

The Effect of Accounting Information System Quality, Service Quality and System Security on User Satisfaction of M-Banking Based Applications at Bank Sumsel Babel

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Abstract

This study aims to analyze the effect of accounting information system quality, service quality and system security on user satisfaction of m-banking-based applications at Bank Sumsel Babel. This research uses descriptive methods with a quantitative approach. The population in this study were customers who used mobile banking at Bank Sumsel Babel, with as many as 198,017 customers. The number of samples taken in this study was 400 respondents. The sampling technique was carried out using the Slovin technique, namely the random sampling method (random sampling technique). The type of data used in this study is primary data collected directly through the data collection process using the distribution of questionnaires using Google Forms. The results showed that the quality of accounting information systems, service quality, and system security had a positive and significant effect on user satisfaction of m-banking-based applications at Bank Sumsel Babel and simultaneously that the quality of accounting information systems, service quality and system security had a positive and significant effect on user satisfaction of m-banking-based applications at Bank Sumsel Babel.

Keywords: Accounting Information System Quality, Service Quality, System Security, User Satisfaction.

JEL Codes: M42, L86, O33

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1. Introduction

Banking has an important role in ensuring the stability of the national economy (Dalimunthe & Lubis, 2023). The vital role of banks in the economy is manifested as institutions that have

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the ability to influence a country's economic activity. Banks also function as intermediaries that can influence the circulation of money in the economy, making them the focus of monetary policy (Abdianti et al., 2023). Efforts made by banking institutions to better present their products and services to customers are by implementing the technology and information systems they use through electronic banking, one of which is m-banking. Mobile banking is a service that allows customers to conduct banking transactions through their cell phones or smartphones (Anggraeni & Muslim, 2023). Mobile banking is a facility provided by financial institutions in this digital era that aligns with the development of technology and communication. Mobile Banking offers various services, such as payments, fund transfers, access to transaction history, and others. (Husni et al., 2023).

Information technology and systems manage data and information by processing, storing, and manipulating it, to obtain relevant information. (Amazon et al., 2021). The application of information systems aims to support the company's daily operations, facilitate the decision-making process, and assist company managers in carrying out their obligations to external parties (Yohana, 2021). The success of mobile banking can be measured through the quality of service of the mobile banking application (Sagita, 2020). Service quality refers to the comparison between the services provided and those expected. In

the context of banking services, complaints from customers are an inevitable part. Banks need to effectively respond to these complaints so that customers feel satisfied with the bank's performance, as done by Bank Sumsel Babel (Solikin & Mutiara, 2023). However, the satisfaction of using M-Banking is also determined by the sense of security when accessing mobile banking. Banking companies continue to strive so that customers do not feel that the level of security is not as safe as they expect (Rizal & Munawir, 2017).

Many financial institutions have introduced individual mobile banking applications as part of their efforts to provide digital services to customers. PT Bank Sumsel Babel is one of the banks that offers such services. As a regional government-owned bank, Bank Sumsel Babel continuously innovates and improves to remain competitive with other banking institutions (Batin, 2019). Banking products from bank sumsel babel, including deposits, savings, current accounts, loans, credit cards, and BSB Cash. In addition, Bank Sumsel Babel also provides digital services such as SMS Banking, Phone Banking, and Mobile Banking (Mawardi & A.R., 2021)

The phenomenon underlying this research is based on a case written in a journal written by Solikin & Mutiara (2023). the existence of complaints submitted by Bank Sumsel Babel customers includes several things, such as the lack of the amount of money received, failure to transfer to another Bank account with a debited balance, no withdrawal of money but a debited account balance, a debited account balance without a transaction, failure to transfer through M-banking services which leads to a debited balance, and so on. In addition, research conducted by Saputra & Sanjaya (2023) on mobile banking users The assessment of the people of PALI Regency towards Bank Sumsel Babel shows that the Mobile Banking application provided is still considered less effective, efficient, and not fully satisfying for its users. . Based on previous studies, user satisfaction is associated with several reasons. Some key factors include accounting information system quality, service quality, and system security. These three factors that affect user satisfaction are factors that can have an impact on and evaluate the level of user satisfaction of the Bank Sumsel-Babel m-banking application.

This study aims to identify how the value of accounting information systems, services, and system security affects user satisfaction of the M-Banking application at Bank Sumsel-Babel.

