

EFFECT OF ACCOUNTING INFORMATION SYSTEMS, SYSTEM QUALITY AND SERVICE QUALITY ON USER SATISFACTION OF MOBILE BANKING-BASED APPLICATIONS

by Turnitin Instructor

Submission date: 11-May-2021 03:59PM (UTC+1000)

Submission ID: 1512271563

File name: jurnal_wiwik-nurmasyitah_english.docx (1,001.69K)

Word count: 5296

Character count: 29296

19
**EFFECT OF ACCOUNTING INFORMATION SYSTEMS,
SYSTEM QUALITY AND SERVICE QUALITY ON USER
SATISFACTION OF MOBILE BANKING-BASED
APPLICATIONS**

Wiwik Pratiwi¹, Nurmasyitah Mujadilah²

¹STIE Y.A.I, pratiwi_wiwik@yahoo.com

²STIE Y.A.I, nurmasyitahm@gmail.com

ABSTRACT

52
This study aims to test empirically whether accounting information systems, system quality and service quality affect the satisfaction of users of mobile banking-based applications for BCA customers. In this study primary data is used. The sample of this study is customers at BCA Bank who download and use Mobile Banking Based Applications using the Slovin formula method. There are 100 respondents who were studied as research samples. This research uses quantitative methods. The research variables used are accounting information systems, service quality system quality, and user satisfaction. The test used is multiple linear regression analysis using the SPSS version 23.0 application program. The results of this study indicate that accounting information system variables, system quality and service quality significantly influence the satisfaction of users of mobile banking-based applications for BC customers both partially and simultaneously.

Keywords : Accounting Information Systems, Quality of Service Quality Systems, and User Satisfaction

PRELIMINARY

Information technology has created convenience in banking operations. In this matter, there is certainly a reliable information system that can be easily accessed by its customers, so that the advancement in technology currently using the internet creates internet banking products. Internet banking is an information system that can help customers' banking needs on time. One system that exists in a company is an accounting information system. The fundamental role of accounting information systems in organizations as reservoirs and accounting data processors to produce quality accounting information to support the company's internal activities carried out by managers and employees as well as company activities with outside parties such as consumers, government suppliers and others (Susanto, 2013: 374). Accounting Information System resulting from a quality system is one of the organizational competitive advantages (Baltzan, 2012: 14). Quality accounting information is useful to help information users in making useful decisions (Gellinas, 2012: 19).

Accounting Information System processing systems are offered with the aim of making it easy for users to produce reliable, timely, complete, understandable and tested information. The good and bad performance of an accounting information system can be seen from the user satisfaction of the accounting information system itself (Gustiyan, 2014). This is in line with the opinion of Komara (2005) and Sahusiwane (2014) that the good and bad performance of SIA can be measured by the satisfaction of SIA users and the level of use of the accounting information system itself. Transactions in the economy have interactions between sellers and buyers to strengthen long-term relationships between sellers and buyers as well as internet banking transactions, the bank seeks to build and maintain long-term relationships or bonds with its customers. So that a good quality information system is needed.

The quality of the information system is defined by Davis et al. (2011: 74) as perceived ease of use which is the level of how much computer technology is felt to be relatively easy to understand and use. The quality of information systems shows that if users of information systems feel that using the system is easy, users do not need much effort to use it, so they will have more time to work on other things that might improve their overall performance (Rukmiyati and Budiarta, 2016: 118).

BCA is the model leader of internet banking users in Indonesia by donating 8,346 internet banking users. We know that BCA is indeed a bank that uses the first internet banking technology and is used as a reference for almost all banks, including Bank BRI. Where the number of customers of BRI Bank is the largest in Indonesia, which is a potential segment for BRI going forward.

The higher the quality of information produced by an information system, the more user satisfaction will be increased (DeLone and MCLean, 1992). If the end user of the information system believes that the quality of information produced from an information system is good, then the end user will feel satisfaction in using the information system (Rukmiyati and Budiarta, 2016: 118119). The bank as a service provider of internet banking services through mobile banking has better service in pre-sales and after-sales products, because consumers will have their own convenience in using the product. In addition, banks must always pay attention to every complaint submitted by the customer and follow up, every complaint and input submitted will help the bank in improving the quality of services it has.

Service quality is one of the factors that determines the superiority of banks in facing competition among existing banks. Banks as service companies in the financial sector or other related to financial transactions, which need to prioritize service quality. If the bank is not able to serve customers well then the possibility that will arise is that the customer will terminate the business relationship with the bank. For that service quality plays an important role in influencing customers to make transactions.

The objects used in the study are only BCA bank customers who use BCA Mobile Banking based applications. The study was conducted only for one period, namely from July 2019 to September 2019. The variables used in this study consisted of three dependent variables namely Accounting Information Systems, System Quality and Service Quality, and one independent variable, user satisfaction. The purpose of this study was to determine the effect of the dependent variable, namely Accounting Information Systems, System Quality and Service Quality on the dependent variable, namely user satisfaction. Completion of the study was conducted using quantitative methods.

THEORITICAL REVIEW

Accounting Information Systems

The success of an information system is important for an agency that is implementing a new information system. Information system success is something that is expected by agencies to implement information technology systems. With the changes in financial management by implementing a new system, the need for a way to test how far the system is used, how far the system affects users, and how far the system benefits the user. Information system success is also determined by how far the system applied has provided quality information. In the end, the quality of the system and the quality of information affect system users, thereby increasing the effectiveness of the performance of an agency.

According to Bodnard and Hopwood (2014: 113) accounting information systems are a collection of human resources and equipment that are regulated to

convert data into information. Baridawan (2012: 36) ³⁸ accounting information system is an organizational component that collects, classifies, processes, analyzes and communicates relevant financial information to make decisions to outside parties and internal parties.

