The Impact of Accounting Information System on User Satisfaction: Empirical Studies on Local Government Bank

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Received January 12, 2020; Accepted March 25, 2020

Abstract
This study aims at investigating the factors that affect a user’s satisfaction of accounting information systems based on the quality and the perceived usefulness of such systems, and the quality of data involved. The paper analyses the given factors on data collected from Bank Sumut, Indonesia. In addition, this research also aims to find out whether the influence of perceived ease of use can be utilized as a moderating variable or not. The research is quantitative
in terms of methodology and the sample pool consists of 112 people. The data used is primary data, which has been collected through the distribution of a questionnaire. Data has been analyzed through the Multiple Linear Regression and moderator test has been done using the Eviews 9 and SPSS software. The results contained in this study show that the variables can influence the accounting information system (AIS) user satisfaction significantly and that the information system quality plays an important role in the process. In addition, the quality of information systems, the information quality and perceived usefulness simultaneously affect the AIS of user satisfaction.

**Keywords:** Local government bank; User satisfaction; Accounting Information System; Information quality; Perceived usefulness.

**Introduction**

The use of information technology as an aid to operational activities in an organization, both on a small and large scale, has developed into a basic need in the era of globalization. Organizations must be able to design and develop quality information systems to support performance because businesses have a high dependence on the information system developed. Therefore, the ability to manage information effectively is very important, because it can be the basis for gaining competitive advantage (Talebnejad, 2012; Faraghian et al., 2014; Antoun et al., 2017). For that, if information is managed properly, they can be used to support the performance of an agency. A quality system will drive the success of the system, it could also lead to an increase in overall performance, regarding employees, leaders, owners, and the organization itself. In this case, a system is said to run effectively, because it can meet the needs and desires of various constituents in the organization, both individually and in groups. However, many organizations refrain from implementing such systems mainly because they tend to be very expensive.

The need for information and technology system in a bank environment has become necessary in today's world and it must be implemented in order to generate satisfaction for the accounting information system users later. However, the phenomena that occur in the field are not in accordance with the explanation. As one of the prominent banks in North Sumatra Province, PT, Bank Sumut tries to satisfy all of its clients' needs. But on the other hand, the service of Bank is getting worse and worse. As is the case recently, in early February 2018, all customers were faced with a malfunction in all of the bank’s systems. An example of such a breakdown would be the operations of Automated Teller Machines (ATMs), which had crashed, and caused several difficulties for customers. The problem persisted for over a week and this resulted in disappointment and inconvenience for the clients. PT. Bank Sumut, however, did eventually upgrade their systems on 16 to 18 February 2018 in order to satisfy its customers.
The case of the downfall of the system at the local government bank is one indication that the accounting information system user satisfaction in the bank is still not good. This shows that accounting information system users often experience dissatisfaction. Therefore, firms must attempt on developing information as a source that will provide the best service and comfort. One form of attention is the use of a computer-based banking application, that is highly integrated with the bank’s system’s, to more easily process transaction data into valuable information. Such a bank will provide the best service to every user. Research on the accounting information system user satisfaction has previously been carried out, but there are still inconsistencies in the results of conducted research.

The development of information technology has influenced banking policies and strategies that drive innovation and competition in the service sector. The innovation of technology based banking services continues to grow following the pattern of bank customer needs. Electronic-based banking transactions, including the Internet and using mobile phones are a form of development of bank service providers that provide new business opportunities for banks which result in changes in banking business strategies, from human-based (traditional) to more efficient and practical information technology based for banks. Banking activities carried out through electronic media, such as ATMs. Internet banking that uses mobile devices such as smartphones with mobile banking includes electronic banking. Customers can access e-banking through electronic smart devices. Changes in consumption patterns and desires of people who want something easy to quickly utilize banking services. Banking services are demanded to be more efficient and faster, such as financial technology, internet banking, gateway of payment, investment, and wealth of management, which are services that must be fulfilled by banking institutions. These services have led to digital clerks and minimized the role of humans. This shows that the quality of information could be a major problem in using banking services. If banks do not implement technology that adapts to customers’ needs, their confidence in the system will be heavily impacted, and this can lead to the transfer of third party funds.

