

The Role of Implementation of Management Information Systems in Mediating the Influence of Social Capital on Business Sustainability



St. Sukmawati S.¹, I Wayan Sudiana², I Gusti Lanang Putra³, Gede Suardana⁴

¹Faculty of Economic and Business, Indonesian Muslim University, Indonesia

²Faculty of Business and Tourism Economics, University Hindu Indonesia

³Faculty of Economic and Business, Warmadewa University

⁴Management Study Program, Faculty of Economics, Panji Sakti University, Singaraja, Bali, Indonesia

ABSTRACT: The aim of this study Purpose review about the role of social capital on the use of Management information systems and their impact on the business continuity of Institution Credit and for test the Model Acceptance of Technology on Social Capital and Credit Institution Business Continuity. The research was conducted at 1,200 Credit Institutions in Indonesia with a sample of 100 Credit Institutions spread across In Indonesia. The research method used to answer the research objectives uses a quantitative test with the Partial Least Square (PLS) approach. The results of the study show that the application of Social Capital has an effect on the implementation of Management Information Systems and the business continuity of Credit Institutions. The application of the Management information system is a mediating variable for the relationship between social capital and the business continuity of Credit Institutions. The research results are in line with the TAM theory which explains that someone wants to use information technology because they consider the management information system that is applied to be useful and easy to use in completing work.

KEYWORDS: Social Capital, Management Information System, Business Continuity, Technology Acceptance Model

INTRODUCTION

The purpose of establishing a Credit Institution was to encourage the economic development of rural communities through targeted savings and effective distribution of capital, eliminating the debt bondage system, illegal mortgages, and other things that could be equated with rural areas which at that time were still common in several regions in Indonesia creating equity and employment opportunities for rural residents, both those that can be accommodated directly at credit institutions and those that can be accommodated by credit institutions, productive community businesses financed by credit institutions, creating purchasing power and facilitating the flow of payments and foreign exchange

The business competition for Credit Institutions is very tight, there are many similar financial institutions operating in Indonesia, such as Savings and Loans Cooperatives, BPRs, of course this is a tough competitor for regional financial institutions; credit is still able to maintain its existence in general. The number of Credit Institutions that are not operating has even increased every year. The condition of a healthy Credit Institution experienced the opposite. The declining degree of welfare indicates that the functional sustainability of the Credit Institution is facing serious challenges. Leaders, leaders, and all parties who have an interest in the existence of Credit Institutions must think about and find ways to maintain the sustainability of Credit Institutions. This is a serious concern how the management of Credit Institutions must be managed properly based on an appropriate, fast and accurate management information system.

The application of technology is one of the solutions that can improve the performance of Credit Institutions. Technological advances impact all sectors, including finance, human resources and marketing. Utilization of technology is a must for business actors to be able to compete and improve the continuity of their business. In general, all entities need information to make decisions quickly, precisely, and accurately and is available on time. The information is generated by a computer-based information system. The use of IS extends to the operational level to improve product quality and productivity. However, several

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entities still do not want to accept the presence of IS which is fully supported by information technology to carry out their operations (Okunogbe & Santoro, 2021). This phenomenon also occurs in Credit Institutions resulting in losses in financial management, such as customer money being misused by employees; detrimental to customers because information related to customer account positions and other information is not timely.

The Credit Institution uses an information system that is integrated with a computer. Computer users can receive and store input data, process it, and produce output. Application of computer-based management information systems to credit institutions generate financial synergies, human resources and promotions in a fast, transparent and with better accuracy, so that it really helps the management in making decisions. The Management information system must be utilized optimally by the Credit Institution to support its operations because the Management information system is capable of producing financial and non-financial information.