According to Utami (2012: 74), accounting information systems can run successfully if well supported by factors such as :

- a. System flexibility
To make it easy to re-display the required data and display it in a different format.
- b. Response time
Provide information with a fast and precise time to user.
- c. Security
Ensure the confidentiality of user information.

³⁷ Quality of Information Systems

One of the main contributions to the success of information systems is the quality of information obtained from a number of applications developed. Information quality shows the measurement of information system output. The information needed must be relevant, reliable and accurate. The time dimension takes part in the quality of information (Haag; in Anindita et. Al., 2013). Users want information ¹⁹ with a high level of quality.

The quality of information systems according to DeLone and ¹⁷ Mclean in Istianingsih and Utami (2012: 18) is a focus on system performance consisting of hardware, software, policies and procedures that can provide information needed by users which consists of ease of use (easy to use), ease of access (flexibility), system reliability (reliability).

According to Istianingsih (2013: 10), the quality of information systems from an accounting application consists of:

- a. Content
System capability in providing informative reports so as to increase work productivity, produce the right reports, and produce reports that are in accordance with what is needed.
- b. Accuracy ⁶⁴
The ability of an accounting information system to result in a lack of information.
- c. Format
The side of the information system display is easy to use.

- d. ⁵ Ease of use
An accounting information system can be said to be of quality if the system is designed to provide convenience in using the accounting information system.
- e. Timeliness
Information generated from accounting information systems has timeliness.

Service Quality

According to Davis²³ in Yamit, (2015: 8) makes a definition of quality that is wider in scope, namely quality is a dynamic condition that relates to products, services, people, processes, and environments that meet or exceed expectations. Service or quality of service is ⁴very important to attract consumers and make consumers loyal. Understanding service quality according to J. Supranto (2016: 226) is a word that for service providers is something that must be ⁴done well.

According to Ratminto (2012: 2) the definition of service is an activity or series of invisible activities that occur as a result of interactions between consumers and employees or other things provided by the service provider company that is intended ⁶⁰to solve consumer / customer problems.

¹ According to Zeithaml and Bitner in Hurriyati (2013: 28) "Services are basically all economic activities with output other than products in the physical sense, consumed and produced at the same time, providing added value and in principle intangible ¹²the first buyer". According to Tjiptono in Aditya, (2011: 23) Quality of service is something that is perceived by customers. Customers will assess the quality of a service that is felt based on what they describe in their minds. Customers will switch to other service providers who are better able to understand customer ⁵¹specific needs and provide better service.

According to Istianingsih (2013: 35) the factors that influence the service quality of an information system are :

- a. ⁶¹ Tangibles
Physical facilities, equipment and equipment, and means of communication.
- b. ⁶⁵ Reliability
The company's ability to provide services immediately, and provide services as promised accurately.
- c. Responsiveness
As per the ability to provide fast service.
- d. Assurance ⁵
Extensive knowledge, courtesy of employees and to gain trust and confidence.

User Satisfaction

According to Tjiptono (2015: 138), satisfaction can be interpreted as an effort to fulfill something or make something adequate. Whereas Kotler (2012: 161) defines satisfaction as feeling happy or disappointed someone experienced after comparing between perceptions of performance or the results of a product with its expectations. From the above definitions, it can be concluded, namely the comparison between expectations and performance / results perceived by customers. Customer expectations are formed and are based on several factors, including past shopping experiences, friends and relatives' opinions, and company information and promises and competitors.

Satisfaction is a function of the perception of a product or service and its expectation for the performance of the product or service. Kotler (2012: 36) states that satisfaction is a feeling of pleasure or disappointment that a person results from comparing the performance (or results) of a product that is felt in relation to his expectations. Satisfaction in users of the service industry is influenced by the performance of an information system. Kotler (2012) states that if the service is below the standard, then the customer will lose satisfaction, otherwise satisfaction will reach its optimal point if what he gets is comparable or not.

User satisfaction is the user response to the use of output of an information system. In measuring a success of an information system, one measure is a user (end-user satisfaction). Various measuring instruments can be used to measure a user's satisfaction in the information system, one of which is the same dimension proposed by Parasuraman (2013). This dimension consists of tangible, reliability, assurance, and empathy. Although the five dimensions can be used to see the satisfaction of users of information systems, internet banking that uses cyberspace can only use four existing dimensions, namely: Reliability, responsiveness, assurance, and empathy.

To determine the level of customer satisfaction, there are five main factors that must be considered by the company. According to Staples, and McKeen in Itmamudin (2014: 83). there are five factors are :

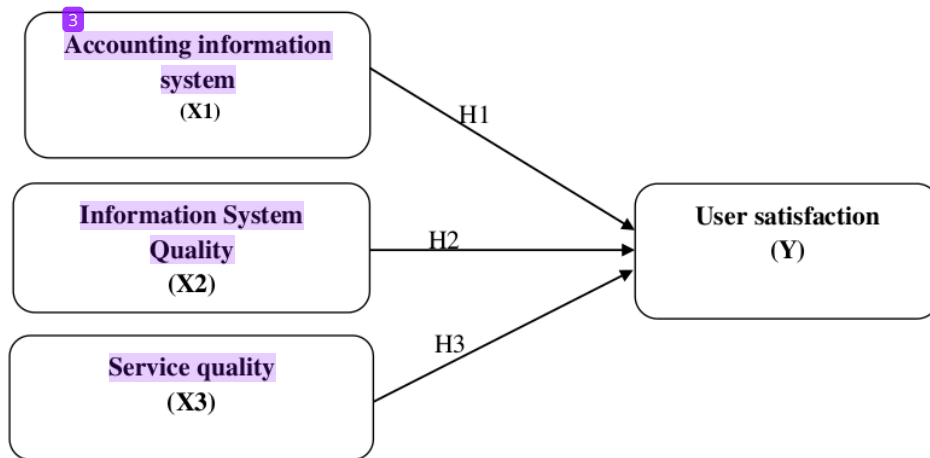
- a. Content measuring user satisfaction in terms of the content of a system.
- b. Reliability
Information must be free from errors and unable be misleading. The statement instrument was measured using the Guttman scale by asking the respondent to show choices yes and no from each statement submitted.
- c. Response measures user satisfaction from the appearance and aesthetics of the system interface, the form of the report or information generated by the system. The statement instrument was measured using the

Guttman scale by asking the respondent to show choices yes and no from each statement submitted.