The inconsistency of the results of previous studies makes research on the information system user satisfaction an interesting problem to study. Based on Nelson et al. (2005), Vance (2008), Gorla (2010), Laumer (2017), Pertusa-Ortega (2017), Tarhini (2017), Yan (2017), Lin (2017) and Muriithi and Mwabu (2018) it can be seen that perceived ease of use can also affect user satisfaction, therefore in this study attempts on developing a research model by assuming that perceived ease of use could potentially act as a moderating variable. Departing from these problems the authors are interested in researching further about factors that influence the accounting information system user satisfaction.
The Theoretical Review

1. The User Satisfaction of The Accounting Information Systems

Lee et al. (2017) claim that user satisfaction is the overall evaluation of users experience in using the information system and the effect of the information system. The user satisfaction associated with the usefulness of user and user's thoughts on the information system that is influenced by individual characteristics. User satisfaction will affect the intention of one to use or not to use the information system (Sajady 2017; Gloria, 2017; Salyers, 2017; Camacho, 2018; Ismail, 2018; Wang, 2018). User satisfaction is a feeling of being clean from happy or unhappy in receiving information system from the overall benefits expected by someone, where these feelings are generated from interactions with information system.

2. Information System Quality

Palazuelos (2017) states the quality of information system is the quality of reliability, understandability, and user-friendliness. In other words, the quality of the system largely depends on whether it can accomplish what the user wants from the information system itself. The basic assumption of a multi-dimensional model of information system success can be explained in the technical, semantic and effectiveness of the system level (Barnwal 2017; Chen, 2017; Cho & Kang, 2017; Salyers et al., 2017; Sullivan & Kim, 2018; Yan et al., 2017; Alomari et al., 2018). The technical component is mainly based on the accuracy and efficiency of the communication system. The level of effectiveness as a effect of information on the recipient. Therefore, if the system is easy to use, the user will be satisfied with the performance.

3 Information Quality

According to Rai (2002), the quality of information is based on the output produced by the system. The information characteristics produced by an information system may differ from information Dabi (2018), Eierle (2018) and Johnson (2018) the quality of information is the user’s perception of the quality of information produced by accounting software which is seen from several characteristics, namely: accuracy, timeliness, relevance, authenticity and comprehensibility. Martin (2017) summarize the characteristics of quality information as follows: Relevant is if it reduces uncertainty, improves the ability of decision-makers to make predictions, confirm, or improve their previous expectations. Reliable is deviations accurately represent events/activities in the organization and complete is the information is complete if it leaves important aspects of the event which is the basis of the problem or activities measured.

4 Perceived Usefulness

García-Fernández et al. (2018) state that perceived usefulness happens when someone believes that using a typical system will improve their output. Where more Accuracy, timeliness, and good reliability will further increase the confidence of the information system users. Schneider et
al. (2018) state that perceived usefulness is seeing the views of system users on the impact of using applications in improving their performance.

5. The Ease of Use Perceived

Kelly and Seow (2018) state that perceived ease of use is defined as the degree of which a individual believes a particular system would be free of effort. It can be said that the perception of ease of use is one's view if the use of a system can free us from the business (Yaseen, 2012; Freedman & Jin, 2017; Halder, 2017; Hosseingholizadeh, 2017; Hossain, 2019). Ease of use will reduce the effort (both time and energy) of someone in learning computers. The conceptual framework is found in the following Figure 1.

![Figure 1. The Research Concept](image)

The hypotheses in the research are given below:

**H₁**: The influence of information system quality on the accounting information systems of user satisfaction:

If the user of the information system feels that the system works well and easy to use then he or she will have time to do other things and this can improve overall performance Chen (2017), Cho & Kang (2017), Salyers (2017), Sullivan & Kim (2018). If the quality of the information system is low, it will lower the level of user satisfaction.

**H₂**: The influence of information quality on the accounting information systems of user satisfaction:

The quality of the output produced from the information system used. If the authenticity, accuracy, completeness, compactness, timeliness, relevance, comprehensibility, precision, conciseness and informativeness can be improved, the satisfaction level will increase. The better the quality of information, the better the decisions made will be. If the information produced is not quality, it will affect user satisfaction.

