table 4.5 is as follows:

#### 1) IBS Core Application Usage Variables

The IBS Core application usage variable has a sample size (N) of 120 with a minimum value of 30.00 and a maximum of 44.00. The average value of 36.54 with a standard deviation of 3.995 indicates that respondents' assessment of the use of the IBS Core application is high and has a homogeneous data distribution.

## 2) Locus of Control Variable ( $X_2$ )

The locus of control variable has a minimum value of 20.00 and a maximum of 32.00, with an average of 24.83 and a standard deviation of 2.720. These results indicate that employees have a tendency to have good self-control, and respondents' answers are relatively even.

## 3) Internal Control System Variables ( $X_3$ )

The internal control system variable has a minimum value of 27.00 and a maximum of 40.00, with an average of 34.04 and a standard deviation of 3.780. These values indicate that the implementation of the internal control system is in the good category with homogeneous data.

## 4) Employee Performance Variables ( $Y$ )

The employee performance variable has a minimum value of 39.00 and a maximum of 56.00, with an average of 46.89 and a standard deviation of 5.066. These results indicate that employee performance is in the good category, and the distribution of respondents' answers is relatively even.

### Classical Assumption Test

#### 1) Normality Test

**Tabel 7. Normality Test Results**

	<i>Unstandardized Residual</i>
N	120
Komogrov-Smirnov	0,079
<i>Asymp. Sig (2-tailed)</i>	0,064

Source: Processed Data, 2026

Based on Table 7, the results of the normality test for the *Asymp. Sig (2-tailed)* coefficient have a value of 0.064, so the data in this study are normally distributed and are said to be suitable for testing.

#### 2) Multicollinearity Test

**Tabel 8. Multicollinearity Test Results**

<b>Variables</b>	<b>Tolerance</b>	<b>VIF</b>
IBS Core Application Usage	0,453	2,206
Locus of Control	0,650	1,539
Internal Control System	0,517	1,935

Source: Processed Data, 2026

Based on the results of the multicollinearity test in Table 8, it can be seen that each variable has a VIF value below 10 and a tolerance value above 0.10. These results indicate that there is no multicollinearity among the independent variables in this study.

#### 3) Uji Heteroskedastisitas

**Tabel 9. Hasil Uji Heteroskedastisitas**

<b>Variables</b>	<b>Significance</b>
IBS Core Application Usage	0.972

<i>Locus of Control</i>	0,247
<i>Internal Control System</i>	0,081

Source: Processed Data, 2026

The results of the heteroscedasticity test based on Table 9. show that the significance value of each independent variable is above 0.05. This result indicates that the regression model in this study is free from heteroscedasticity.

### Uji Regresi Linier Berganda

Tabel 10. Hasil Analisis Regresi Linier Berganda

Variabel	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
<i>(Constant)</i>	2,234	2,867		0,779	0,438
IBS Core Application Usage	0,374	0,099	0,295	3,782	0,000
Locus of Control	0,588	0,121	0,316	4,844	0,000
Internal Control System	0,482	0,098	0,359	4,918	0,000
<i>Adjusted r Square</i>					0,672
<i>Sig. F</i>					0,000

Source: Processed Data, 2026

Based on Table 10, the following regression equation can be drawn up:

$$Y = 2,234 + 0,374X_1 + 0,588X_2 + 0,482X_3 + e \dots \dots \dots (1)$$

Based on the multiple linear regression equation above, it can be explained as follows:

- 1) The constant ( $\alpha$ ) value is 2.234, meaning that if the independent variable is equal to zero, then the dependent variable, employee performance, is 2.234.
- 2) The coefficient ( $\beta_1$ ) for the accounting information system effectiveness variable is positive at 0.374, meaning that if the use of the IBS Core application ( $X_1$ ) increases by 1 unit, employee performance ( $Y$ ) will increase by 0.374 units, assuming the other independent variables are constant (unchanged).
- 3) The coefficient ( $\beta_2$ ) for the AIS user technical capability variable is positive at 0.588, meaning that if the locus of control ( $X_2$ ) increases by 1 unit, employee performance ( $Y$ ) will increase by 0.588 units, assuming the other independent variables are constant (unchanged).
- 4) The coefficient value ( $\beta_3$ ) on the information technology utilization variable has a positive value of 0.482, which means that if the value of the internal control system ( $X_3$ ) increases by 1 unit, employee performance ( $Y$ ) will increase by 0.482 units, assuming that other independent variables are constant (unchanged).