In connection with the implementation of Management information systems (Dariyoush & Nazimah, 2016; Santos-Arteaga, Tavana, & Di Caprio, 2022), it is important to pay attention to the development of human factors systems. Information system planning and design Management must pay attention to human factors because of the role of technology in Management information systems is very important to help human work (Rausch-Phan & Siegfried, 2022) Regarding the role of humans in receiving and using Management information systems, cultural factors need to be considered because culture has a large influence on human behavior and practices in carrying out its activities, including business activities. (Raj, Mukherjee, de Sousa Jabbour, & Srivastava, 2022; Raj Sharma, Kumar Sanu, Verma, & Rajput, 2022) explains that culture is an important factor in shaping the context of technology utilization and performance. (Prajapati, Chan, Chelladurai, Lakshay, & Pratap, 2022) argues that culture is widely believed to have a major impact on the behavior and practices of people around the world. As demonstrated in the technology acceptance model (TAM), the process of technology acceptance is increasingly important in organizations and society in general. Capital Social, related to management information systems is part of business activities, one of the social activities namely the economic field (Pitanatri, Pitana, & Valeri, 2022). The results of the study (1) found that good governance and management information systems had a positive effect on the performance of Credit Institutions in Indonesia. (Chang, Chang, Tsao, & Kraus, 2022) found that organizational culture is related to behavioral beliefs, normative beliefs, and control beliefs. Organizational culture gives confidence to individuals in the organization which can motivate individuals to implement a culture that can provide comfort in the organization so that a better culture can improve employee performance which in turn can improve the company's financial performance.

Empirical Studies on culture and external variables TAM shows different results from one another. Research result (Bucké, Ruželè, Ruževićius, & Buckus, 2022); (Yu, Zhang, & Huo, 2021); (Yangınlar, Fidan, & Küllük, 2021), found the effect of personal innovation on ease of use and usability. However, the findings contradict findings (Yang, Zhao, Han, Liu, & Yang, 2021); (Yakymchuk et al., 2021), shows that personal innovation does not affect ease of use and usability. Social capital research only uses internal human resource factors, even though there are other sources that can be obtained from external sources. This, of course, contains weaknesses because human success cannot be separated from belief in God and how humans use nature to carry out their business activities. Thus, a close relationship from downstream to upstream becomes a synergy to build strength which is a source of inspiration for excellence in every business activity. The concept of Social Capital is a network construction that is owned and developed in the traditions of communities throughout Indonesia and has been laid out as a theoretical basis for business. In this regard, social capital must be translated and implemented by all components of society in Indonesia, including credit institutions, in their business activities. Thus, social capital will certainly affect every activity of managing Credit Institutions in Indonesia, including utilizing Management information systems for business development of Credit Institutions in Indonesia.

Social capital is an idea that has long developed and gave birth to norms and ethics in relationships between people as a basis for business reasoning. In this regard, social capital must be able to be translated and implemented by all components of society in Indonesia because it is a basis for collaborating, including credit institutions, in their business activities. Thus, social capital will certainly affect every activity of managing Credit Institutions in Indonesia, including the use of Management information systems for the continuity of business of Credit Institutions throughout Indonesia. The management of credit institutions in Indonesia has not optimally implemented a management information system. The low use of information systems is based on the productivity paradox, namely expensive investments in systems that generate low returns (Xashimxodjayev & Sadinov, 2021). Today's technology-based information systems are a must to support the smooth operation of a business entity. Likewise, Credit Institutions need a Management information system to manage their business, such as reporting to the Credit Institution Empowerment Agency, reporting customary accountability, and others that support smooth operations.

This study will examine social capital as mediation adapted from (Tarigan, Mochtar, Basana, & Siagian, 2021; Voronkova, Nikitenko, Oleksenko, & ... 2021) which reveals that everything starts from the norm. Norms provide power called "leading

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norms", which include: 1) human principles that will invite us to help understand life choices to direct life to achieve long-term success, 2) natural principles will invite us to see how nature works and how it works. Utilizing the laws of nature that are always there brings good luck in life, and 3) The God Principle invites us to see the close relationship between God and human beings and how we can access God's energy to gain unlimited power. Based on the background and problems mentioned above, this study plans to analyze the implementation of social capital in the use of management information systems and Business continuity of Credit Institutions in Indonesia. As well as testing and analyzing the effect of social capital on the business continuity of Credit Institutions in Indonesia mediated by the use of management information systems at Credit Institutions in Indonesia.