- d. Assurance ease of users measuring user satisfaction in terms of user or end-user friendly convenience in using systems such as the process of entering data, processing data and searching for information needed.
- e. Empathy measuring user satisfaction in terms of the timeliness of the system in presenting or providing data and information needed.

The framework in this study is based on an opinion and theory built by experts stating that there is a relationship between independent variables and the dependent variable, namely as follows:

Figure 2.1 Conceptual Framework



Based on the theoretical foundation, the previous research and the research framework that has been prepared, the hypothesis proposed in this study is as follows:

H1: There is an influence of Accounting Information Systems on User

Satisfaction.

H2: There is an influence between the Quality of Information Systems on User

Satisfaction.

H3: There is an influence between Service Quality on User Satisfaction.

RESEARCH METHODS

According to Sugiyono (2013: 8) the definition of descriptive research is "Research conducted to determine the value of independent variables, either one or more (independent) without making comparison or connecting with other variables." According to Sugiyono (2013: 11). Quantitative methods can be interpreted as research methods that are based on the philosophy of positivism, used to examine the population or a particular sample, data collection using research instruments, data analysis is quantitative / statistical, with the aim to test the hypothesis that has been set.

In this study the method used is a quantitative descriptive approach to determine the relationship between research variables, the survey method is carried out with a quantitative approach that is the approach by distributing questionnaires to the respondents to find a relationship model of several variables. According to Masri Singarimbun (2014: 3) the survey method is "Research that takes samples from one population and uses a questionnaire as a basic data collection tool".

In this study there are 3 variables, these variables are classified as dependent variables and independent variables. Independent variables in this study are Accounting Information Systems (X1) System Quality (X2) and Service Quality (X3). In this study, the dependent variable is user satisfaction.

The sample is part of the number and characteristics possessed by the population. If the population is large, and researchers may not study everything in the population, for example because of limited funds, manpower, and time, then researchers use samples taken from that population (Sugiyono, 2013: 91). The method used to determine the number of samples in this study is to use the Slovin formula. So based on the Slovin formula above, the minimum number of samples used in this study was 98,8 people. To increase the accuracy of the data and avoid unwanted errors, the researchers rounded it to 100.

The scale for the instrument used in this study is the Likert Scale. According to Sugiyono (2015: 168) Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena. Respondents in providing responses to questions or problems given to those concerned in a particular research. In this the measurement scale used uses a Likert measurement scale and scores can be seen below :

Table 1 Grouping based on the Likert scale method

22 Assessment	Score
Strongly agree (SS)	5
Agree (S)	4
Neutral (CS)	3
Disagree (TS)	2
Strongly disagree (STS)	1

Source : Sugiyono (2014: 108)

50 This research uses primary 13 and secondary data sources. According to Sugiyono (2014: 156), primary data are data sources that directly provide data to data collectors, and secondary data is sources that do not directly provide data to data collectors. For this study, researchers obtained primary data from distributing questionnaires to the research objects that have been set, namely users of the BCA Mobile Banking Based Application. Whereas secondary data for this research was obtained 47 by searching literature in the library, internet, and data obtained from Bank BCA. Data analysis techniques using descriptive and multiple linear regression analysis.

ANALYSIS RESULTS AND DISCUSSION

Analysis and Discussion

1 Based on the processing results presented in the above table, it can be seen that the average rating for the variable Accounting Information Systems (X1) is 362. Thus the Accounting Information Systems (X1) variable is in the Agree category. In point 1, a total score of 368 is obtained. Thus it is included in the Agree category. This indicates that users can access BCA Mobile Banking based applications wherever they are. In point 2, the total score of 367 is obtained. Accordingly, it includes the Agree category. This indicates that users can access the BCA Mobile Banking based application whenever they want. In point 3 statement obtained a total score of 365. Therefore, it includes the Agree category. This indicates that the process of accessing data on the BCA Mobile Banking based application is fast. In point 4 statement obtained a total score of 361. Thus including the Agree category. This indicates that in accessing BCA Mobile Banking based applications the confidentiality of data is guaranteed safe. In point 5, a total score of 348 is obtained. Thus it is included in the Agree category. This indicates that BCA Mobile Banking based applications have a high level of security.

1 Based on the processing results presented in the table above, it can be seen that the average rating for the System Quality (X2) variable is 352. Thus the System Quality (X2) variable is in the Agree category. In point 6, a total score of 344 is obtained.

Thus it is included in the Agree category. This indicates that the BCA Mobile Banking based application contains the required information. In point 7, a total score of 354 is obtained. Accordingly, it includes the Agree category. This indicates that the BCA Mobile Banking based application contains the right reports. In item 8 statement obtained a total score of 339. Thus including the Agree category. This indicates that the BCA Mobile Banking-based Application contains accurate data. In point 9, a total score of 377 is obtained. Accordingly, it includes the Agree category. This indicates that the level of accuracy of BCA Mobile Banking based applications is high. In point 10, a total score of 367 is obtained. Accordingly, it includes the Agree category. This indicates that the BCA Mobile Banking based application provides information in accordance with the required format. In point 10, a total score of 367 is obtained. Accordingly, it includes the Agree category. This indicates that the BCA Mobile Banking based application provides information in accordance with the required format. In point 12, a total score of 345 is obtained. Accordingly, it includes the Agree category. This indicates that the BCA Mobile Banking based application is user friendly. In point 13, a total score of 342. was obtained, thus including the Agree category. This indicates that the BCA Mobile Banking based application is easy to use. In point 14, a total score of 350 is obtained. Thus it is included in the Agree category. This indicates that the user can obtain the required information on time. In point 15, a total score of 355 is obtained. Accordingly, it includes the Agree category. This indicates that the BCA Mobile Banking-based Application contains up-to-date information.