**H₃**: Influence of perceived usefulness to the accounting information systems of user satisfaction:
Increased user trust in information systems because they get benefits or uses that can help their operational performance. The benefits of information system users can be known from the trust of information system users, if the user feels that the system is useful then he will use it.

**Materials and Methods**

This research is quantitative methods. The quantitative methods is emphasizes of numerical processed. The population is an accounting information system at the local government bank, PT. Sumut Bank Medan, Indonesia. The questionnaire used in this study was designed by gathering dimensional information from the Information System quality variable (6 indicators), Information quality (4 indicators), perceived usefulness (4 indicators), AIS of user satisfaction (5 indicators) and perceived ease of use as moderating (5 indicators) that are tested in their entirety as well as specific information from a system component. The questionnaire is equipped with demographic questions from the respondents. The technique of determining Random Sampling was used. The number of samples is based on Slovin which states the determination of the number of samples in a group of populations (Tanduklangi & Yusuf, 2017). For social sciences, the bound of error used 10%. It can be calculated as follows:

\[
n = \frac{2.619}{(2.619 \times 0.10^2)} + 1
\]

\[
n = \frac{2.619}{27.19}
\]

\[
n = 96.32 \text{ (sample of at least 100 but in field is 112 respondents)}.
\]

It can be seen that the number of samples used in this study is 112 staff members who use information technology preferably front liners as tellers and customer service. The Multiple Linear Regression analysis and moderating test using residual test were used in this study. Data processing in this study was done by using Eviews 9 and SPSS software. The model tests a residual test method to test moderating variables. Based on the specifications of the regression model using moderating variables, the equation model in this study as follows:

\[
Z = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e \ldots (1)
\]

\[
|e| = \alpha + \beta_4Y \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots \ldots (2)
\]

In which
- \(Z\): The Perceived Ease of Use as Moderating
- \(\alpha\): Constant Coefficient
- \(\beta_1\)-\(\beta_4\): Regression Coefficient
- \(X_1\): The Information System Quality
- \(X_2\): Information of Quality
- \(X_3\): Perceived of Usefulness
- \(Y\): Accounting Information Systems of User Satisfaction
- \(e\): Error term
- \(|e|\): Absolute residual value
4. Results

1. Respondents Attribute

The respondents attribute based on sex, years of service, age of sample and education level show in Table 1 below.

<table>
<thead>
<tr>
<th>Based on Sex</th>
<th>Gender</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Man</td>
<td>69</td>
<td>61.61 %</td>
<td></td>
</tr>
<tr>
<td>Female (Woman)</td>
<td>43</td>
<td>38.39%</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>112</td>
<td>100 %</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Based on Experience</th>
<th>Working Period</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 6 Month</td>
<td>0</td>
<td>0.00 %</td>
<td></td>
</tr>
<tr>
<td>6-12 Month</td>
<td>0</td>
<td>0.00 %</td>
<td></td>
</tr>
<tr>
<td>1-1.5 Years</td>
<td>0</td>
<td>0.00 %</td>
<td></td>
</tr>
<tr>
<td>&gt; 2 Years</td>
<td>112</td>
<td>100 %</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>112</td>
<td>100 %</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Based on Ages</th>
<th>Years</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-30 Years</td>
<td>4</td>
<td>3.5 %</td>
<td></td>
</tr>
<tr>
<td>31-40 Years</td>
<td>23</td>
<td>20.54 %</td>
<td></td>
</tr>
<tr>
<td>41-50 Years</td>
<td>68</td>
<td>60.71 %</td>
<td></td>
</tr>
<tr>
<td>51-55 Years</td>
<td>17</td>
<td>15.18 %</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>112</td>
<td>100 %</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Based on Educational Level</th>
<th>Educational Level</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School</td>
<td>5</td>
<td>4.5 %</td>
<td></td>
</tr>
<tr>
<td>Bachelor</td>
<td>93</td>
<td>83.03 %</td>
<td></td>
</tr>
<tr>
<td>Master Degree</td>
<td>14</td>
<td>12.50 %</td>
<td></td>
</tr>
<tr>
<td>Doctoral</td>
<td>-</td>
<td>0 %</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>112</td>
<td>100 %</td>
<td></td>
</tr>
</tbody>
</table>

Source: Data Tabulation (2018)

Table 1 shows that the majority of respondents are man, with a working period of more than two years, with the most employees coming from the age group 41-50 years and the average level of Bachelor Education.