LITERATURE REVIEW AND HYPOTHESIS

Technology Acceptance Model (TAM)

The TAM model is derived from psychological theory to explain information technology user behavior based on beliefs, attitudes, interests, and user behavior relationships. (Dariyoush & Nazimah, 2016), this model intends to understand the main variables of information technology users' behavior towards the acceptance and use of information technology itself. This model illustrates that the use of MIS is influenced by the variable handiness or usability and the variable convenience. Both have high determinants and validity that have been tested empirically (Schmidt, 2019). TAM believes that using information systems will move individual or company performance. In addition, using the information system is easy and does not require much effort from its users (Rahmawati & Narsa, 2019). By using perceived usefulness and perceived ease of use, TAM is expected to explain information system user acceptance of the information system itself. TAM argues that two constructs determine individual acceptance of information technology systems: perceived usefulness and perceived ease of use (Xia, Zhang, & Zhang, 2017). TAM describes the relationship between ease of use and behavioral interest and behavior, as well as the relationship mediating through perceived usefulness.

Management Information System

Technically, the management information system is developing quite rapidly, and the quality of the information system has also increased drastically (Xin, Shu-Jiang, Nan, ChenXu, & Dan, 2022; Yin, Zhang, Ullah, & Gao, 2022). The development of information systems has provided various tools for management in managing business and making decisions. Information systems supported by information technology can provide added value to organizations and are designed to be effective information systems. This information system shows that the system is successful.

(Yue, 2022), states that the designed information system will be user-oriented to minimize the risk of failure because the success or failure of an information system is entirely in the hands of its users. The success of an information system for an organization still needs to be maintained because an information system has limitations, so that the information system becomes obsolete. Information system obsolescence is generally caused by several factors: advances in information technology, the wider the scope of the organization, the level of competition, and government regulations. In this case, an organization is faced with the life cycle of an information system, which every organization always goes through in its development.

(Santos-Arteaga et al., 2022), states that the information system development life cycle passes through every organization that develops information systems called the System Development Life Cycles (SDLC). It is also said that the concept of SDLC as a formal management control technique is the beginning of the widespread use of third generation computer technology. Prior to that year, computers were mostly used as technical aids, while the process of developing computer application systems was rarely used to solve problems related to management and finance. This SDLC stage needs attention from every organization that develops information systems (Chang et al., 2022; Kraus et al., 2022). Ignoring some parts of the information system life cycle will lead to crucial problems, such as system failure and even user-designed information systems are rejected. This rejection is mainly because the system being developed is not user oriented. Therefore, in the development of information systems, it is expected that information system designers and analysts can design systems that can work with users so that there are no obstacles in the use of the information system.

Social Capital

(Zhang, Wang, & Chun, 2022) explained that the traditions of the people in Indonesia in their daily lives put forward standards of fellowship, harmony and harmony which are based on ethics and norms. This concept is known as the social capital philosophy. The philosophy of social capital is known in the dimensions of community life in several regions in Indonesia. Social capital is reflected in local wisdom which turns into a cultural personality based on ethics and norms because it is able to accommodate and integrate elements of foreign culture into native culture. Social capital is not only able to accommodate and integrate foreign cultural elements into native culture, but at the same time becomes the framework for Indonesian people's lives in various

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sectors. There are three dimensions of social capital, including structural, relational and cognitive (Erul, 2022; Kim & Lee, 2021).

Relationship between variables and research hypotheses

The Relationship between Social Capital and Use of Management Information

Social Capital is a person's self-actualization of behavior, especially Indonesia people who are preoccupied with organizations. This is according to (Pitas & Ehmer, 2020), which states that individual behavior in organizations is part of organizational behavior. (Itsekor, 2018; Pitas & Ehmer, 2020; T. D. Smith, Jr., 2018), states that culture is a mental program that is brought from one's experience obtained from the environment in which it is located. Every decision taken will always be influenced by social capital which greatly influences human behavior and practices in carrying out their activities. This attitude is the identity of social capital that crystallizes in a person, whether that person is an individual or a group. Based on the above, the basis used in this study to build a hypothesis is the influence of social capital on the Management Information System developed by the company because the philosophy of social capital is a cultural concept that has long grown and developed in the traditions of society in Indonesia (C. Smith, 2017).