Researchers chose the head office of Bank Sumsel-Babel because Bank Sumsel-Babel needs to measure the success of the mobile banking information system in order to maintain and improve product reputation in the digitalization era. This evaluation is directed at measuring the increase in banking profits, determining internal control needs, supporting long-term maintenance budgeting decisions for mobile banking applications, increasing marketing cost efficiency, and assessing the net benefits obtained from the adoption of mobile services.

2. Literature Review

2.1 Theoretical Foundation

2.1.1 Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a model used to evaluate the factors that influence how an organization accepts a technology. This technology acceptance model (Technology Acceptance Model or TAM) is an acceptance model for information technology systems used by users. The technology acceptance model or Technology Acceptance Model (TAM) was developed by Davis et al (1989) based on the TRA model. The TRA model can be applied because individual decisions to accept an information system technology are conscious actions and can be explained and predicted through behavioral interests. TAM also incorporates two main constructs into the TRA model framework.

2.1.2 User Satisfaction

User/customer satisfaction is an individual evaluation of the performance or results of a product or service relative to expectations (Adelia, 2019). In other words, user satisfaction is the level of a person's feelings after comparing the perceived performance or results compared to his expectations. Satisfaction reflects a person's assessment of the performance of the product or service he considers, or the results and their relationship to expectations (Nurdin et al., 2020). User satisfaction represents the alignment between a person's expectations and the results achieved by a system where that person participates in the development of the system (Putra et al., 2020).

2.1.3 Quality of Accounting Information Systems

According to Darma & Sagala (2020), the accounting information system is a series of resources that work synergistically to process financial data into financial information, and communicate that information to users. The quality of the accounting information system reflects the characteristics expected by users in producing information. Some of the characteristics of the quality of accounting information systems include reliability and integration. According to (Gusherinsya & Samukri, 2020), an accounting information system is a system that produces accounting and financial information, as well as other information obtained through routine processing of accounting transactions. If the recording and assessment procedures are carried out accurately from start to finish, the financial statements will reflect the truth. Companies also need to be able to project the amount of inventory that must be maintained and pay attention to internal controls over the inventory.

2.1.4 Service Quality

According to Saputri (2016), service quality is the user's view of the services provided by the accounting application program package provider. Service quality refers to the extent to which service providers can meet customer expectations in providing services (Budiyanto, 2023). Ease of consumer access to banking services through mobile devices can increase consumers' positive perceptions of company services and also increase support for company services

(Adelia, 2019). Customer satisfaction in making transactions is an indicator to assess service quality, whether the service has met customer expectations or not (Handayani, 2023). In providing its services, the company also conveys information and policies that can disappoint customers, so that customers can quickly assess the quality of service provided by the company to them (Budiyanto, 2023).

2.1.5 System Security

According to Adelia (2019), m-banking system security includes the ability to provide transaction services with a high level of security. Security in financial transactions through online systems is a top priority for customers who use m-banking services. Customers expect service providers to be able to guarantee and provide security for financial transactions through the m-banking platform. According to Mukhtisar et al (2021), security is a factor that has an important role in influencing customer trust in utilizing mobile banking services. The level of security perceived by customers is a major factor that has a strong influence on their decision to use highly confidential mobile banking services.

2.2 Research Framework

This study uses accounting information system quality, service quality and system security as independent variables. The quality of the accounting information system measured is system flexibility (ease of access), response time (speed of access / response), content (content), accuracy (accuracy), format (format), timeliness (timeliness). Service quality is measured by reliability (reliability), responsiveness, assurances, empathy, tangibles. System security measurement is a guarantee of data security and confidentiality. Then user satisfaction is used as the dependent variable is the fulfillment of mobile banking user expectations, the fulfillment of mobile banking user needs, overall user satisfaction with the mobile banking application, and the user's desire to make transactions repeatedly. With this explanation, the figure below illustrates the conceptual framework in this study.

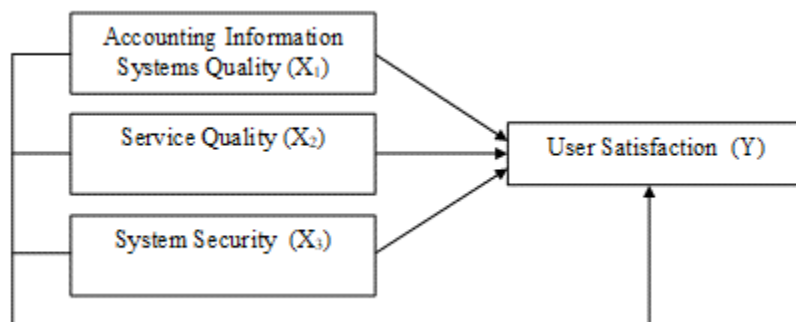


Figure 1. Research Paradigm

2.3 Hypothesis Development

2.3.1 The Effect of Accounting Information System Quality on User Satisfaction

The quality of the resulting accounting information system determines the amount of user satisfaction in using the facilities used (Siregar, 2023). The financial accounting information processing cycle involves processing data (facts) to produce financial accounting information. This process is expressed as operational steps, including input, process, output, and data storage. Based on the results of the explanation above, the following hypothesis can be formulated:

H1: Accounting Information System quality affects user satisfaction

2.3.2 The Effect of Service Quality on User Satisfaction

According to Hasanah (2014), service quality measures the level of excellence expected and control over the level of excellence to meet customer desires which can be assessed from the dimensions of tangibles (measurable evidence), reliability, responsiveness, assurance, and empathy. The more optimal their services implemented, their higher their level of user satisfaction in their banking sector. The desired level of excellence will also achieve user needs, because user satisfaction is related to being in line or in accordance with their expectations of the products used (Siregar, 2023). From this explanation, the hypothesis tested is:

H2: Service quality affects user satisfactio

2.3.3 The Effect of System Security on User Satisfaction

According to (Nurdin et al., 2020). Their top priority for customers using mobile banking services is the security of their online financial transaction system. This explains that their higher their level of application security, their greater user satisfaction will increase. The security of using the application can provide a sense of satisfaction and comfort to customers when transacting, so they don't need to worry about the user data that has been stored. Based on the results of the explanation above, the hypothesis can be concluded as follows:

H3 : System security affects user satisfaction

2.3.4 The Effect of Accounting Information System Quality, Service Quality, and System Security on User Satisfaction

According to Handayani (2023), the higher the quality of accounting information systems, services, and security of a company, the greater the user satisfaction that will be achieved. Accounting information systems in mobile banking applications are accurate and easily accessible to the public, service quality through responsiveness and empathy or attention, and system security is maintained, so that users can use the application safely. From this explanation, the hypothesis tested is as follows:

H4 : Accounting Information System Quality, Service Quality and system security affect user satisfaction.

3. Research Method

3.1 Object of Research

The object of this research was conducted at the Head Office of Bank Sumsel Babel. Jl. Governor H. Ahmad Bastari No. 7 Kel. Silaberanti Kec. Seberang Ulu I Jakabaring Palembang.

3.2 Research Methodology

3.2.1 Population and Sample

The population in the study were all bank customers who used mobile banking. The population of mobile banking users of Bank Sumsel Babel in Palembang is 198,017 customers. In this study, to calculate the sample size, researchers used the Slovin technique. The use of the Slovin formula is because in withdrawing the sample the number must be representative. The error tolerance limit used in this study is 5%, so that $e = 5\% = 0.05$. Thus, the minimum sample size required in this study was 400 customers. The sampling method in this study was determined by random sampling method (random sampling techniques). The way the author determines customers as respondents is using a random table. The criteria used as a reference in distributing

questionnaires to respondents are that the sample is a customer of Bank Sumsel Babel and is familiar with and uses mobile banking services.

3.2.2 Types and Sources of Data

The type of data used in this study is primary data which is the main data source obtained directly by researchers through the data collection process using the distribution of questionnaires using Google Forms to customers who use the Bank Sumsel Babel Mobile Banking application.

3.2.3 Research Variables and Operational Definition of Variables

Variable operations are used as instructions on how to measure a variable, so that it becomes

variable that can be observed and measured by determining the things needed to achieve certain goals. This research was conducted to determine the effect of accounting information system quality accounting information system quality, service quality and system security on user satisfaction mobile banking application at the head office of Bank Sumsel-Babel where this research uses one dependent variable. This study uses one dependent variable and three independent variables. The dependent variable in this study is user satisfaction, while the independent variable is user satisfaction. While the independent variables consist of accounting information system quality, service quality and system security.