### Coefficient of Determination Test ( $R^2$ )

The coefficient of determination can be seen through the Adjusted R-Square, which shows how much influence the independent variables simultaneously have on the dependent variable (Ghozali, 2021: 147). Based on Table 10, it can be seen that the Adjusted R-Square value is 0.672 or 67.2 percent. This indicates that the employee

performance variable (Y) can be explained by the variables of IBS Core application usage (X<sub>1</sub>), locus of control (X<sub>2</sub>), and internal control system (X<sub>3</sub>) by 67.2 percent, while the remaining 32.8 percent is influenced by other factors, namely variables not included in the study.

### **Model Feasibility Test (F test)**

The F-test aims to determine whether all independent variables in the regression model can simultaneously explain the dependent variable. A regression model is considered feasible if the F-value is less than 0.05 (Ghozali, 2021: 148). Based on the results shown in Table 10, the F-value is 0.000, which is below the 0.05 threshold. This indicates that the variables of IBS Core application usage, locus of control, and internal control systems collectively influence employee performance at LPDs in Klungkung Regency. Therefore, the research model used is deemed feasible for further analysis.

### **Hypothesis Test (t-Test)**

The test was conducted with a significance level of 5% ( $\alpha = 0.05$ ). If the t-value is  $\leq 0.05$ , the hypothesis is accepted, meaning the independent variable has a partial significant effect on the dependent variable. If the t-value is  $> 0.05$ , the hypothesis is rejected, meaning there is no significant partial effect of the independent variable on the dependent variable (Ghozali, 2021: 148). Based on the results presented in Table 10, the explanation of the t-test results can be described as follows.

#### 1) Results of the first hypothesis test (H<sub>1</sub>)

The analysis in Table 10 shows that the use of the IBS Core application has a significance value of 0.000, with a calculated t-value of 3.782. A significance value of 0.000, which is less than the significance level of  $\alpha$ , indicates that the first hypothesis (H<sub>1</sub>) is accepted. This indicates that the use of the IBS Core application has a positive effect on employee performance at LPDs in Klungkung Regency.

#### 2) Results of the second hypothesis test (H<sub>2</sub>)

The analysis in Table 10 shows that locus of control has a significance value of 0.000, with a calculated t-value of 4.844. This significance value of 0.000, which is less than the significance level of  $\alpha$  of 0.05, indicates that the second hypothesis (H<sub>2</sub>) is accepted. This indicates that locus of control has a positive effect on employee performance at LPDs in Klungkung Regency.

#### 3) Results of the third hypothesis test (H<sub>3</sub>)

The analysis results in Table 10 show that the internal control system has a significance value of 0.000 with a calculated t-value of 4.918. The significance value of 0.000 is less than the significance level of  $\alpha = 0.05$ , indicating that the third hypothesis (H<sub>3</sub>) is accepted. This indicates that the internal control system has a positive effect on employee performance at LPDs in Klungkung Regency.

## **Discussion of Research Results**

### **The Effect of IBS Core Application Use on Employee Performance**

The first hypothesis (H1) of this study states that the use of the IBS Core application has a positive effect on employee performance at LPDs in Klungkung Regency. Table 4.9 shows a positive regression coefficient, thus accepting the first hypothesis (H1). This means that the more effective and optimal the use of the IBS Core application, the more it improves employee performance. This is reflected in the quality of the IBS Core application, which supports operational stability and ease, the quality of the information generated by the system to support work execution, the satisfaction experienced by employees with the application in their daily work activities, and the impact of application use in helping to make task execution more focused and systematic.

This aligns with the Technology Acceptance Model (TAM) theory, which explains that user acceptance of an information system is influenced by two primary beliefs: perceived usefulness and perceived ease of use. This model illustrates that a system perceived as useful and easy to use is more readily accepted by users, which then encourages them to utilize the system optimally to complete their work. Effective system utilization ultimately improves individual performance, so the more effective use of the IBS Core application contributes to improved user performance. Furthermore, the integration of system features enables faster data processing and reduces manual errors in operational activities. As a result, employees can perform their tasks more efficiently and accurately, leading to higher productivity and better organizational outcomes.