This is the essence of the concept of social capital put forward by (C. Smith, 2017), namely balance, which emphasizes that the humanism of life is still upheld by three relationships. Balance will have a positive effect on activities or business activities carried out by human figures engaged in business, given the activities of developing Management Information Systems. As previously explained, social capital is a way of thinking as well as an idea about people's lives in Indonesia and is analogous to various cultural systems (Redd, 2017). The concept of life that puts forward standards of togetherness, harmony and harmony between financial goals, ecological and social protection, as well as taste and worldliness, contains three elements: structural, relational and cognitive. These three elements are the core of the philosophy of social capital, namely local wisdom which is the development vision of the Province of Indonesia. Therefore, all walks of life must apply the idea of social capital in their daily routine, exclusively and in business meetings. Theories suggest that cultural values influence computer traits/practices and self-confidence. Social capital influences a person's characteristics and beliefs about using a Management Information System because cultural values inherent in the philosophy of society in Indonesia can indicate the right response to using a Management Information System. So the hypothesis can be concluded as follows:

H1: Social Capital has a positive effect on the Implementation of Management Information Systems at Credit Institutions

The Relationship between Social Capital and Sustainability

In this case, (Messer, 2017) stated that values on social capital can influence the characteristics and beliefs associated with information technology. Her research shows that social capital dimensions affect confidence in computers as a technology and personal innovation. Collectivism culture did not affect confidence in computers and showed a weak influence on personal innovation. (Kinder, 2017; Messer, 2017), which examined the pattern of relationship between cultural dimensions, qualitative and quantitative workload, as well as personal innovation with information technology, showed different results (Ma & Turel, 2019). Her research shows that the dimensions of social capital are related to personal innovation with information technology. Based on the data collected, the two cultural dimensions of uncertainty avoidance and power distance indirectly influence personal innovation with information technology or quantitative loads. Qualitative strengths mediate the influence of social capital dimensions on personal innovation with information technology, and qualitative and quantitative advantages directly influence personal innovation with information technology (Schiuma & Lerro, 2010); Ndou & Schiuma, 2020).

Confidence in one's computer, from the bad side, is believed to be the ability that God bestowed on him to master the Management Information System developed by the company so that with the Management Information System he can complete his task successfully. From the trust, the success of developing a Management Information System certainly cannot be separated from initiative and creation, hard work, honesty, loyalty, respect for time, cooperation, and ethical efficiency among fellow employees and related management.

with the development of Management Information Systems. All of these things will support existing capabilities as well as the willingness and courage that arise in developing a Management Information System so that the Management Information System is easy to use. (Göksel & Aydın, 2017) reveals that if the principle of trust is associated with a business activity, then it must be realized that business people are essentially human beings, God's creatures who are no different from other human beings, namely employees, management, and professionals. Therefore, business people must maintain togetherness and harmony both internally and externally, so that conflicts do not occur. Based on the description above, the first hypothesis developed in this study is:

H2: Social capital has a positive effect on the sustainability of Credit Institutions

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Management Information System and Sustainability

The weak point is the successful development of management information systems must not be at the expense of the surrounding natural environment. Artifacts or objects within the company, such as furniture, work tools, software and hardware, are kept clean, tidy and safe from any damage. Likewise, the surrounding natural environment must receive full attention to preserve nature. (Göksel & Aydintan, 2017), studied the effect of social capital on management information systems at BPRs operating in provinces throughout Indonesia. This study shows that: 1) social capital influences self-confidence, personal innovation, and the use of management information systems as an expression of the success of management information systems, 2) social capital influences confidence in computer use which is mediated by the use of management information systems, 3) self-confidence in use of Management information systems. Computers influence perceived usefulness and perceived ease of use, 4) personal innovation influences perceived usefulness and perceived ease of use, and 5) perceived usefulness and perceived ease of use affect use of Management information systems.