Based on the processing results presented in the table above, it can be seen that the average rating for the Service Quality (X3) variable is 352. Thus the Service Quality (X3) variable is in the Agree category. In point 16, a total score of 350 is obtained. Thus, it is included in the Agree category. This indicates that the BCA Mobile Banking based application has complete features. In point 17 statement obtained a total score of 347. Therefore, it includes the Agree category. This indicates that the BCA Mobile Banking based application has an attractive appearance. In point 17 statement obtained a total score of 347. Therefore, it includes the Agree category. This indicates that the BCA Mobile Banking based application has an attractive appearance. In point 19 the statement received a total score of 355. Thus including the Agree category. This indicates that the BCA Mobile Banking based application has a good speed of service. In point 20 the statement received a total score of 343. Thus it was included in the Agree category. This indicates that the BCA Mobile Banking-based Application is responsive in solving user problems. In point 20 the statement received a total score of 343. Thus it was included in the Agree category. This indicates that the BCA Mobile Banking-based Application is responsive in solving user problems. In point 22 statement obtained a total score of 348. Thus including the Agree category. This indicates that

the BCA Mobile Banking based application provides a guarantee of convenience for users.

Based on the processing results presented in the table above, it can be seen that the average rating for the User Satisfaction (Y) variable is 346. Thus the User Satisfaction (Y) variable is in the Agree category. In point 23, the statement obtained a total score of 345. Thus it is included in the Agree category. This indicates that the user is satisfied with the features of the BCA Mobile Banking based application. In point 24 the statement obtained a total score of 352. Thus including the Agree category. This indicates that users are satisfied with the reliability of BCA Mobile Banking based applications. In point 24 the statement obtained a total score of 352. Thus including the Agree category. This indicates that users are satisfied with the reliability of BCA Mobile Banking based applications. In point 26 the statement obtained a total score of 343. Thus including the Agree category. This indicates that the user is satisfied with the BCA Mobile Banking based application, because it meets the needs of the user.

The results of SPSS 23.0 software processing for multiple regression analysis are presented in the following table :

Table 2 Analysis of Multiple Linear Regression

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.372	.207		-1.796	.076
	X1	.276	.076	.260	3.605	.000
	X2	.269	.100	.228	2.701	.008
	X3	.537	.074	.506	7.294	.000

a. Dependent Variable: Y

Based on the calculation results in the table above, the following form of multiple linear regression is obtained:

$$\hat{Y} = -0,372 + 0,276 X1 + 0,269 X2 + 0,537 X3$$

- From the multiple linear regression equation obtained above a constant value of -0.372. That is, if the BCA User Satisfaction (Y) variable who uses a Mobile Banking-based Application is not influenced by the three independent variables namely Accounting Information Systems (X1), System Quality (X2) and Service Quality (X3) is zero, then the magnitude the average BCA User Satisfaction who uses a Mobile Banking-based Application will be -0,372.

2. The regression coefficient for the independent variable X1 is positive, indicating a direct relationship between Accounting Information Systems (X1) and User Satisfaction (Y) of BCA who use a Mobile Banking-based Application. X1 variable regression coefficient of 0.276 implies that for each increase in one unit of Accounting Information Systems (X1) will cause an increase in BCA User Satisfaction (Y) who use a Mobile Banking-based Application by 0.276.
3. The regression coefficient for the independent variable X2 is positive, indicating a direct relationship between System Quality (X2) and BCA User Satisfaction (Y) who use a Mobile Banking-based Application. The variable regression coefficient X2 of 0.269 implies that for each increase in the System Quality (X2) of one unit will cause an increase in BCA User Satisfaction (Y) who use a Mobile Banking-based Application by 0.269.
4. The regression coefficient for the independent variable X3 is positive, indicating a direct relationship between Service Quality (X3) and User Satisfaction (Y) of BCA who use a Mobile Banking-based Application. X3 variable regression coefficient of 0.537 implies that for each increase in Service Quality (X3) by one unit will cause an increase in BCA User Satisfaction (Y) who use a Mobile Banking-based Application by 0.537.

The influence of Accounting Information Systems (X1), System Quality (X2) and Service Quality (X3) on BCA User Satisfaction (Y) who use a Mobile Banking-based Application can be shown by the coefficient of determination. Accounting Information Systems (X1), System Quality (X2) and Service Quality (X3) variables have an effect of 76.0% on BCA User Satisfaction (Y) who use a Mobile Banking-based Application. While the remaining 24.0% is contributed by other variables besides Accounting Information Systems (X1), System Quality (X2) and Service Quality (X3).

Table 3 T Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.372	.207		-1.796	.076
	X1	.276	.076	.260	3.605	.000
	X2	.269	.100	.228	2.701	.008
	X3	.537	.074	.506	7.294	.000

a. Dependent Variable: Y

Based on the above table the results can be seen as follows:

- Variable X1 has a calculated t value greater than the t table value. Because the value of t arithmetic (3.605) > t table (1.985) and the significance value is less than 0.05, then H0 is rejected. Therefore it can be concluded that partially there is a significant influence of Accounting Information Systems (X1) on BCA User Satisfaction (Y) who use a Mobile Banking-based Application.
- Variable X2 has a calculated t value greater than the t table value. Because the value of t arithmetic (2.701) > t table (1.985) and the significance value is less than 0.05, then H0 is rejected. Therefore it can be concluded that partially there is a significant influence of System Quality (X2) on BCA User Satisfaction (Y) who use a Mobile Banking-based Application.
- Variable X3 has a calculated t value greater than the t table value. Because the value of t arithmetic (7.294) > t table (1.985) and the significance value is less than 0.05, then H0 is rejected. Therefore it can be concluded that partially there is a significant influence of Service Quality (X3) on BCA User Satisfaction (Y) who use a Mobile Banking-based Application.