2. Validity and Credibility

Table 2 shows the results of testing the validity and credibility of the instruments.
Table 2. Validity and Credibility of AIS User Satisfaction (Y)

<table>
<thead>
<tr>
<th></th>
<th>Scale Mean</th>
<th>Scale of Variance</th>
<th>Corrected Item</th>
<th>Multiple Correlation</th>
<th>If Deleted item with Cronbach's</th>
</tr>
</thead>
<tbody>
<tr>
<td>Y11</td>
<td>15.955</td>
<td>3.701</td>
<td>.620</td>
<td>.411</td>
<td>.762</td>
</tr>
<tr>
<td>Y12</td>
<td>16.009</td>
<td>3.576</td>
<td>.652</td>
<td>.434</td>
<td>.752</td>
</tr>
<tr>
<td>Y13</td>
<td>16.027</td>
<td>3.756</td>
<td>.604</td>
<td>.375</td>
<td>.767</td>
</tr>
<tr>
<td>Y14</td>
<td>16.196</td>
<td>3.817</td>
<td>.549</td>
<td>.316</td>
<td>.784</td>
</tr>
<tr>
<td>Y15</td>
<td>15.991</td>
<td>3.847</td>
<td>.542</td>
<td>.297</td>
<td>.786</td>
</tr>
</tbody>
</table>

Cronbach's Alpha Based on Standardized Items: .808


Table 2 indicates that the Y variable with the value of Corrected Item-Total Correlation (r count) is entirely greater than the Product Moment table where r table 0.176 (112-2 = 110), thus all items of the question are declared valid. The credibility value of 80.8% shows all credible question items because it is above 60%. The test of Information Systems Quality dimension is as follows in Table 3.

Table 3. Reliability and Credibility of Information Systems Quality (X1)

<table>
<thead>
<tr>
<th></th>
<th>Scale Mean</th>
<th>Scale of Variance</th>
<th>Corrected Item</th>
<th>Multiple Correlation</th>
<th>If Deleted item with Cronbach's</th>
</tr>
</thead>
<tbody>
<tr>
<td>X11</td>
<td>20.214</td>
<td>4.855</td>
<td>.581</td>
<td>.357</td>
<td>.808</td>
</tr>
<tr>
<td>X12</td>
<td>20.027</td>
<td>4.981</td>
<td>.574</td>
<td>.368</td>
<td>.809</td>
</tr>
<tr>
<td>X13</td>
<td>20.071</td>
<td>5.004</td>
<td>.589</td>
<td>.377</td>
<td>.807</td>
</tr>
<tr>
<td>X14</td>
<td>20.223</td>
<td>4.301</td>
<td>.689</td>
<td>.493</td>
<td>.785</td>
</tr>
<tr>
<td>X15</td>
<td>20.116</td>
<td>4.554</td>
<td>.657</td>
<td>.442</td>
<td>.792</td>
</tr>
<tr>
<td>X16</td>
<td>20.107</td>
<td>4.961</td>
<td>.530</td>
<td>.322</td>
<td>.818</td>
</tr>
</tbody>
</table>

Cronbach's Alpha Based on Standardized Items: .831


Table 3 reveals that the Y variable with the value of Corrected Item-Total Correlation (r count) is entirely greater than the Product Moment table where r table 0.176 (112-2 = 110), thus all items of the question are valid. The credibility value of 83.1% shows all credible question items because it is above 60% that meaning is reliable. The indicator for Information Quality is indicated in Table 4.