(Gilbert, Von Ah, & Broome, 2017) Social Capital has a collaborative dimension, in ethics and norms that reflect the local wisdom of people in every region in Indonesia which is used as the basis for individuals in their every activity, especially in communities that are connected to Credit Institutions Social capital is a concept of a good life based on the principles of harmony, togetherness, and balance between economic goals, so that every individual or business activity, including MIS development activities, must always pay attention to the balance and harmony between the fulfillment of the two. worldly needs, religious needs, and environmental preservation which are reflected in the dimensions of social capital (Carroll, 2017). Social Capital affects the nature and character of a person's beliefs about the use of Management Information Systems because the cultural values attached to the philosophy of social capital provide a positive response to the use of Management Information Systems. So it can be concluded the following hypothesis:

H3: Management information system implementation has a positive effect on the sustainability of credit institution

The relationship between social capital and Sustainability with Management Information Systems as mediation

Viability of a Management information system is a description of the degree to which objectives are achieved from a set of assets organized to collect, playback, and store electronic information, then, at a time, transform it into useful data and deliver the expected results the right report both in quality and time. TAM believes using information systems will work on individual or authoritative execution. Research conducted by (Ha, 2016) said that the effectiveness of management information systems has a positive effect on individual performance. (Bui, Baruch, Chau, & He, 2016) stated that the stronger the Management information system, the higher its performance. The application of a good information system causes employee performance to increase, and this makes the Credit Institution's performance more consistent each period. This shows that the sustainability of Credit Institutions in carrying out their operations is getting higher. The application of this Management information system is a must for Credit Institutions to respond to the challenges of intense business competition and maintain the business continuity of Credit Institutions on an ongoing basis. The combination of social capital which is the local wisdom of the Indonesia people, namely the harmonious relationship between humans and humans, humans and nature (environment) and humans and God with the application of the use of Management information systems in the operation of Credit Institutions is a combination that is expected to win the business competition of Credit Institutions with competitors for business continuity. Based on the description above, the first hypothesis developed in this study is:

H4: Social Capital through the application of Management information systems has a positive effect on the sustainability of credit institutions

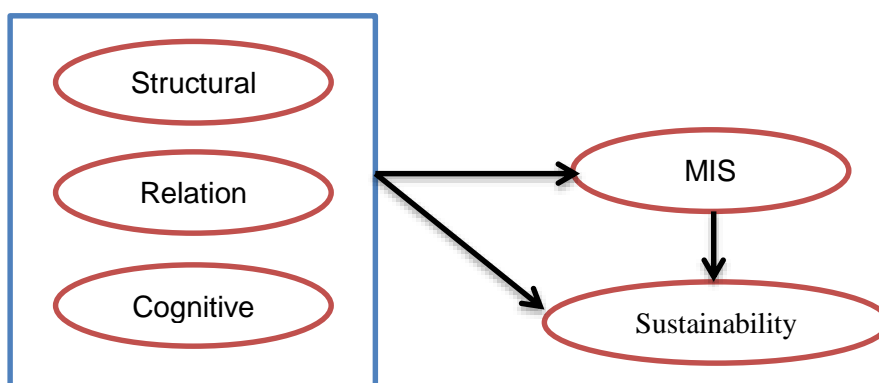


Figure 1. Concept Framework

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METHOD

This research was conducted at a credit institution in the Province of Indonesia. The time for conducting this research is 2022. The population in the study is Credit Institutions operating in 2021 in Indonesia, totaling 1,200 business units. The sample in this study was determined using a two-stage sampling technique. First, determining the regional sample using judgment sampling, namely the Credit Institution uses a Management information system in its operational activities. Regional samples were taken proportionally in each district in the Province of Indonesia. Second, the determination of the sample size is carried out using the Slovin formula. That is, the minimum sample is determined by the following formula:

$$N = \frac{N}{1 + Ne^2}$$

$$= \frac{1.433}{1 + 1,433 (0, 10)^2}$$

$$= 93$$

So the minimum sample that must be taken is 93 Credit Institutions, but in this study 100 Credit Institutions will be taken. The number of samples is 100, referring to the opinion of Hair et al. (2017), which revealed that a sample of 100-200 could represent a population which stated that a sample larger than 30 and less than 500 was sufficient for research sizes in general. This study is random, meaning that each member of the population has the same opportunity to be sampled once. However, stratified proportional random sampling was taken for equity in each district/city.