The results of this study also align with the findings of Putro & Santika (2020), which stated that application use has a positive influence on the performance of individual application users. Research conducted by Fitriyah & Heriyani (2021) and Nurdzafira & Pramanik (2022) shows that software has a positive impact on individual performance. Findings by Marina & Wati (2021) also show that the implementation of information technology in companies not only increases efficiency but also supports the creation of more effective work processes, thereby improving performance.

### **The Influence of Locus of Control on Employee Performance**

The second hypothesis (H2) of this study states that locus of control has a positive effect on employee performance at LPDs in Klungkung Regency. Table 10 shows that the regression coefficient is positive, thus accepting the second hypothesis (H2). This means that the stronger an employee's belief that work success and failure are determined by personal effort and actions, not luck, the better their performance will be. Individual confidence is reflected in the view that all work achievements are the result of one's own efforts, that success is achieved through hard work, not

dependent on luck, and that failures are understood as consequences of personal actions in carrying out the work.

This aligns with the Theory of Attitude and Behavior, which states that an individual's attitudes and beliefs can influence behavior at work. Individuals with an internal locus of control tend to believe that their successes and failures are the result of their own efforts and abilities. This belief encourages employees to work more responsibly, take initiative, and strive for optimal work results, thereby improving their performance. As a result, employees with a strong internal locus of control are more motivated to overcome challenges and continuously improve their competencies. Consequently, this positive mindset contributes to higher work effectiveness and supports the achievement of organizational goals. Therefore, employees who possess an internal locus of control tend to demonstrate stronger commitment and persistence in achieving organizational targets.

These results align with research by Annisa & Ginarti (2023) , which found that locus of control has a positive effect on employee performance at the Environment and Fisheries Service in Purworejo Regency. Research by Apriyanti et al. (2024) also stated that locus of control positively influenced employee performance at the LPD (Resident Credit Institution) in Kerobokan Traditional Village. This finding is supported by research conducted by Saputra & Padnyawati (2022) , which found that internal locus of control positively influenced employee performance at the Village Credit Institution (LPD) in Karangasem Regency.

### **The Effect of the Internal Control System on Employee Performance**

The third hypothesis (H3) in this study states that the internal control system positively influences employee performance at the LPD in Klungkung Regency. Table 10. shows that the regression coefficient is positive, thus accepting the third hypothesis (H3). This means that the better the implementation of internal control system components within an organization, the greater the performance of employees within the organization. This implementation is reflected in a control environment that supports work discipline, risk assessments that help anticipate potential problems, control activities that ensure work procedures are carried out according to regulations, information and communication that facilitates the delivery of operational information, and ongoing supervision of work implementation.

This aligns with the Theory of Attitude and Behavior, which states that sanctions and consequences implemented within an organization can influence individual behavior. The existence of a sound internal control system, including effective regulations and oversight mechanisms, can create a conducive work environment, which in turn encourages employees to work optimally, thus improving their performance. In addition, clear control procedures and consistent supervision help minimize errors and irregularities in work processes. Consequently, employees become more disciplined and accountable, which ultimately enhances overall

organizational performance. Moreover, effective internal controls strengthen employees' sense of responsibility and awareness of organizational objectives. This condition encourages consistent compliance with policies and promotes sustainable improvements in individual and organizational performance.

The results of this study are also consistent with previous research findings. Research conducted by Alawaqleh (2021) showed that internal control significantly influences employee performance. Another study by Asyraini (2025) also found that internal control has a positive influence on employee performance at PT Air Manado. Research by Irawan (2023) stated that the internal control system positively influences employee performance at PT Kawan Era Baru Bandung. These findings indicate that effective internal control implementation consistently contributes to improved employee performance across different organizational contexts. Furthermore, strong internal control practices support accountability and operational efficiency, which ultimately enhance overall organizational effectiveness.