The following is an operational table of variables:

Table 1. Operational Variables

Variable	Operational Definition	Indicator	Scale Measure
Independent Variable: 1. Quality of Accounting Information System (X ₁)	Accounting information system is a system that produces accounting and financial related information, as well as additional information obtained through periodic processing of accounting transactions. (Gusherinsya & Samukri, 2020)	1.Ease to access 2.Speed access/response 3.Content 4.Accuracy 5.Format 6.Timeliness (DeLone & Ephraim, 1978)	Likert of
2. Service Quality (X ₂)	Service quality is an important aspect that can provide an edge in competition in today's banking industry. (Priyanto et al., 2021)	1. Reability 2. responsiveness 3. Assurance 4. Empathy 5. Tangibles	Likert

		6. Tangibles (Kotler & Keller, 2016)	
3. System Security (X ₃)	System security is the ability to control or maintain confidential information or user data privacy from potential fraud and theft in the context of online banking. (Siregar, 2023)	1.Security guarantee 2.Data confidentiality (Raman & Annamalai, 2012) dalam (Ratnasari et al., 2021)	Likert
4. User Satisfaction (Y)	User / customer satisfaction is an individual evaluation of the performance or results of a product or service relative to expectations. (Adelia, 2019)	1. The fulfillment of mobile banking user expectations 2. The fulfillment of mobile banking user needs 3. Overall user satisfaction with the mobile banking application 4. The user's desire to make transactions repeatedly. (Fernos & Gietricen, 2019)	Likert

3.2.4 Variable Measurement Scale

In this study, the variable measurement scale used is a Likert scale. According to Syarifuddin et al (2021), the Likert scale is a measurement tool used to assess the attitudes, opinions, and

perceptions of individuals or groups towards social phenomenal. In this study, respondents will provide a score according to their statement for filling out the questionnaire where their scale is 1-5.

3.3 Analysis Technique

The method in this study uses quantitative analysis methods used to measure the strength of the relationship between the dependent variable and the independent variable in a population in this study. The data analysis technique used in this research is multiple linear regression analysis. The data collection technique uses primary data on users of the Bank Sumsel-Babel mobile banking application.

4. Findings and Discussions

4.1 Research Results

4.1.1 Respondent Characteristics

Based on the results of the questionnaire distributed by researchers to users of the Bank Sumsel Babel m-banking application, data obtained from 400 respondents. Characteristics of respondents based on gender were 47.3% male, 52.8% female. characteristics based on age < 21 years as much as 9.8%, 21-30 years 38%, 31-40 years 32.3%, 41-50 years 15.2%, > 50 years 4.7%. Characteristics based on student / college work as much as 20%, employees / employees 44.3%, self-employed 14.7%, others as much as 21%. Characteristics of respondents based on monthly income < Rp. 1,000,000 as much as 21.8%, Rp. 1,000,000 - Rp. 2,000,000 as much as 19%, Rp. 2,100,000 - Rp. 3,000,000 as much as 16.5%, > Rp.

3,000,000 as much as 42.8%. Characteristics based on length of time as a customer < 1 year 35.3%, 1-3 years as much as 24%, > 3 years 40.8%.

4.1.2 Data Tabulation Analysis Results

Based on the results of data from the questionnaire of the Accounting Information System Quality variable (X1), the data tabulation of the Accounting Information System Quality variable is obtained which is explained in the following table:

Table 2. Recapitulation of Respondents' Answers to the Quality of Accounting Information Systems (X1)

NO	Statement	Respondent's Answer					Total	Avera ge
		STS (1)	TS (2)	N (3)	S (4)	SS (5)		
1	The accounting information system in the Bank Sumsel-Babel mobile banking application has the convenience to be accessed anytime when needed.	6	64	65	107	158	400	3,86
		1,5%	16%	16,2 %	26,8 %	39, 5%	100%	
2	Accounting information systems in the Bank Sumsel-Babel mobile banking application have access speed when used.	2	53	83	125	137	400	3,85
		0,5%	13,2 %	20,8 %	31,2 %	34, 3%	100%	
3	The accounting information system at Bank Sumsel Babel is able to present reports according to the needs of the company and customers, allowing them to track their transaction records over a certain period.	5	36	107	123	129	400	3,83
		1,2%	9%	26,8 %	30,8 %	32, 2%	100%	

4	There are clear instructions or instructions for using the accounting information system in the Bank Sumsel-Babel mobile banking application.	3	28	104	156	109	400	3,85
		0,7%	7%	26%	39%	27,3%	100%	
5	The format or appearance of the accounting information system in the mobile banking application at Bank Sumsel Babel that I use is easy to use.	3	25	88	152	132	400	3,96
		0,7%	6,3%	22%	38%	33%	100%	
6	The mobile banking accounting information system at Bank Sumsel Babel can produce the latest information in a timely manner.	3	39	82	165	111	400	3,85
		0,7%	9,8%	20,5%	41,3%	27,7%	100%	
Average								3,86

Source: Data processed by researchers, 2024

According to Table 2 above, it can be seen that the respondents' answers to the questionnaire on the Accounting Information System Quality variable had an average of 3.86. Therefore, it can be concluded that the level of Accounting Information System Quality in the Bank Sumsel Babel mobile banking application is categorized as high.