Table 4. Reliability and Credibility of Information Quality (X1)

<table>
<thead>
<tr>
<th></th>
<th>Scale Mean</th>
<th>Scale of Variance</th>
<th>Corrected Item</th>
<th>Multiple Correlation</th>
<th>If Deleted item with Cronbach's</th>
</tr>
</thead>
<tbody>
<tr>
<td>X21</td>
<td>11.473</td>
<td>2.125</td>
<td>.586</td>
<td>.350</td>
<td>.699</td>
</tr>
<tr>
<td>X22</td>
<td>11.536</td>
<td>2.395</td>
<td>.545</td>
<td>.310</td>
<td>.726</td>
</tr>
<tr>
<td>X23</td>
<td>11.464</td>
<td>2.035</td>
<td>.586</td>
<td>.345</td>
<td>.698</td>
</tr>
<tr>
<td>X24</td>
<td>11.571</td>
<td>1.869</td>
<td>.572</td>
<td>.332</td>
<td>.713</td>
</tr>
</tbody>
</table>

Cronbach's Alpha Based on Standardized Items: .711

Table 4 shows that Corrected Item-Total Correlation (r count) is entirely greater than the Product Moment table where r table 0.176 (112-2 = 110), thus all items of the question are declared valid. The credibility value of 71.1% shows all credible question items because it is above 60%. The dimension of perceived of usefulness is as a follows in Table 5.

**Table 5. Reliability and Credibility of Perceived Usefulness (X3)**

<table>
<thead>
<tr>
<th></th>
<th>Scale Mean</th>
<th>Scale of Variance</th>
<th>Corrected Item</th>
<th>Multiple Correlation</th>
<th>If Deleted item with Cronbach's</th>
</tr>
</thead>
<tbody>
<tr>
<td>X31</td>
<td>11.705</td>
<td>2.444</td>
<td>.548</td>
<td>.309</td>
<td>.800</td>
</tr>
<tr>
<td>X32</td>
<td>11.545</td>
<td>2.286</td>
<td>.672</td>
<td>.463</td>
<td>.737</td>
</tr>
<tr>
<td>X33</td>
<td>11.643</td>
<td>2.502</td>
<td>.609</td>
<td>.392</td>
<td>.768</td>
</tr>
<tr>
<td>X34</td>
<td>11.688</td>
<td>2.469</td>
<td>.688</td>
<td>.478</td>
<td>.734</td>
</tr>
</tbody>
</table>

Cronbach's Alpha Based on Standardized Items .812


Table 5 indicates that the Perceived Usefulness variable with the value of Corrected Item-Total Correlation (r count) is entirely greater than the Product Moment table where r table 0.176 (112-2 = 110), thus all items of the question are declared valid. The credibility value of 81.2% shows all credible question items because it is above 60%. The dimension of perceived usefulness is as a follows in Table 6.

**Table 6. Reliability and Credibility of Perceived Ease of Use (Z)**

<table>
<thead>
<tr>
<th></th>
<th>Scale Mean</th>
<th>Scale of Variance</th>
<th>Corrected Item</th>
<th>Multiple Correlation</th>
<th>If Deleted item with Cronbach's</th>
</tr>
</thead>
<tbody>
<tr>
<td>X41</td>
<td>16.116</td>
<td>2.049</td>
<td>.431</td>
<td>.224</td>
<td>.514</td>
</tr>
<tr>
<td>X42</td>
<td>16.250</td>
<td>2.333</td>
<td>.324</td>
<td>.136</td>
<td>.570</td>
</tr>
<tr>
<td>X43</td>
<td>16.259</td>
<td>2.230</td>
<td>.364</td>
<td>.157</td>
<td>.551</td>
</tr>
<tr>
<td>X44</td>
<td>16.420</td>
<td>1.759</td>
<td>.345</td>
<td>.144</td>
<td>.583</td>
</tr>
<tr>
<td>X45</td>
<td>16.027</td>
<td>2.206</td>
<td>.388</td>
<td>.184</td>
<td>.540</td>
</tr>
</tbody>
</table>

Cronbach's Alpha Based on Standardized Items .621


Based on Table 6, the Perceived Ease of use variable with the value of Corrected Item-Total Correlation (r count) is entirely greater than the Product Moment table where r table 0.176 (112-2 = 110). The meaning of all items of the question is declared valid. The credibility value of 62.1% shows all credible question items because it is above 60%. The results based on classic assumption can be seen that the data distribution used in this research model is normal, there are no symptoms of multicollinearity and there are no symptoms of heteroscedasticity. The results of multiple linear regression analysis testing using Eviews can be seen based on the following Table 7.