Variable identification

Another influential exogenous variable is Social Capital. This concept explains the three causes of wellbeing that come from harmonization with God, Man and Nature. The existence of the application of this principle of life makes the modern view of life a balance which is generally individualism and materialism. The existence of the concept of social capital eliminates views that encourage consumerism, conflict and turmoil. Social capital is measured by three indicators, namely structural, relational and cognitive. Endogenous variables) that are influenced by other variables in the study are the Implementation of Management Information Systems and Business Continuity of Credit Institutions. It is said that the Management information system is an attempt to collect, record, store, and process data into useful information in assisting the decision-making process. Three indicators measure Management information systems: transaction process cycle, budgeting/work plan, and internal control process. Business continuity is a business economic condition that increases and strengthens each period. Increased sales and profits are a benchmark for business continuity at Credit Institutions.

Data analysis technique

Inference analysis in this study uses the Structural Equation Modeling (SEM) analysis tool with the Partial Least Square (PLS) approach. PLS can be applied to all data scales, does not require a lot of assumptions, and the sample size does not have to be large, can be used simultaneously, both in reflective and formative models and does not use multiple assumptions between residuals and variable to provide an overview of the model that has a closer fit to the observations. Hypothesis testing is carried out on the Inner model, which shows the strength of the estimation of the relationship between latent variables (structural model). The outer model shows the latent variables which are represented by indicators or manifest variables (measurement models) and the weight relationship in which case values of the latent variables can be estimated.

RESULTS AND DISCUSSION

Reliability Test Reliability

Tests calculated using PLS through internal consistency reliability. For internal consistency reliability, composite reliability and Cronbach's alpha value must be higher or equal to 0.7. Table 1 below shows that the side effects of composite dependability and Cronbach's alpha exceed the value of 0.7, so it can be interpreted that these five factors have predictable and reliable results.

Table 1. Reliability Test

No	Variable	Item	Outer Loadi	Cronbach's Alpl	Composite Reliability	Average Extracted (AVE)	Variar
1	Social Capital	SC1	0.871	0.831	0.963	0.565	

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2	MIS	SC2	0.940	0.853	0.976	0.754
		SC3	0.927			
3	Sustainability	MIS1	0.936	0.831	0.887	0.674
		MIS2	0.971			
		MIS3	0.942			
		ST1	0.797			
		ST2	0.780			
		ST3	0.785			
		ST4	0.920			

Source: Author's processed results

Evaluation of the Inner Model (Structural Model)

This evaluation step was carried out to confirm the theoretical model as outlined in the structural research model, Chin (33). This structural evaluation model uses three indicators, namely R^2 , Predictive Relevance (Q^2), dan Goodness of Fit (GoF).

Value R^2

The R^2 value in the PLS calculation represents the magnitude of the variance in the model. The R^2 value in this study is listed in Table 2 below:

Table 2. Value of R^2

	R Square	R Square Adjusted
MIS	0.891	0.860
Sustainability	0.762	0.756

Source: Processed by the author

Based on Table 2 above, it can be seen that:

- The variance of the Management information system variable can be explained by the social capital variable of 89.1 percent, and other variables outside the research model explain the remaining 10.9 percent.
- The variability (variance) of business continuity of 76.2 percent can be explained by the variables of the application of management information systems and social capital. The remaining 23.8 percent contributed other variables outside the research model.

Predictive Relevance (Q^2)

Predictive relevance in the structural model or Q^2 is used as a measure of how well the model produces the observed values and parameter estimates. The following is how to calculate the Q^2 value in this study:

$$\begin{aligned}
 &= 1 - (1 - R_1^2) (1 - R_2^2) \\
 &= 1 - (1 - 0,0891) (1 - 0,762) \\
 &= 1 - 0,217 = 0,7829
 \end{aligned}$$

This figure means that the contribution of the social capital variable and the overall steps of implementing the Management information system to the business continuity of Credit Institutions is 78.29 percent; the remaining 21.71% is contributed by other variables not included in this research model.

Goodness of Fit (GoF)

GoF is divided into small (0.1), medium (0.25) and large (0.36) (34). This study has a GoF of 0.753. Because the GoF value of this study is > 0.36 , the research model is very good and can represent data according to the theory used. Table 3 shows the calculation of the value of Goodness of Fit (GoF).