Table 3. Recapitulation of Respondents' Answers to Service Quality (X2)

NO	Statement	Respondent's Answer					Total	Average
		STS (1)	TS (2)	N (3)	S (4)	SS (5)		
1	Bank Sumsel-Babel mobile banking application can be easily used to transact for 24 hours anywhere without the need to queue.	10	38	67	106	179	400	4
		2,5%	9,5%	16,8%	26,5%	44,7%	100%	
2	Service quality in the Bank Sumsel-Babel	2	27	109	143	119	400	3,87

	mobile banking application responds quickly to customer complaints.	0,5%	6,8%	27,3%	35,7%	29,7%	100%	
3	You can easily contact the service department in the Bank Sumsel-Babel mobile banking application if you have a complaint.	2	38	89	146	125	400	3,88
		0,5%	9,5%	22,3%	36,5%	31,2%	100%	
4	The appearance / features of the Bank Sumsel-Babel mobile banking application are clearly designed, attractive and informative.	4	36	80	141	139	400	3,93
		1%	9%	20%	35,3%	34,7%	100%	
Average								3,92

Source: Data processed by researchers, 2024

According to Table 3 above, it can be seen that respondents' answers to the questionnaire on the Service Quality variable have an average of 3.92. Therefore, it can be concluded that the level of Service Quality in the Bank Sumsel Babel mobile banking application is categorized as high.

Table 4. Recapitulation of Respondents' Answers to System Security (X3)

NO	Statement	Respondent's Answer					Total	Average
		STS (1)	TS (2)	N (3)	S (4)	SS (5)		
1	Evidence of each mobile banking transaction complete with transaction time	0	32	75	115	178	400	4,09
		0%	8%	18,7%	28,8%	44,5%	100%	
2	Bank Sumsel-Babel has good enough controls to protect customers' personal data and funds securely which also requires customers to enter their user ID and password before	1	20	82	122	175	400	4,12
		0,2%	5%	20,5%	30,5%	43,8%	100%	

	logging in to the mobile banking application.							
3	Confidentiality of mobile banking data will be maintained because it is done by yourself	1	13	62	139	185	400	4,23
		0,2%	3,3%	15,5%	34,8%	46,2%	100%	
4	Confidentiality of customer's personal data is guaranteed in mobile banking transactions.	2	18	58	137	185	400	4,21
		0,5%	4,5%	14,5%	34,3%	46,2%	100%	
		Average						4,12

Source: Data processed by researchers, 2024

According to Table 4 above, it can be seen that the respondents' answers to the questionnaire on the System Security variable had an average of 4.12. Therefore, it can be concluded that the level of System Security in the Bank Sumsel Babel mobile banking application is categorized as very high.

Table 5. Recapitulation of Respondents Answers to User Satisfaction (Y)

NO	Statement	Respondent's Answer					Total	Average
		STS (1)	TS (2)	N (3)	S (4)	SS (5)		
1	The performance and features of Bank Sumsel-Babel mobile banking are in line with expectations.	3	23	88	143	143	400	4
		0,7%	5,7%	22%	35,8%	35,8%	100%	
2	Bank Sumsel Babel mobile banking can fulfill the needs in conducting banking transactions.	3	11	75	140	171	400	4,16
		0,7%	2,8%	18,7%	35%	42,8%	100%	
3	You are satisfied with the ease of transactions and security provided by Bank Sumsel Babel mobile banking.	0	11	80	139	170	400	4,17
		0%	2,8%	20%	34,7%	42,5%	100%	

4	You will use the mobile banking application repeatedly for transaction activities	1	14	62	150	173	400	4,2
		0,2%	3,5%	15,5%	37,5%	43,3%	100%	
		Average						4,13

Source: Data processed by researchers, 2024

According to Table 5 above, it can be seen that respondents' answers to the questionnaire on the User Satisfaction variable have an average of 4.13. Therefore, it can be concluded that the level of User Satisfaction in using the Bank Sumsel Babel mobile banking application is categorized as very high.