Table 4 F Test

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	55.129	3	18.376	101.519	.000 ^b
	Residual	17.377	96	.181		
	Total	72.506	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

From the table above, the calculated F value is 101.519. Because the calculated F value (101.519) > F table (2.699) and the significance value is less than 0.05, then H0 is rejected. Thus it can be concluded that simultaneously there is a

significant influence of Accounting Information Systems (X1), System Quality (X2) and Service Quality (X3) on User Satisfaction (Y) of BCA who use a Mobile Banking-based Application.

Interpretation Research Result

The results of the study state that Accounting Information Systems significantly influence User Satisfaction. This is in line with research conducted by Alfiani (2012), which states that Accounting Information Systems significantly influence User Satisfaction. The results of the study stated that System Quality has a significant effect on User Satisfaction. This is in line with research conducted by Agus (2014), which states that System Quality has a significant effect on User Satisfaction. The results of the study stated that Service Quality has a significant effect on User Satisfaction. This is in line with research conducted by Melisa (2015), which states that Service Quality has a significant effect on User Satisfaction.

CONCLUSION AND RECOMMENDATIONS Conclusion

1. Because the value of t arithmetic (3.605) > t table (1.985) and the significance value is less than 0.05, then H_0 is rejected. Therefore it can be concluded that partially there is a significant influence of Accounting Information Systems (X1) on BCA User Satisfaction (Y) who use a Mobile Banking-based Application.
2. Because the value of t arithmetic (2.701) > t table (1.985) and the significance value is less than 0.05, then H_0 is rejected. Therefore it can be concluded that partially there is a significant influence of System Quality (X2) on BCA User Satisfaction (Y) who use a Mobile Banking-based Application.
3. Because the value of t arithmetic (7.294) > t table (1.985) and the significance value is less than 0.05, then H_0 is rejected. Therefore it can be concluded that partially there is a significant influence of Service Quality (X3) on BCA User Satisfaction (Y) who use a Mobile Banking-based Application.

Implications

The results of this study were used as input for the BCA and Mobile Banking Based Application users in paying attention to the quality and information on the application.

1. It is recommended to BCA to increase the level of data accuracy in the Mobile Banking Based Application.
2. It is recommended to BCA to maintain easy access to data on the Mobile Banking Based Application.
3. This study focuses on the Mobile Banking application, the next researcher is advised to compare other applications, namely internet banking or sms banking.

Suggestion

1. To increase user satisfaction, it is recommended to BCA to improve the quality of service that is quickly responsive in solving problems and complaints of users.
2. This research focuses on the Mobile Banking application, the next researcher is advised to compare other applications namely internet banking or sms banking.
3. For further researchers, it is advisable to further investigate user satisfaction, using other variables such as user experience, brand image, and brand equity.
4. For further researchers, it is recommended to use different analytical techniques such as path analysis or SEM.

DAFTAR PUSTAKA

- Aditya, Tjiptjono, 2011, "Pengaruh Kualitas Pelayanan dan Kualitas Produk Terhadap Keputusan Pembelian", 2011:23.
- Anindita, Dyah H., 2003, "Faktor-faktor yang Memengaruhi Tingkat Kepuasan Pemakai Sistem EDI dan Tingkat Inovasi Pengembangan Produk Pelayanan pada Perbankan Jakarta, Simposium Nasional Akuntansi VI.
- Baltzan, Paige, 2012, "Business Driven Information Systems", Third Edition. New York: McGraw Hill, International Edition. Baridwan, Zaki, 2012, "Sistem Akuntansi Keuangan", Edisi Kelima, Yogyakarta: BPF.
- Bodnar, George H., & Hopwood, William S., 2014, "Accounting Information Systems", Eleventh Edition, Pearson Education.
- Budiartha, I Ketut & Rukmiyati, Ni Made Sri, 2016, "Pengaruh Kualitas Sistem Informasi, Kualitas Informasi dan Perceived Usefulness pada Kepuasan

Pengguna Akhir Software Akuntansi” (Studi empiris pada Hotel Berbintang di Provinsi Bali), E-Jurnal Ekonomi dan Bisnis Universitas Udayana 5.1 (2016) : 115-142.

Davis, et. al., 2011, “Workplace Flexibility And Daily Stress Processes In Hotel Employees And Their Children”, The Annals Of The American Academy Of Political And Social Scienci, 638 (1).

DeLone, W. H., & Mclean, E. R., 1992, “Information System Success: The Quest for the Dependent Variable, Information System Research, 3(1):60-95.

Gelinas, Ulrich & Dull, B. Richard, 2012, “Accounting Informations System”, 9th ed. South

Istianingsih & Utami, Wiwik, 2013, “Pengaruh Kepuasan Pengguna Sistem Informasi Terhadap Kinerja Individu”, (Studi Empiris Pada Pengguna Paket Program, Aplikasi Sistem Informasi Akuntansi Di Indonesia, Simposium Nasional Akuntansi XII, Palembang.
Western Cengage Learning 5191 Natorp Boulevard Mason, USA. P. 19.

Gustiyani ,Hary, 2014, “Analisis Faktor-Faktor Yang Mempengaruhi Kinerja Sistem Informasi Akuntansi pada Bank Perkreditan Rakyat (BPR)

Ditanjung pinang”, Universitas Maritim Raja Ali Haji Tanjung pinang. Hurriyati, Ratih, 2014, “Bauran Pemasaran dan Loyalitas Konsumen”, Bandung : Alfabeta.

Itmamudin, 2014, “Analisis Kepuasan Pengguna OPAC Dan Dampaknya Terhadap Loyalitas Di Perpustakaan STAIN Salatiga”.