The Table 7 value of Adjusted of R² is 0.140. This shows that the quality of the information system as independent variable and the quality of information and perceived usefulness can only
describe or explain the dependent variable, i.e. the AIS user satisfaction by 14%. The remaining 86% is described by other variables not included in the research model. Based on Table 7, the probability value (F-statistic) obtained is 0.000 which is smaller than $\alpha = 0.05$. This shows that the quality of the information system, the quality of information and perceived of usefulness simultaneously influence to the AIS of user satisfaction. With these results, Ha is accepted. Furthermore, to see which variables can partially affect the AIS user satisfaction, a partial significance test is conducted. The results implication that:

1. Quality of the information system ($X_1$) has a probability value that is smaller than 0.05 ($0.0001 < \alpha = 0.05$). This shows that the information system quality variable partially has a significant effect on the AIS user satisfaction and Ha is accepted while H0 is rejected.
2. Information quality ($X_2$) has a probability value greater than the level of significance ($0.1123 > \alpha = 0.05$). So this shows that the quality of information ($X_2$) is the does not influence to the AIS of user satisfaction, and H0 is accepted while Ha is rejected.
3. Perceived usefulness ($X_3$) also has a probability value greater than the level of significance ($0.5243 < \alpha = 0.05$). So this shows that the $X_3$ variable is perceived usefulness does not have influence on AIS of user satisfaction, and H0 is accepted while Ha is rejected.

Table 7. Regression Analysis

<table>
<thead>
<tr>
<th>The variable set</th>
<th>The coefficient</th>
<th>Std. Error</th>
<th>t Stat</th>
<th>Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>15.64101</td>
<td>2.764417</td>
<td>5.657978</td>
<td>0.0000</td>
</tr>
<tr>
<td>X1</td>
<td>0.343867</td>
<td>0.083866</td>
<td>4.100189</td>
<td>0.0001</td>
</tr>
<tr>
<td>X2</td>
<td>-0.186187</td>
<td>0.116300</td>
<td>-1.600915</td>
<td>0.1123</td>
</tr>
<tr>
<td>X3</td>
<td>-0.067221</td>
<td>0.105226</td>
<td>-0.638827</td>
<td>0.5243</td>
</tr>
<tr>
<td>The $R^2$</td>
<td>0.140114</td>
<td></td>
<td></td>
<td>20.04464</td>
</tr>
<tr>
<td>The Adjusted $R^2$</td>
<td>0.116228</td>
<td></td>
<td></td>
<td>2.361052</td>
</tr>
<tr>
<td>F stat</td>
<td>5.866007</td>
<td></td>
<td></td>
<td>1.557312</td>
</tr>
<tr>
<td>Prob(F-stat)</td>
<td>0.000949</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


The use of application Eviews in primary data analysis is done by Rahman (2011) and According to Rahman (2011) and Ghic (2014), a variable can be considered a moderating variable if the parameter coefficient is negative and significant to the dependent variable. After regressing in equation (1), in Table 8 the obtained show as a follows.
Table 8. Residual Equation Test Results (1)

<table>
<thead>
<tr>
<th>Dependent of Variable: Z</th>
<th>Method used: Least Squares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample: 112</td>
<td>Observations: 112</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The variable set</th>
<th>The coefficient</th>
<th>Std.Error</th>
<th>t Stat</th>
<th>Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>13.38602</td>
<td>2.099823</td>
<td>6.374832</td>
<td>0.0000</td>
</tr>
<tr>
<td>X1</td>
<td>0.057566</td>
<td>0.063704</td>
<td>0.903650</td>
<td>0.3682</td>
</tr>
<tr>
<td>X2</td>
<td>0.184666</td>
<td>0.088340</td>
<td>2.090390</td>
<td>0.0389</td>
</tr>
<tr>
<td>X3</td>
<td>0.155612</td>
<td>0.079928</td>
<td>1.946895</td>
<td>0.0541</td>
</tr>
</tbody>
</table>