4.1.3 Descriptive Statistical Analysis Results

Table 6. Descriptive Statistics

Descriptive Statistics							Std.
			N	Minimum	Maximum	Mean	Deviation
Accounting	Information	System	400	8.00	30.00	23.2275	5.06853
Quality							
Service Quality			400	4.00	20.00	15.7125	3.44813
System Security			400	6.00	20.00	16.6700	3.13459
User Satisfaction			400	6.00	20.00	16.5325	3.00275
Valid N (listwise)			400				

Source: Data processed

It is known from table 6 that their number of observational data used for all variables is 400, which is in accordance with the findings of descriptive statistical analysis.

4.1.4 Data Quality Test

4.1.4.1 Validity Test

The validity of their questionnaire data is determined through their validity test. The validity test used in data collection for research, as well as to verify that the data obtained from respondents can be considered valid as an effective research instrument. In the validity test in this study, the R table value is known to be 0.098, the value owned by X1_1 is 0.876, X1_2 is 0.874, X1_3 is 0.848, X1_4 is 0.812, X1_5 is 0.820, X1_6 is 0.793. For variable X2-1 of 0.850, X2-2 of 0.859, X2_3 of 0.857, X2_4 of 0.872. For variable X3_1 0.886, X3_2 0.867 X3_3 0.865, X3_4 0.834. For Y_1 0.864, Y_2 0.888, Y_3 0.873, Y_4 0.808. Based on this data, it can be concluded that the variables X1, X2, X3, and Y are valid or feasible because $r_{count} > r_{table}$ and can proceed to the reliability test.

4.1.4.2 Reliability Test

In this reliability test, the Cronbach's Alpha method is used to show how consistent respondents

are in responding to all variables that represent one particular aspect of the variable. the results of the reliability test on each variable show that these variables are considered reliable, because the Cronbach's Alpha value is > 0.7 . X1 variable is 0.910. X2 variable is 0.875. The Cronbach's Alpha value of the X3 variable is 0.875 and the variable is 0.872. From this data, all variables have a Cronbach's Alpha value > 0.8 so that it can be interpreted that all items are reliable and consistently have strong reliability.

4.1.5 Test of Classical Assumption Tests

4.1.5.1 Normality Test

Table 7. Monte Carlo Method Data Normality Test

						Unstandardized Residual
N						400
Normal Parameters ^{a,b}						
Mean						.0000000
Std. Deviation						1.08664603
Most	Extreme	Absolute				.062
Differences		Positive				.062
		Negative				-.060
Test Statistic						.062
Asymp. Sig. (2-tailed)						.001 ^c
Monte Carlo Sig. (2-tailed)	Sig.	99%	Confidence	Lower		.087 ^d
				Bound		.079
				Upper		.094

Source: Data processed

Based on table 7, the normality test uses Kolmogorov-Smirnov with the Exact Monte Carlo method, the distribution is said to be normal if the significance result is greater or > 0.05 . Based on the results of their normality test above, it can be concluded that their data shows ai Monte Carlo significance of 0.087, which means that the data used in this study are normally distributed because $0.087 > 0.05$.

4.1.5.2 Multicollinearity Test

Table 8. Multicollinearity Test

Model	Unstandardize d Coefficients			Collinearity Statistics		
	B	Std. Error	t	Sig.	Tolerance	VIF
1 (Constant)	1.970	.296	6.665	.000		
Accounting Information	.070	.024	2.916	.004	.201	4.963
System Quality						
Service Quality	.288	.035	8.188	.000	.202	4.941
System Security	.504	.036	13.96	.000	.233	4.300

2

Source: Data processed

Based on table 8, the multicollinearity test results show that the accounting information system quality variable (X1) has a tolerance value of 0.201 and a VIF of 4,963, the service quality variable (X2) has a tolerance value of 0.202 and a VIF of 4,941, and the system security variable (X3) has a tolerance value of 0.233 and a VIF of 4,300. The multicollinearity test results obtained are in accordance with the multicollinearity requirements, namely tolerance > 0.1 and VIF < 10, so it can be concluded that in this test there is no multicollinearity.

4.1.5.3 Heteroscedasticity Test

Table 9. Heteroscedasticity Test White Test Method

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.349a	.122	.102	1.49941

a. Predictors: (Constant), X2X3, X1.2, System Security, Service Quality, Accounting Information System Quality, X2.2, X3.2, X1X3, X1X2

Source: Data processed

In table 9, it is known that the R Square data is 0.122 which will then be calculated to get the results of the heteroscedasticity test From the calculation, it can be concluded that C^2 count < C^2 table where $48.8 < 394.626$. So it can be concluded that there are no symptoms of heteroscedasticity in the data tested.