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Table 3. Calculation of the Goodness of Fit (GOF) Value.

Construct	AVE	R ²
	0.565	
	0.786	
	0.775	
	0.754	
	0.613	
	0.767	
	0.734	
	0.800	0.891
	0.674	0.762
Average	0,719	0,827
GoF = $\sqrt{0.719 \times 0.827} = 0.77$		

Source: Processed by the author

The results of the evaluation of the outer model in this study show that the constructs used in this study are valid and reliable so that the evaluation of the structural model can be continued. From the results of the evaluation of the structural model it is also known that the proposed research model is appropriate and can be tested hypotheses.

Hypothesis Testing Hypothesis

Tests are conducted to evaluate whether the relationship between latent variables is significant or not. Hypothesis testing can be calculated based on the t-statistics and p-value, and has a relationship between the two variables provided that the t-statistic value exceeds the limit of 1.96 and the p-value is less than 0.05. The relationship between research variables is shown in the following table.

Table 4. Result of Statistical Test

	Original Sample (Sample (M)	Me Standard (STDEV)	Deviati T-Statistics	P-Values
SC-> MIS	0,959	0,959	0,037	54,753	0,000
SC -> Sustainabilit	0,555	0,538	0,193	2,832	0,005
MIS -> Sustainabil	0,347	0,364	0,198	2,691	0,010

Source: Processed by the author

Table 4 Statistical Test Results for Relations between Variables

Based on Table 4 it can be concluded that:

1. The relationship between Social Capital variables has a significant effect on management information systems because the p-value of 0.000 is less than 0.05 with a t-statistic of 54.753 greater than t-table 1.96 and a coefficient value of 0.959. This shows that the first hypothesis in this study is accepted.
2. The social capital variable has a significant effect on business continuity, where the p-value and t-statistic are less than 0.05 and 2.832 are greater than the t-table 1.96 with a coefficient of 0.538. So this shows the research is acceptable.
3. The Management Information System has a significant effect on business continuity because it has a p-value of 0.010 which is smaller than 0.05 and the t-statistic value of 2.691 is greater than the t-table of 1.96 and the coefficient is 0.347. This shows that the third hypothesis in this study is accepted. Testing this hypothesis also wants to know the relationship between the two variables that are affected by mediation. The relationship between the Social Capital variable and business continuity with the mediation of Management information systems is shown in the test results in Table 5 below:

Based on Table 5 it can be summarized as follows:

1. The results of testing the Influence of the social capital on survival are known to have a positive and significant correlation (t = 2.862, β = 0.555, and p-value = 0.010).
2. The effect of mediating variables on the application of social capital relations management information systems on sustainability has a value of t = 2.691, β = 0.357, and p-value = 0.000. This shows that the application of management information

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systems can mediate the relationship between social capital and institutions credit.

3. Testing the direct effect of social capital on the application of management information systems has a value of $t = 546,713$, $\beta = 0.959$, and $p\text{-value} = 0.000$. Based on the 3 steps above, it is known that the application of management information systems mediates some of the relationships between social capital and business continuity. This shows that the fourth hypothesis in this study is accepted.

The Effect of Social Capital on the Application of Management Information Systems

Social capital is essentially a balance and harmony which emphasizes that human life is based on ethics and norms in a close relationship. Human Norms in running Credit Institutions in Indonesia are going well, influencing human actions; in this case the management of the Credit Institution runs its business including the development of a management information system. The development and implementation of the information system by the Credit Institution is going well because the role of social capital triggers an increase in trust in technology and fosters personal innovation in the implementation of management information systems.

The findings show that social capital has an important role that can provide confidence to the management of the Credit Institution that using a management information system in carrying out its activities and duties can provide benefits for decision making. The research results are in line with the TAM theory which explains that someone wants to use information technology because it is useful and easy to use in completing work. The results of the study are in line with the findings (Lee, 2009; Wang & Tseng, 2011) which found that social capital has a positive effect on the use of information systems.