The R^2 = 0.094191
Mean of dependent = 20.02679
The Adjusted R^2 = 0.069030
S.D. variance = 1.747378

F stat = 3.743497
DW stat = 1.847585
Prob(F-stat) = 0.013261


Based on Table 8, equation (1) prepare as follows. Then regression is done for equation (2) by entering the residual value in equation (1) AIS user satisfaction as to determine whether perceived ease of use is a moderating variable between information system quality, information quality and perceived usefulness to AIS user satisfaction or not. Regression in equation (2) produces the following Table 9.

Table 9. Residual Equation Test Results (2)

<table>
<thead>
<tr>
<th>Dependent of Variable: RESABS</th>
<th>Method: Least Squares</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sample: 112</td>
<td>Observations: 112</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>The variable set</th>
<th>The coefficient</th>
<th>Std.Error</th>
<th>t Stat</th>
<th>Probability</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>2.910904</td>
<td>0.801528</td>
<td>3.631695</td>
<td>0.0004</td>
</tr>
<tr>
<td>Y</td>
<td>-0.079267</td>
<td>0.039715</td>
<td>-1.995887</td>
<td>0.0484</td>
</tr>
</tbody>
</table>

The R^2 = 0.034949
Mean of dependent = 1.322032
S.D. variance = 1.001109

F stat = 3.983567
DW stat = 1.956048
Prob(F-stat) = 0.048417


Based on the Table 9, the equation (2) can be arranged as follows. From the Table 9 concluded that perceived of ease of use is a moderating variable between the influence of the information system quality, information of quality and perceived usefulness on AIS of user satisfaction because the value of AIS user satisfaction generated in Table 9 equation (2) has a negative and significant coefficient of absolute residual value (RESABS). This result indicates that H_0 is rejected and Ha is accepted.

Discussion

First hypothesis is the Quality of information system influences to the Accounting information systems user satisfaction. The meaning hypothesis answer that the quality of information system
has a significant and influence to the AIS of user satisfaction. With these results, the first hypothesis or H1 is accepted. Theoretically, the quality of information system is a characteristic of information that is inherent in the system. The quality of information system is also the level of how much relative computer technology is used to understand. This shows that if the users of information system feel that using the system is easy, then they do not need much effort to use it, so they will have more time to do other things that are likely to improve their overall performance. This research is in line with the research conducted by Campbell (2018), Dewi (2018); Hosseingholizadeh (2018); Hansen (2018); Hu (2018); Long (2018) and Nguyen & Huynh (2018) which is the results of his research stated that the quality of information system has positive and significant effect to the accounting information system of user satisfaction.

The second hypothesis, the quality of information influences to the AIS of user satisfaction. Based on the results of the research hypothesis testing it can be seen that the quality of information does not have a significant effect on AIS user satisfaction. With these results, the second hypothesis or H2 is rejected. Theoretically, the quality of information is the quality of output in the form of information produced by the information system used. Some dimensions to assess the quality of this information are authenticity, accuracy, completeness, uniqueness (non-redundance), timeliness, relevance, comprehensibility, precision, conciseness, and informativeness. The better the quality of the information, the more appropriate decisions will be taken. If the information produced is not quality, it will affect user satisfaction. The results of this study are in line with the research conducted by Barth (2017), Bi (2017), Guan (2017), Jacob (2017), Yang (2017), Lan (2018), Beaver (2018) and Boateng (2018) who in his research stated that the quality of information did not have a significant influence on the accounting information system user satisfaction.