4.1.6 Multiple Linear Regression Test

Table 10. Multiple Linear Regression Test

Coefficients ^a							
Model	Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	1.970	.296		6.665	.000		
Accounting Information System Quality	.070	.024	.118	2.916	.004	.201	4.963
Service Quality	.288	.035	.331	8.188	.000	.202	4.941
System Security	.504	.036	.527	13.96	.000	.233	4.300

2

a. Dependent Variable: User Satisfaction

Source: Data processed

Based on table 10 above, the multiple linear regression model equation can be made in the form: $Y = 1.970 + 0.070 + 0.288 + 0.504 + e$

4.1.7 Hypothesis Test

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4.1.7.1 Partial Test (t Test)

Table 11. Partial Test (T Test)

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	1.970	.296			6.665	.000
Accounting Information System Quality	.070	.024	.118	2.916		.004
Service Quality	.288	.035	.331	8.188		.000
System Security	.504	.036	.527	13.962		.000

a. Dependent Variable: User Satisfaction

Source: Data processed

Based on table 11, it can be explained that the hypothesis test for the accounting information system quality variable (X1) has a significance value of 0.004 <0.05 with a t value of 2.916 > 1.966, so it can be concluded that there is a partial influence between the accounting information system quality variable (X1) on user satisfaction (Y). Hypothesis testing of the service quality variable (X2) has a significance value of 0.000 <0.05 with a t value of 8.188 > 1.966, so it can be concluded that there is a partial influence between the service quality variable (X2) on user satisfaction (Y). Hypothesis testing of the system security variable (X3) has a significance value of 0.000 <0.05 with a t value of 13.962 > 1.966, so it can be concluded that there is a partial influence between the system security variable (X3) on user satisfaction (Y).

4.1.7.2 Simultant Test (F Test)

Table 12. Simultant Test (F)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3126.438	3	1042.146	875.941	.000 ^b
	Residuals	471.139	396	1.190		
	Total	3597.578	399			

a. Dependent Variable: User Satisfaction

b. Predictors: (Constant), System Security, Service Quality, Accounting Information System Quality

Source: Data processed

Based on table 12, it is known that the F sig is 0.000 where the value is <0.05 and the calculated F value is 875.941 where the value is > 2.63. From these results, it can be concluded that the variables of Accounting Information System Quality (X1), Service Quality (X2) and System Security (X3) have a simultaneous or joint influence on User Satisfaction (Y).

4.1.7.3 Coefficient of Determination Test (R2)

Table 13. Coefficient of Determination Test (R²)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.932 ^a	.869	.868	1.09075
a. Predictors: (Constant), System Security, Service Quality, Accounting Information System Quality				
b. Dependent Variable: User Satisfaction				
Source: Data processed				

Based on table 13, the R Square value is 0.869, where this value is obtained from multiplying the R value, namely $0.932 \times 0.932 = 0.869$ or equal to 86.9%. From the results of these calculations, it can be concluded that the Quality of Accounting Information Systems (X1), Service Quality (X2) and System Security (X3) simultaneously or simultaneously affect User Satisfaction (Y) by 86.9%, while 13.1% is influenced by other variables outside the regression equation.

4.2 Discussion

4.2.1 The Effect of Accounting Information System Quality on User Satisfaction

The results of hypothesis testing between Accounting Information Quality (X1) on User Satisfaction (Y) show that H1 is proven and accepted. This can be verified by a significance value of $0.004 < 0.05$ with a calculated t value of $2.916 > 1.966$. So, these results show that Accounting Information Quality (X1) has a positive and significant effect on User Satisfaction (Y). This shows that the better the quality of the accounting information system, the higher the user satisfaction with the system. The quality of accounting information systems that are created optimally and with quality can have an impact on transaction processes that are faster with accuracy, display information on time and reduce the number of errors that occur.

The results of this study are supported based on research conducted by Handayani (2023) and Anggraeni & Muslim (2023) conducted the same research. Where the results of both studies show that the quality of the accounting information system has a positive effect on user satisfaction, so it can be concluded that the quality of the accounting information system has a significant effect on customer satisfaction. Thus, there is a relationship that has a mutual impact and produces a significant correlation between the quality of accounting information and the satisfaction of m-banking application users.