Komara, Acep, 2005, “Analisis Faktor Faktor Yang Mempengaruhi Kinerja Sistem Informasi Akuntansi”, Solo: SNAVIII.

Kotler, Philip & Gary Armstrong, 2012, “Prinsip-prinsip Pemasaran”, Edisi 13, Jilid 1, Jakarta: Erlangga.

Parasuraman, A, 2014, “The Behaviorial Consequenses of Service Quality”, New Jersey : Prentince Hall. Ratminto, 2012, “Manajemen Pelayanan”, Yogyakarta : Pustaka Pelajar.

Sahusilawane, Wildoms. 2014, "Pengaruh Partisipasi Pemakai dan Dukungan Atasan terhadap Kinerja Sistem Informasi", Universitas Terbuka.

Singarimbun, M & Effendi, S, 2011, "Metode Penelitian Survei", Jakarta: LP3S.

Sugiyono, 2013, "Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D", Bandung: Alfabeta.

Sugiyono, 2014, "Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif Dan R&D", Bandung: Alfabeta.

Sugiyono, 2015, "Metode Penelitian Kombinasi (Mix Methods)". Bandung: Alfabeta.

Supranto, J., 2011, "Pengukuran Tingkat Kepuasan Pelanggan Untuk Meningkatkan Pangsa Pasar, Cetakan Keempat, Jakarta, Penerbit Rineka Cipta.

Susanto, Azhar, 2013, "Sistem Informasi Akuntansi", Bandung: Lingga Jaya.

Tjiptono, Fandy, 2015, Strategi Pemasaran, Edisi 4, Yogyakarta: Andi.

Yamit, Zulian, 2013, "Manajemen Kualitas Produk & Jasa", Yogyakarta: Ekonisia.

OUTPUT SPSS RESULTS

Correlations

		p1	p2	p3	p4	p5	X1
p1	Pearson Correlation	1	.760**	.708**	.747**	.722**	.928**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	30	30	30	30	30	30
p2	Pearson Correlation	.760**	1	.679**	.570**	.576**	.855**
	Sig. (2-tailed)	.000		.000	.001	.001	.000
	N	30	30	30	30	30	30
p3	Pearson Correlation	.708**	.679**	1	.445*	.642**	.820**
	Sig. (2-tailed)	.000	.000		.014	.000	.000
	N	30	30	30	30	30	30
p4	Pearson Correlation	.747**	.570**	.445*	1	.808**	.815**
	Sig. (2-tailed)	.000	.001	.014		.000	.000
	N	30	30	30	30	30	30
p5	Pearson Correlation	.722**	.576**	.642**	.808**	1	.856**
	Sig. (2-tailed)	.000	.001	.000	.000		.000
	N	30	30	30	30	30	30
X1	Pearson Correlation	.928**	.855**	.820**	.815**	.856**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Reliability Statistics

Cronbach's Alpha	N of Items
.905	5

Correlations

		p6	p7	p8	p9	p10	p11	p12	p13	p14	p15	X2
p6	Pearson Correlation	1	.578**	.607**	.056	.529**	.181	.346	.286	.472**	.365*	.669**
	Sig. (2-tailed)		.001	.000	.770	.003	.338	.061	.126	.008	.047	.000
	N	30	30	30	30	30	30	30	30	30	30	30
p7	Pearson Correlation	.578**	1	.806**	.214	.191	.016	.027	.011	.097	.138	.475**
	Sig. (2-tailed)	.001		.000	.255	.313	.932	.886	.956	.611	.468	.008
	N	30	30	30	30	30	30	30	30	30	30	30
p8	Pearson Correlation	.607**	.806**	1	.302	.274	.051	.133	.057	.189	.149	.542**
	Sig. (2-tailed)	.000	.000		.104	.143	.790	.485	.766	.318	.432	.002
	N	30	30	30	30	30	30	30	30	30	30	30
p9	Pearson Correlation	.056	.214	.302	1	.350	.389*	.183	.293	.224	.195	.442*
	Sig. (2-tailed)	.770	.255	.104		.058	.033	.332	.116	.233	.301	.014
	N	30	30	30	30	30	30	30	30	30	30	30
p10	Pearson Correlation	.529**	.191	.274	.350	1	.683**	.703**	.733**	.746**	.707**	.846**
	Sig. (2-tailed)	.003	.313	.143	.058		.000	.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
p11	Pearson Correlation	.181	.016	.051	.389*	.683**	1	.783**	.872**	.671**	.733**	.748**
	Sig. (2-tailed)	.338	.932	.790	.033	.000		.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
p12	Pearson Correlation	.346	.027	.133	.183	.703**	.783**	1	.819**	.780**	.809**	.789**
	Sig. (2-tailed)	.061	.886	.485	.332	.000	.000		.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
p13	Pearson Correlation	.286	.011	.057	.293	.733**	.872**	.819**	1	.755**	.792**	.788**
	Sig. (2-tailed)	.126	.956	.766	.116	.000	.000	.000		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
p14	Pearson Correlation	.472**	.097	.189	.224	.746**	.671**	.780**	.755**	1	.851**	.826**
	Sig. (2-tailed)	.008	.611	.318	.233	.000	.000	.000	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
p15	Pearson Correlation	.365*	.138	.149	.195	.707**	.733**	.809**	.792**	.851**	1	.815**
	Sig. (2-tailed)	.047	.468	.432	.301	.000	.000	.000	.000	.000		.000
	N	30	30	30	30	30	30	30	30	30	30	30
X2	Pearson Correlation	.669**	.475**	.542**	.442*	.846**	.748**	.789**	.788**	.826**	.815**	1
	Sig. (2-tailed)	.000	.008	.002	.014	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Reliability Statistics