## **CONCLUSION**

This study aims to analyze the influence of the use of the IBS Core application, locus of control, and internal control systems on employee performance. Based on the data analysis and discussion, it can be concluded that:

- 1) The use of the IBS Core application has a positive effect on employee performance at LPDs in Klungkung Regency. This indicates that the more effective the use of the IBS Core application, the higher employee performance. Effective use of the application in work processes can help employees carry out tasks more efficiently, thereby contributing to improved performance.
- 2) Locus of control has a positive effect on employee performance. This indicates that the stronger an employee's belief that work results are determined by personal effort and responsibility, the higher their performance. Employees who believe that work success is determined by their own efforts and abilities tend to be more motivated to improve their performance.
- 3) The internal control system has a positive effect on employee performance. This indicates that the better the internal control system is implemented, the higher the employee's performance. The implementation of a sound internal control system can create a more focused and orderly work process and minimize errors in task execution, thereby improving employee performance.

## **REFERENCES**

Alawaqleh, Q. A. (2021). The Effect of Internal Control on Employee Performance of Small and Medium-Sized Enterprises in Jordan: The Role of Accounting

- Information System. *Journal of Asian Finance, Economics and Business*, 8(3), 855–863. <https://doi.org/10.13106/jafeb.2021.vol8.no3.0855>
- Annisa, N. N., & Ginarti, S. (2023). Employee performance: Self-efficacy and locus of control. *International Journal of Social Sciences*, 12(4), 200–206. [www.ijosea.isha.or.id](http://www.ijosea.isha.or.id)
- Apriyanti, N. K. A. D., Suthanaya, I. P. B., & Sari, N. L. K. J. P. (2024). Pengaruh Self Esteem, Self Efficacy, dan Locus of Control Terhadap Kinerja Pegawai di LPD Desa Adat Kerobokan. *Journal Research of Management (JARMA)*, 6(1), 80–88.
- Asyraini, S. (2025). Pengaruh Pengendalian Internal, Pemanfaatan Teknologi Informasi Dan Pengalaman Kerja Terhadap Kinerja Pegawai. *Juripol*, 8, 69–81.
- balitribune.co.id. (2021). Diduga Gelapkan Dana Nasabah Rp12 Miliar, Ketua LPD Dawan Klod Ditahan. *Balitribune.Co.Id*.
- detikBali. (2023, September 2). Eks Ketua-Seksi Kredit LPD Desa Ped Kembalikan Uang Korupsi Rp 1,6 Miliar B. *Detik.Com*.
- detikBali. (2024, April 25). Korupsi Rp 12,6 Miliar, Eks Ketua LPD Bakas Klungkung Divonis 8 Tahun Bui. *Detik.Com*.
- Fitrisiah, A., & Heriyani. (2021). Pengaruh Software SAP dalam Meningkatkan Kinerja Karyawan Bagian Keuangan dan Akuntansi pada PT. Perkebunan Nusantara VI. *JAAB : Jurnal of Applied Accounting and Business*.
- Ghozali, Prof. H. I. (2021). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 IBM" SPSS" Statistics (10th ed.)*. Badan Penerbit Universitas Diponegoro Semarang, 2018.
- Irawan, N. F. (2023). The Influence of Internal Control on Employee Performance With Reward System as a Moderating Variable. *JASa (Jurnal Akuntansi, Audit Dan Sistem Informasi Akuntansi)*, 7(1), 9–15. <https://doi.org/10.36555/jasa.v7i1.1968>
- Juniariani, N. M. R., & Saputra, K. A. K. (2020). Internal Locus of Control dan Efek Computer Anxiety pada Kinerja Karyawan Keuangan. *JIA (Jurnal Iliah Akuntansi)*, 5, 45–60.
- Juniarta, I. G. P., & Suaryana, I. G. N. A. (2023). Efektivitas Penerapan Sistem Informasi Akuntansi, Sistem Pengendalian Intern, Lingkungan Kerja dan Kinerja Karyawan. *E-Jurnal Akuntansi*, 33(5), 1315. <https://doi.org/10.24843/eja.2023.v33.i05.p12>
- Marina, N. K. D., & Wati, N. W. A. E. (2021). Penggunaan Teknologi Informasi Memoderasi Pengaruh Locus of Control dan Efektivitas Sistem Informasi Akuntansi Terhadap Kinerja Karyawan. *Hita\_Akuntansi Dan Keuangan*, 141–167.
- Nurdzafira, S. A., & Pramanik, N. D. (2022). Penggunaan Software JURNAL.ID Terhadap Kinerja Karyawan (Studi Pada UMKM di Kota Bandung). *Jurnal EKBIS*, 10, 2339–1839.
- Putro, B. E., & Santika, S. (2020). Analisis Pengaruh Penggunaan Aplikasi Seluler FSO Terhadap Kinerja Karyawan di PT Sugih Famili Putra. *Jurnal Teknologi Universitas Muhammadiyah Jakarta*, 12. <https://doi.org/10.24853/jurtek.12.1.65-78>
- radarbali.com. (2022, August 13). *Pengurus dan Pegawai Tak Digaji 6 Bulan, Penyidik Obok-obok LPD Desa Adat Bakas*. Radarbali.
- Rusilawati, E., Purnama, I., Josephus Swanto Tjahjana, D., & Muhamad Kudri, W. (2023). Locus of Control and Job Satisfaction on Employee Performance, Mediated by Organizational Citizenship Behavior among the Working Staff in the

