



EFFECTS OF THE OF ACCOUNTING SYSTEM QUALITY, ACCOUNTING INFORMATION, AND SERVICE ON USER SATISFACTION IN ISLAMIC COMMERCIAL BANKS IN BANDUNG

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Abstract:

The purpose of this study is (1) to determine the quality of accounting information system, accounting information quality, service and user satisfaction in Islamic Banks in Bandung ; (2) To determine how much influence the quality of accounting information system and user satisfaction has in Islamic Banks in Bandung; (3) To determine how much influence the quality of accounting information has on user satisfaction in Islamic Banks in Bandung; (4) To determine how much influence the quality of banking services influences user satisfaction in Islamic Banks in Bandung; (5) To determine how much influence the quality of accounting information system, accounting information and service has on user satisfaction in Islamic Banks in Bandung.

The methods used are descriptive and verification methods using survey approach verification in all Islamic Banks in Bandung. The population of this study is 12 Islamic Banks in Bandung and also uses no probability sampling technique with saturated samples which has the same number as the number of population. There are two types of data used; primary and secondary data. Multiple linear regressions are used as analysis instrument.

Results and discussion of descriptive research is (1) the quality of accounting information system, accounting information, and services in Islamic Banks in Bandung is in good category ; (2) The quality of accounting information system significantly influences user satisfaction, at 47.6%; (3) The quality of accounting information significantly influences user satisfaction, at 23.6%; (4) Quality of services has a significant influence on user satisfaction, at 28.1%; (5) The quality of accounting information system, accounting information and service significantly influence user satisfaction. The influence is 99.3%. While the remaining 0.7% is explained by other variables that are not examined in this study.

Key Words: Accounting Information, Services, User Experience & Accounting Information Systems.

1. Introduction:

Bank is a business entity that collects funds from the community in the form of Savings and distributes it to the community in the form of credit and / or other forms in order to improve the community's living standard. While an Islamic bank is defined as a Bank that runs their business activities based on Islamic principles which provide services in payment process. ¹⁵⁾ (Act 21 yrs 2008)

According to Islamic Banking Statistics, the number of Islamic Banks in Indonesia continues to grow. Until January 2015, there have been 12 Islamic banks. ¹⁶⁾ In addition, the development of Islamic banking in West Java is also in line with the national development trends. It can be seen in the West Java's Regional Economic and Financial Study in the fourth quarter of 2014, in which the amount of assets tends to increase in the fourth quarter. In the first quarter of 2014, the total assets of Islamic banks was 30

trillion IDR, the second quarter was 31.3 trillion IDR and in the third quarter was 31.8 trillion, IDR and the fourth quarter is 33.4 trillion IDR. ¹⁶⁾ (Bank of Indonesia.2015)

In the era of the growing Islamic banking industry, we need to realize the importance of the role of accounting information systems in producing quality information. Krismiaji (2010: 15) has stated that quality information is information that is relevant, reliable, complete, punctual, easy to understand, and its accuracy can be tested. Moreover, a well-and properly built information system can improve its productivity, eliminate activities that do not have value and improve customer satisfaction and customer service.⁷⁾

Delone and McLeon (2003) have stated that the factors that become the basis for measuring the success of information system are *information quality*, *information system quality*, *service quality*, the intensity of *information system*, *end user satisfaction*, *individual impact*, and *organizational impac*) of the information system. ²⁾End user satisfaction means internal or external user satisfaction. In this study, internal users include managers and bank staff and the external users are customers.

A phenomenon that has recently occurred is the number of complaints from users regarding the information system and banking service, such as the case of pending transactions and the case of the customers deposits not being registered and, the slow service provided by Infobanknews. ¹⁷⁾ In addition, the Financial Services Authority (OJK) has stated that that the number of public complaints in the financial sector increased this year compared to last period. The highest numbers of complaints were reported in the banking, insurance, financial institutions and capital market sectors. ¹⁸⁾

2. Theoretical Basis:

Quality of Accounting Information Systems: The quality of accounting information system is a collection of both physical and non-physical sub-systems that are connected to each other and work in harmony by improving efficiency and effectiveness in order to achieve the same goal.¹³⁾ (Azhar Susanto.2013: 52), Therefore, in order to achieve the goals effectively and efficiently, a good quality of accounting information system is needed. Moreover, accounting information system is used to simplify and speed up the work of accounting information system, so that the quality of accounting information system will affect user satisfaction. A better quality of accounting information system will increase user satisfaction. Delone & McLeon (2003) describe that system quality can be measured in three dimensions:

(1) *Flexibility*, the existing programs can be increased or decreased according to the needs. (2) *Easy of use*, the ease of operating the system will allow users to use the system more easily. (3) *Reliability*, the power/strength of information system resist damage and errors. Negash (2003: 760) has revealed that the dimension of the quality of accounting information system consists of: (1) *Interactivity*. System gives a signal when an error occurs and provides solutions in solving the problems. The level of easiness in using the system and users understand how to use accounting information system. THE SYSTEM gives a quick response and precise feedback. (2) *Accessibility*. The system has a *security system* so that users who are not eligible, can not access the data in the system and system accounting information can be accessed easily and can be accessed anywhere. ⁹⁾

Quality of Accounting Information: Krismiaji (2010: 15) defines data as facts that are inputted, stored and processed by information system and, information is defined as data that has been organized, and has uses and benefits. ⁷⁾ In conducting business activities, banks require accounting information that can fulfill the needs of

management and support decision making. A better quality of accounting information will lead to more precise decisions. If the accounting information generated is not qualified, it will have a negative effect on user satisfaction. It can be concluded a better quality of accounting information will increase user satisfaction. Gelinas (2002) in Azhar Susanto (2013) explains that quality accounting information should have the following characteristics: effectiveness, efficiency, *Confidential*, integrity, availability, compliance, and Truth.¹³⁾

Quality Services: Service is any act that can be offered by one party to another that is essentially *intangible* (non physical form) and does not produce any ownership of something. However, the service product can be associated with a physical or non physical products.¹⁴⁾ (Tjiptono, 2012: 300). Farida Jasfar (2009) revealed that service quality is defined as the consumer response to the services consumed or felt by them. Moreover, basically service quality gives a concrete perception about service quality that is provided by the accounting information system provider and comparison between user expectations and their perception on service quality provided.⁵⁾

If the users of accounting information system feel that the service quality provided by the provider is good, they tend to feel satisfied using the system. It is predicted that a higher service quality will increase user satisfaction. Kotler Keller (2012: 396) has stated that the concept of service quality is :*Reliability, Responsiveness, Assurance, Empathy and Physical Evidence (Tangibles)*.⁶⁾

User Satisfaction: Delone and McLeone stated that end-user satisfaction on information system can be used as one of success indicators of information systems. Meanwhile, end user satisfaction can be measured through the satisfaction felt by users in using the information system. User satisfaction may be caused by the features of information system such as the quality of accounting information system, the quality of accounting information and service quality.²⁾ According to Doll and Torkzadeh (1998) , there are five dimensions of user satisfaction : Complete content , Accuracy ,*format, easy of use, and timeliness*.³⁾

In addition, the measurement of the variables in this study refers to previous studies, such as the study conducted by Winda Septianita (2014)¹¹⁾, Taghfirul Azhima Yoga (2011)¹⁾, and Princess Krishna (2013)⁸⁾, which also stated that service quality significantly influences user satisfaction.

3. Methodology:

The methods used in this research are descriptive and verification methods. The unit analysis is Islamic banks and the observation unit is the users of accounting information system. Population of this research is Islamic banks in Bandung. Sample uses probability sampling technique with simple random sampling .Hypothesis testing method uses multiple regression analysis, and t-test.

4. Results and Discussion:

Classical Assumption Testing: Classical assumption test is performed in order to prevent a bias regression conclusion. This test consists of normality test, multicollinearity test, and heteroscedasticity test.¹²⁾ The result of classical assumption test as follows:

Normality test	
Decision	Reason
Regression model used meets normality assumption	Significance value of Kolmogorov-smirnov test model (0.200) is bigger than error

	level (0.0d). Therefore, residual model of regression model distributes normally
Multicollinearity Test	
Decision	Reason
No multicollinearity symptoms	VIF value for each research variable is less than 10
Heterocedasticity Test	
Decision	Reason
No heterocedasticity Problem	Meeting point does not form a specific pattern, and most of them spread above X-axis and Y-axis

Source: Results of SPSS calculation

Regression Testing: To determine the influence of the quality of accounting information system, the quality of accounting information, and service quality on user satisfaction in Islamic bank in Bandung , multiple regression analysis calculation is performed. The result using SPSS as follows:

Table: Result of Multiple Linier Regressions

Coefficients ^a						
	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.317	.141		-2.241	.089
	Quality of Accounting information system (X1)	.520	.132	.486	3.939	.017
	Quality of Accounting Information (X2)	.276	.082	.262	3.387	.028
	K Service quality (X3)	.308	.111	.296	2.777	.049
a. Dependent Variable: User satisfaction (Y)						

The regression equation which identifies the influence of quality of information system (X1), the quality of accounting information (X2), and service quality (X3) on User Satisfaction (Y) is: $Y = -0.317 + 0.520 X1 + 0.276 X2 + 0.308 X3$

Determination Coefficient: The function of determination coefficient is to see to what extent all dependent variables (Quality of Accounting Information Systems, Quality of Accounting Information , and Service Quality) can explain the dependent variable (User Satisfaction in Islamic Banks in Bandung). ¹²⁾ The value of R^2 can be explained in the following table:

Table: Determination Coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.996 ^a	.993	.988	.06410
a. Predictors: (Constant), service quality (X1), quality of accounting information (X2) Quality of accounting information system (X3)				

From the result above, the determination coefficient value (R-Square) is 0.993. This result means that there is a contribution (as much as 99.3%) of the Quality of Accounting Information System, Quality of Accounting Information and Service Quality that explains / influences User Satisfaction influence in Islamic Banks in Bandung. While 0.7% is explained by other variables that are not examined in this study.

Partial Testing: Partial hypothesis testing is conducted to see the influence of independent variable on dependent variables in regression model that is obtained using t-test. The result of partial testing is as follows:

Result of Influence (Partial)

Coefficients ^a		
Model	Standardized Coefficients	Correlations
	Beta	Zero-order
(Constant)		
Quality of accounting information information system (X1)	.486	.979
Quality of accounting information (X2)	.262	.901
Service Quality (X3)	.296	.947
a. Dependent Variable: User satisfaction (Y)		

Based on the data above, the influence of Quality of Accounting Information System on User Satisfaction in Islamic Banks in Bandung is = $0.486 \times 0.979 \times 100\% = 47.6\%$. The influence of the quality of Accounting Information on User Satisfaction in Islamic Banks in Bandung is = $0.262 \times 0.901 \times 100\% = 23.6\%$. The influence of Service Quality on User Satisfaction on Islamic Banks in Bandung = $0.296 \times 0.947 \times 100\% = 28.1\%$.

Simultaneous Testing: To examine the relationship between independent variables (variables X1, X2, and X3) influences simultaneously on the dependent variable (Y), F statistical test is conducted.

Table: Hasil ANOVA (Uji F) ANOVA result F test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.309	3	.770	187.357	.000 ^b

	Residual	.016	4	.004		
	Total	2.326	7			

a. Dependent Variable: User satisfaction (Y)

b. Predictors: (Constant), Service quality (X₃), Quality of accounting information (X₂), Quality of accounting Information system(Variable X₁)

From the table , it can be seen the value of F for the regression model is at 187.357 with significance value at 0.000. From F table , the value of F table with db1= 3 and db2 = 4 is 6.591. So H₀ is rejected. From the significance value, sig value is (0,000) smaller than 0.05, which is a significant test. This indicates that the Quality of Accounting Information System, Quality of Accounting Information and Service Quality significantly influence User Satisfaction in Islamic Banks in Bandung.

5. Conclusions and Suggestions:

Conclusions: From the analysis and data processing in this study, the researchers conclude: Based on the research result on quality of accounting information system, quality of accounting information, and service quality are in good category. This influences user satisfaction, so user satisfaction is also in good category but not in ideal condition.

- ✓ The quality of accounting information system has a significant influence on user satisfaction at 47.6%.
- ✓ The quality of accounting information has a significant influence on user satisfaction at 23.6%.
- ✓ Service quality has a significant influence on user satisfaction at 28.1%.
- ✓ The quality of accounting information systems, quality of accounting information and service quality have a significant influence on user satisfaction about 99.3%.The remaining 0.7% is explained by other variables that are not examined in this study.

Suggestions:

Based on the conclusions that have been described, the researchers would like to give some suggestions;

- ✓ Islamic Banks in Bandung can improve user satisfaction by improving the accounting information system to be accessed anywhere by expanding branch office network, cash office, Islamic service offices and ATM. Islamic Banks are also expected to improve the information provided to be suitable information needed by users, such as information on problem solving. Other than that, banks are also expected to improve service quality to be reliable by improving the prevention of system error.
- ✓ For further research, it is advisable to expand research areas and different scope of populations and conduct a different research on the effect of the intensity of the use of accounting information system on user satisfaction

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