Cronbach's Alpha	N of Items
.878	10

Correlations

		p16	p17	p18	p19	p20	p21	p22	X3
p16	Pearson Correlation	1	.820**	.894**	.725**	.477**	.572**	.452*	.899**
	Sig. (2-tailed)		.000	.000	.000	.008	.001	.012	.000
	N	30	30	30	30	30	30	30	30
p17	Pearson Correlation	.820**	1	.736**	.877**	.362*	.431*	.170	.807**
	Sig. (2-tailed)	.000		.000	.000	.049	.017	.370	.000
	N	30	30	30	30	30	30	30	30
p18	Pearson Correlation	.894**	.736**	1	.713**	.538**	.636**	.471**	.906**
	Sig. (2-tailed)	.000	.000		.000	.002	.000	.009	.000
	N	30	30	30	30	30	30	30	30
p19	Pearson Correlation	.725**	.877**	.713**	1	.232	.394*	.126	.748**
	Sig. (2-tailed)	.000	.000	.000		.217	.031	.506	.000
	N	30	30	30	30	30	30	30	30
p20	Pearson Correlation	.477**	.362*	.538**	.232	1	.753**	.789**	.738**
	Sig. (2-tailed)	.008	.049	.002	.217		.000	.000	.000
	N	30	30	30	30	30	30	30	30
p21	Pearson Correlation	.572**	.431*	.636**	.394*	.753**	1	.631**	.788**
	Sig. (2-tailed)	.001	.017	.000	.031	.000		.000	.000
	N	30	30	30	30	30	30	30	30
p22	Pearson Correlation	.452*	.170	.471**	.126	.789**	.631**	1	.643**
	Sig. (2-tailed)	.012	.370	.009	.506	.000	.000		.000
	N	30	30	30	30	30	30	30	30
X3	Pearson Correlation	.899**	.807**	.906**	.748**	.738**	.788**	.643**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Reliability Statistics

Cronbach's Alpha	N of Items
.900	7

Correlations

		p23	p24	p25	p26	Y
p23	Pearson Correlation	1	.804**	.818**	.790**	.943**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	30	30	30	30	30
p24	Pearson Correlation	.804**	1	.928**	.610**	.916**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	30	30	30	30	30
p25	Pearson Correlation	.818**	.928**	1	.615**	.921**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	30	30	30	30	30
p26	Pearson Correlation	.790**	.610**	.615**	1	.843**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	30	30	30	30	30
Y	Pearson Correlation	.943**	.916**	.921**	.843**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	30	30	30	30	30

** . Correlation is significant at the 0.01 level (2-tailed).

Reliability Statistics

Cronbach's Alpha	N of Items
.924	4

Regression

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	X3, X1, X2 ^b	.	Enter

a. Dependent Variable: Y

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872 ^a	.760	.753	.42546

a. Predictors: (Constant), X3, X1, X2

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	55.129	3	18.376	101.519	.000 ^b
	Residual	17.377	96	.181		
	Total	72.506	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.372	.207		-1.796	.076
	X1	.276	.076	.260	3.605	.000
	X2	.269	.100	.228	2.701	.008
	X3	.537	.074	.506	7.294	.000

a. Dependent Variable: Y

EFFECT OF ACCOUNTING INFORMATION SYSTEMS, SYSTEM QUALITY AND SERVICE QUALITY ON USER SATISFACTION OF MOBILE BANKING-BASED APPLICATIONS

ORIGINALITY REPORT

39%

SIMILARITY INDEX

31%

INTERNET SOURCES

25%

PUBLICATIONS

24%

STUDENT PAPERS

PRIMARY SOURCES

1

Submitted to School of Business and Management ITB

Student Paper

5%

2

Submitted to Coventry University

Student Paper

4%

3

www.jatit.org

Internet Source

4%

4

makes-money-online24.blogspot.com

Internet Source

1%

5

ugefic.gunadarma.ac.id

Internet Source

1%

6

Eva Wati Asri Mawaddah, Beny Prasetyo, Brian Rizqi Paradisiaca Darnoto. "Evaluate User Satisfaction DANA as Cashless Platform to Support Financial Technology Using End User Computing Satisfaction Method", 2019 International Conference on Computer

1%

Science, Information Technology, and Electrical Engineering (ICOMITEE), 2019

Publication

7	Fitriani, R Wahjoe Witjaksono, Muhardi Saputra. "Reliability and usability analysis of the implementation ERP in host to host payment system: A case study", Journal of Physics: Conference Series, 2019 Publication	1 %
8	Submitted to Taylor's Education Group Student Paper	1 %
9	www.iiste.org Internet Source	1 %
10	www.ijtrd.com Internet Source	1 %
11	Nenden Maulida Yulawati, Ichi Ichi, Asep Kurniawan. "THE EFFECT OF E-PROCUREMENT SYSTEM IMPLEMENTATION, COMPETENCE AND COMPENSATION ON EMPLOYEE PERFORMANCE OF GOODS/SERVICES PROCUREMENT", ACCRUALS (Accounting Research Journal of Sutaatmadja), 2021 Publication	1 %
12	repository.uinjkt.ac.id Internet Source	1 %
13	sois.uum.edu.my Internet Source	1 %

14

Asmaryadi Asmaryadi, Syahrir A. Pasinringi, Yahya Thamrin, Masyitha Muis. "Influence of Patient Experience and Hospital Image on Patient Loyalty in Meloy Public Hospital of Sangatta, East Kutai Regency", Open Access Macedonian Journal of Medical Sciences, 2020

Publication

1 %

15

Novianti Puspitasari, Resky Lestari, Medi Taruk, Eny Maria. "Website Testing Analysis Using PIECES and EUCS Method", 2019 International Conference on Electrical, Electronics and Information Engineering (ICEEIE), 2019

Publication

1 %

16

Submitted to Segi University College

Student Paper

1 %

17

www.ijramr.com

Internet Source

1 %

18

www.questjournals.org

Internet Source

1 %

19

Danang Yudhiantoro, Karyono Karyono. "The Effect of Information System Quality, Price, Promotion, and Service Quality on User Satisfaction of Online Ojek Transportation Services The Covid 19 Virus Era in Yogyakarta (Survey on Online Ojek Transportation Service Users in Yogyakarta)", Proceeding of LPPM