4.2.2 Effect of Service Quality on User Satisfaction

The results of hypothesis testing between Service Quality (X2) on User Satisfaction (Y) show that H2 is proven and accepted. This is evidenced by the significance value of $0.000 < 0.05$ with a calculated t value of $8.188 > 1.966$, so it can be concluded that there is a partial influence between the service quality variable (X2) on user satisfaction (Y). This shows that the better the quality of service applied to banking applications, the higher the level of user satisfaction with the mobile banking application. Superior service quality will provide user comfort when the transaction process is carried out in transactions with readiness to provide solutions to user problems when needed. The level of excellence expected is in accordance with user needs because users will feel satisfied if the product is used in accordance with their expectations.

The results in this study are in line with previous research conducted by Suryani & Koranti

(2022) and Adelia (2019) which state that service quality has a significant positive effect on user satisfaction, so it can be concluded that service quality has a significant positive effect partially. Then research conducted by Amhas (2018) shows that directly, service quality has a direct impact on user satisfaction. However, the test results show that service quality does not have a significant effect on user satisfaction through employee performance, when compared to its direct effect. Thus, there is a relationship that has a mutual impact and produces a significant correlation between service quality and user satisfaction.

4.2.3 The Effect of System Security on User Satisfaction

The results of hypothesis testing between System Security (X3) on User Satisfaction (Y), show that H3 is proven and accepted. This can be verified from the significance value of

$0.000 < 0.05$ with a calculated t value of $13.962 > 1.966$, so it can be concluded that there is a partial influence between the system security variable (X3) on user satisfaction (Y). This shows that the higher the level of security in the mobile banking application at a banking company, the higher the level of user satisfaction that will be obtained. With the security of the system in the application, it will cause a sense of satisfaction and security felt by application users in making transactions so that it can increase the sense of trust and security with the user data provided stored by the relevant bank.

The results of research conducted by Hariyadi et al (2019) state that system security has a significant positive effect on user satisfaction. This shows that the level of mobile banking user satisfaction is strongly influenced by system security. which means that the higher the level of system security affects user satisfaction.

4.2.4 The Effect of Accounting Information System Quality, Service Quality, and System Security on User Satisfaction

The results of hypothesis testing between Accounting Information System Quality (X1), Service Quality (X2) and System Security (X3) on User Satisfaction (Y), show that H4 is proven and accepted. So, it can be concluded that the higher the level of quality of accounting information systems, service quality and system security, the higher the level of user satisfaction of mobile banking applications. In this study, the simultaneous test results obtained show that the results of the quality of accounting information systems, service quality and system security have a simultaneous influence on user satisfaction of the Bank Sumsel Babel mobile banking application. Good accounting information system quality, service quality and system security will have an impact on the transaction process that occurs, comfort, user confidence, and the user's desire to use the application repeatedly without hesitation.

This research is in line with research conducted by Handayani (2023), which states that the quality of information systems, service quality and system security have a positive and significant effect on student satisfaction of m-banking users at FE UIN Malang. Then research conducted by Siregar (2023) which shows that the quality of accounting information systems, service quality and system security have a positive and significant effect on user satisfaction of mobile banking-based applications at Bank Mandiri KCP Medan Zainul Arifin. Thus, there is a relationship that has a mutual impact and produces a significant correlation between the quality of accounting information, service quality and system security with user satisfaction of m-banking applications...

5 Conclusion

This study was conducted to determine the effect of accounting information system quality

variables, service quality and system security on user satisfaction of the Bank Sumsel Babel m-banking application. Based on the results of hypothesis testing, it shows that the quality of the accounting information system has a positive and significant effect on user satisfaction of m-banking-based applications at Bank Sumsel Babel. Service quality has a positive and significant effect on user satisfaction of m-banking based applications. System security has a positive and significant effect on user satisfaction of m-banking-based applications. The quality of accounting information systems, service quality and system security together have a positive and significant effect on user satisfaction of m-banking-based applications at Bank Sumsel Babel. This means that the quality of the accounting information system in the mobile banking application at Bank Sumsel Babel is an application that is easy to understand and access, the quality of service owned by the Bank Sumsel Babel m-banking application from complaint responses, empathy and service, and good system security have provided trust and satisfaction of users of m-banking-based applications at Bank Sumsel Babel.

Based on the results of this study, companies are advised to improve the accessibility of mobile banking services, respond quickly to feedback and complaints, and improve ease of access and add mobile banking service applications to increase user convenience in obtaining information. For users of mobile banking-based applications, it is hoped that they will use the application more skillfully and wisely. For future research, it is recommended to consider adding variables that can affect mobile banking application user satisfaction, as well as adding intervening and moderating variables to deepen understanding of the factors that affect user satisfaction..

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