The third hypothesis in this study is that perceived usefulness affects the AIS user satisfaction. The research hypothesis testing implication that perceived usefulness does not have a significant effect on AIS of user satisfaction. With these results, the third hypothesis or H3 is rejected. Theoretically, perceived usefulness can be said by the users’ trust in the information system because of the benefits or uses that can help their work performance. The usefulness of information system users can be known from the information system users’ trust, if the user feels that the system is useful then he will use it. Between the impacts of the use of information system on individual performance with the level of the user, satisfaction has a reciprocal relationship. This shows that the impact of using information system on individual performance (usefulness) has a relationship with the level of user satisfaction. As it is known that perceived usefulness gives meaning if the user feels confident that the information system is useful then he will use it. The results of this study are consistent by Cui (2018), Hu (2018), Lindsey, (2018) and Moslehpour (2018).
The fourth hypothesis conclude the quality of information system, information quality and perceived of usefulness simultaneously (together) affect to the AIS of user satisfaction. Based on the results of the study, it can be seen that the quality of information system, the information quality, and perceived usefulness have a significance level smaller than $\alpha$ ($0.000 < 0.05$) which means that the quality of information system, information quality and perceived usefulness simultaneously have a significant influence on AIS of user satisfaction. With these results, H4 is accepted. The fifth hypothesis in this study is perceived ease of use is a moderating variable in the influence of information system quality, information quality and perceived usefulness to AIS user satisfaction. The results of moderating tests using residual tests conclude that perceived ease of use can be used as a moderating variable in the influence of information system quality, the information quality and perceived usefulness to AIS of user satisfaction. With these results, H5 is received.

It is proven that the quality of information system has a significant influence on the accounting information system user satisfaction. That way it is expected that local government bank will continue to prioritize quality of accounting information system used because in this case if the quality of the information system is used well then the system user satisfaction will also be good. And this will trigger the maximum performance of its employees. In subsequent studies, it is expected to develop existing models by adding variables that affect user satisfaction in accounting information system that have not been used in the research model that the author uses.

Conclusion, Managerial Implication and Suggestions

1. Conclusion

The quality of the information system has a significant effect on accounting information system user satisfaction. The quality of information systems that are formed from the dimensions of reliability, understandability, and user satisfaction will be able to increase satisfaction using the accounting information system application. The experience of users in using information systems will have an impact on satisfaction with the benefits and attitudes of users. User satisfaction will affect the intention to use information systems. User satisfaction is the pleasure of receiving an information system as a whole the benefits of interaction with information systems. The results of this study are consistent with Barnwal (2017), Chen (2017), Cho & Kang (2017), Salyers (2017), Sullivan & Kim (2018), Yan (2017) and Alomari (2018). This result is not consistent with the results obtained by Gorla (2010), Dabi, (2018), Eierle, (2018) and Johnson, (2018). Muriithi and Mwabu (2018). Nelson, (2005) and Vance, (2008).

The information quality does not have a significant effect on the accounting information system user satisfaction. The quality of information produced by accounting applications that meet the characteristics of timeliness, accuracy, relevance, authenticity and comprehensibility
does not always have an impact on the satisfaction of using the accounting information system. This is because the use of more accounting applications is caused because the desired information is easily accessible and not because the information produced is due to several dimensions of the quality of the information system. The results of this study are consistent with Dabi, (2018), Eierle, (2018) and Johnson, (2018).

The perceived usefulness does not significantly influence the accounting information system user satisfaction. Perceived usefulness is the user's view of the use of applications in improving performance. Not always by using accounting information systems can increase output and performance. This is because performance can be improved not by using applications but because of other factors such as motivation factors and reward factors. The results of this study are consistent with Nelson, (2005), Vance, (2008), Gorla (2010) and Muriithi and Mwabu (2018). The information system quality, information quality and perceived usefulness simultaneously influence to the AIS of user satisfaction. The Perceived ease of use is a moderating variable in the influence of information system quality, information quality and perceived usefulness to AIS user satisfaction in local government bank.

2. Managerial Implication

1. Management needs to increase active customer participation in the use of technological applications
2. Bank management needs to improve and strengthen the network so that it can reach all corners of the region.
3. Management needs to improve the status of becoming a foreign exchange bank so that some of the products used by foreign exchange banks can be applied to local government banks.

3. Suggestions

1. Mobile Banking services need to be socialized to customers so they can facilitate transactions without having to come to the branch office.
2. Banks can add partners to the role of Mobile and Internet banking so that they can be used to fill shopping vouchers, auto debit payments to airlines and so on.
3. The need for additional features and convenience in conducting SMS Banking services.

References


**Bibliographic information of this paper for citing:**


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