1 %

UPN "Veteran" Yogyakarta Conference Series
2020 – Economic and Business Series, 2020

Publication

20

Romadini Antikasari, Agus Baktiono, I Gede Arimbawa, Elok Damayanti. "The Influence of Product, Restaurant Atmosphere, Customer Value, and Customer Loyalty through Customer Satisfacation as Mediation (Case study on Choie Dimsum Surabaya)", Quantitative Economics and Management Studies, 2021

Publication

1 %

21

Submitted to Bayard Rustin High School

Student Paper

1 %

22

docplayer.net

Internet Source

1 %

23

Tri Wahyu Putra Susanto, I Nyoman Sudapet, Hamzah Denny Subagyo, Joko Suyono. "The Effect of Service Quality and Price on Customer Satisfaction and Repurchase Intention (Case Study at Crown Prince Hotel Surabaya)", Quantitative Economics and Management Studies, 2021

Publication

<1 %

24

Submitted to Universiti Malaysia Perlis

Student Paper

<1 %

25	L Y Syah, S N Nafsiah, K Saddhono. "Linear regression statistic from accounting information system application for Employee integrity", Journal of Physics: Conference Series, 2019 Publication	<1 %
26	garuda.ristekdikti.go.id Internet Source	<1 %
27	hrmars.com Internet Source	<1 %
28	"The Effect of Accounting Information Systems Performance and Unthetic Behavior on Accounting Fraud", International Journal of Recent Technology and Engineering, 2019 Publication	<1 %
29	Submitted to Universitas Kristen Satya Wacana Student Paper	<1 %
30	ejournal.stienusa.ac.id Internet Source	<1 %
31	repository.unja.ac.id Internet Source	<1 %
32	e-journal.uajy.ac.id Internet Source	<1 %
33	Submitted to PSB Academy (ACP eSolutions) Student Paper	<1 %

34

Submitted to University of Westminster

Student Paper

<1 %

35

Jefri Heridiansyah, Theresia Susetyarsi, Ariyani
Indriastuti, Frida Widyawati Triasningrum."Analysis of Determining Service Recovery
Factors at Super Indo Grocery Store in
Semarang", International Journal of
Economics and Finance, 2021

Publication

<1 %

36

eprints.ums.ac.id

Internet Source

<1 %

37

openjournal.unpam.ac.id

Internet Source

<1 %

38

Submitted to Arab Open University

Student Paper

<1 %

39

repository.ub.ac.id

Internet Source

<1 %

40

"The Effect of User Participation and User
Satisfaction on Accounting Information
Systems", International Journal of Recent
Technology and Engineering, 2019

Publication

<1 %

41

Rabhi Fathan Muhammad, Tina Melinda. "The
Influence of Price, Quality of Service and
Promotions on Customer Satisfaction at Bu

<1 %

Rajab Resto Pancing and Cottage", KnE Social Sciences, 2021

Publication

42 Silvanus Chakra Puspita, . Supriyantoro, . Hasyim. "Analysis of Hospital Information System Implementation Using the Human-Organization-Technology (HOT) Fit Method: A Case Study Hospital in Indonesia", European Journal of Business and Management Research, 2020 <1 %

Publication

43 repository.unp.ac.id <1 %

Internet Source

44 Submitted to Institut Teknologi Nasional Malang <1 %

Student Paper

45 Submitted to MAHSA University <1 %

Student Paper

46 conference.binadarma.ac.id <1 %

Internet Source

47 journal.trunojoyo.ac.id <1 %

Internet Source

48 repository.unej.ac.id <1 %

Internet Source

49 Submitted to Hahnville High School <1 %

Student Paper

50	Submitted to Hoa Sen University Student Paper	<1 %
51	Manlian A. Ronald Simanjuntak, Mustafa Nahdi. "Benefits of the Opex Pro Application in Online Project Monitoring and Evaluation at PT. XYZ", IOP Conference Series: Materials Science and Engineering, 2020 Publication	<1 %
52	download.atlantis-press.com Internet Source	<1 %
53	journal.unpak.ac.id Internet Source	<1 %
54	www.scribd.com Internet Source	<1 %
55	Submitted to President University Student Paper	<1 %
56	epubl.ltu.se Internet Source	<1 %
57	eudl.eu Internet Source	<1 %
58	garuda.ristekbrin.go.id Internet Source	<1 %
59	repository.president.ac.id Internet Source	<1 %

60

repository.stei.ac.id

Internet Source

<1 %

61

www.ieomsociety.org

Internet Source

<1 %

62

Ignatius Agus Suryono, Aryono Yacobus, Michael Alfonsus Liquori Suryo Sutrisno, Michelle Yoana Franscisca Brigitta. "Strategies for Facing A Global Competition of The top three Indonesian marketplaces in the 4.0 Marketing Era (Survey on The Customers of Top Three Indonesian Marketplaces)", Proceeding of LPPM UPN "Veteran" Yogyakarta Conference Series 2020 – Economic and Business Series, 2020

Publication

<1 %

63

www.ijicc.net

Internet Source

<1 %

64

"Information Technology and Accounting Information Systems on Employee Performance", International Journal of Engineering and Advanced Technology, 2019

Publication

<1 %

65

A Rachman. "Analysis of Effect of Physical Evidence and Service Assurance on Customer Satisfaction and Customer Loyalty in using Car Rental Service (PT Pusaka Prima

<1 %

Transport Cases)", IOP Conference Series: Materials Science and Engineering, 2017

Publication

66

Stacie Petter, William DeLone, Ephraim McLean. "Measuring information systems success: models, dimensions, measures, and interrelationships", European Journal of Information Systems, 2017

Publication

<1 %

Exclude quotes Off

Exclude matches Off

Exclude bibliography On