- Accounting Department. *International Conference on Business Management and Accounting (ICOBIMA)*, 1(2), 467–474. <https://doi.org/10.35145/icobima.v1i2.3469>
- Santoso, B., Sarwono, A. E., & PA, D. S. (2024). Pengaruh Sistem Informasi Akuntansi, Pengendalian Internal Dan Budaya Organisasi Terhadap Kinerja Karyawan (Studi Kasus pada Karyawan Bagian Keuangan di UMKM Batu Alam Area Sukoharjo). *Jurnal Akuntansi Keuangan Dan Bisnis*, 2, 675–687.
- Saputra, I. G. D., & Padnyawati, K. D. (2022). Pengaruh Efektivitas Sistem Informasi Akuntansi, Locus of Control Internal dan Dukung Manajemen Puncak Terhadap Kinerja Karyawan di Lembaga Perkreditan Desa (LPD) Kabupaten Karangasem. *Hiya\_Akuntansi Dan Keuangan*, 217–221.
- Sefianti, T. (2020). Pengaruh Efektivitas SIA pada Kinerja Karyawan dengan Budaya Kerja, Insentif dan Motivasi Kerja sebagai Pemoderasi pada Perusahaan Dagang di Kota Subang (Studi pada Perusahaan Dagang Yang Berada di kota Subang). *Prisma (Platform Riset Mahasiswa Akuntansi)*, 01, 70–78. <https://ojs.stiesa.ac.id/index.php/prisma>
- Son, M. J. E. (2024). Pengaruh Kepuasan Kerja, Sistem Pengendalian Internal, Kompetensi, Pemanfaat Teknologi Informasi Terhadap Kinerja. *Jurnal Ilmu Dan Riset Akuntansi*, 1–20.
- Sugiyono. (2023). *Metode Penelitian Kuantitatif, Kualitatif, dan R & D*.
- Sumantari, N. W. D., & Juliarsa, G. (2023). Efektivitas Sistem Informasi Akuntansi, Budaya Organisasi dan Kinerja Karyawan dengan Insentif dan Motivasi sebagai Variabel Moderasi. *E-Jurnal Akuntansi*, 33(2), 377. <https://doi.org/10.24843/eja.2023.v33.i02.p07>
- Supriaddin, N., Liwaul, & Zaludin. (2022). The Effect of Internal Control System and Good Governance on Employee Performance: Moderated by Leadership Style. *International Journal of Management and Education in Human Development*, 02, 527–535. <http://www.ijmehd.com>
- Swahyudi, M. N. K., & Adnantara, K. F. (2020). Pengaruh Sistem Infomasi Akuntansi, Pengendalian Internal dan Motivasi Kerja terhadap Kinerja Karyawan pada PT. BPR Adiartha Udiana. *Journal Research Accounting (JARAC)*, 01, 136–150. <https://www.jarac.triatmamulya.ac.id/index.php/Jarac/article/view/14/16>
- Tistianingtyas, D., & Parwoto,. (2021). Effect of Locus of Control and Job Satisfaction on Employee Performance through Organizational Citizenship Behavior (OCB) on Accounting Department Personnel of Naval Base V Surabaya. *European Journal of Business and Management Research*, 6(2), 12–17. <https://doi.org/10.24018/ejbmr.2021.6.2.752>
- ussidtech. (2024). <https://Ussidtech.Com/>.