The Influence of Social Capital on Business Sustainability

The results of the study show that social capital has a positive effect on the sustainability of BPD businesses in Indonesia. The philosophy of social capital based on norms is a living tradition for the Hindu community in Indonesia. The tradition of the Hindu community in Indonesia which prioritizes togetherness, harmony and balance in their daily lives in achieving the economy, while still paying attention to the preservation of nature, aesthetics and spirituality. Application of norms and ethics will have a positive impact because people will not be too greedy. They will always think that their work must be balanced between their own needs without sacrificing the needs of others, without destroying their environment, and always based on their religious morality. Thus the application of social capital is beneficial to the organization and its members as a guide for behavior in carrying out its activities so that all members of the organization can be morally responsible for their organization. The results of this study are in line with findings (Kim & Lee, 2021; McNealy, 2017; Messer, 2017; Wan, 2017) which show that social capital has a positive effect on organizational performance.

The Influence of Implementation of Management Information Systems on Business Continuity

The side effects of this study indicate that the implementation of management information systems has a direct impact on the business continuity of credit institutions in Indonesia. The Management information system is used to support the Credit Institution's strategy to improve performance or to unite separate business units into a single entity that creates core competencies and shares information among these business units. The results of the study are in line with (Alabduljader, 2018; Webb, 2018).

The implementation of the Management information system at the Credit Institution provides linkages, giving and receiving information between sections. This is an integral part of the Credit Institution organization. The developed Management information system can build data and information communication that flows from one part to another. The target of implementing the Management information system is to provide multi-tiered, cross-functional, timely, accurate and relevant information on LKS to carry out routine (structured) monitoring activities and non-routine (unstructured) activities to ensure effectiveness and efficiency (Totten, 2017; Wan, 2017). The application of the Management information system at the Credit Institution is useful as a planner, controller and supervisor. Credit Institutions in Indonesia implement a Management information system well so that the plans that have been set can be carried out properly and avoid irregularities so that the business continuity of Credit Institutions in Indonesia can be continuously improved.

The Role of Mediating the Implementation of Management Information Systems on Social Capital Relations with Business Continuity

The results of the study show that the implementation of management information system variables can mediate the effect of social capital on the business continuity of Credit Institutions in Indonesia. The application of Social Capital has a positive impact on the management of Sustainable Credit for Credit Institutions in Indonesia. The application of social capital is beneficial for the management of the Credit Institution community as a guide for behavior in carrying out their activities so that all administrators

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can be morally responsible to both the community and the environment, and God Almighty. This makes the continuity of the Credit Institution's business increase, and revenue generation which has an impact on the Credit Institution's profits increases. The application of management information systems has a positive effect on the sustainability of Credit Institutions in Indonesia. The Management information system is used to support the Credit Institution's strategy to improve performance or separate business units into one unit that creates core competencies and shares information between these business units. The application of management information systems within the Credit Institution supports the information needed by management in the decision-making process so that the Credit Institution's operations run well to create increased profits. The application of Management information systems can mediate the influence of social capital on the sustainability of Credit Institutions in Indonesia. The application of social capital has a positive impact on the management of Credit Institutions. This triggers the development of a Management information system that is implemented by the Credit Institution so that it is well understood and understood so that the implementation of the system can run well.

Suggestions

This research produces an empirical model which shows that the application of Social Capital in an integrated manner influences the application of Management information systems and the sustainability of Credit Institutions. However, there are still some limitations in conducting research, including:

The research was carried out during the COVID-19 pandemic, and the implementation of PPKM by the government made it difficult for researchers to communicate, especially in conducting interviews with Credit Institution officials. Some of the research respondents used online media to be able to conduct interviews, and this of course faced some limitations, especially regarding signals in remote areas. For further research, it is possible to map more areas with weak signals and communicate more intensely with Credit Institution administrators to get the right communication time so that the response from research respondents can be better.

This study only conducted studies based on various cultures in Indonesia, namely the application of social capital. This is a concern for Credit Institution managers to maintain and improve the application of Social Capital in managing Credit Institutions and developing Management information systems. The social capital of a growing Indonesian society causes people's behavior to be more grateful for what is done and earned, causing the use of information systems to be felt easy and to have great benefits for producing higher quality reports. The successful implementation of the Management information system is a reference in planning and supervising Credit Institutions so that they can survive and increase the profits of Credit Institutions so that people's welfare can be maintained.

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