

Factors Affecting User Satisfaction Mobile Banking

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Abstract. The purpose of this study was to determine the effect of system quality, perceived ease of use, and service quality on mobile banking user satisfaction. This research needs to be done because institutions and companies are currently required to have accounting information systems that provide satisfaction to their users. The use of information systems recently plays a role in supporting the interaction of companies and consumers, managing company activities, increasing individual productivity, assisting the decision-making process, and collaborating on the important roles of these companies to achieve competitive advantage. In order for mobile banking to provide satisfaction to its users, it needs to be supported by system quality, perceived ease of use, and service quality. The method used in this research is descriptive and verification method with a quantitative approach. The sample used in this research is 100 students who use mobile banking. The data analysis method used in this study is the Structural Equation Modeling (SEM) method using SmartPLS software.

The results of this study indicate that system quality has a significant effect on user satisfaction with electronic-based accounting information systems, perceived ease of use has a significant effect on user satisfaction with electronic-based accounting information systems and service quality has a significant effect on user satisfaction with electronic-based accounting information systems for students who use mobile banking.

Keywords: System Quality, Perceived Ease of Use, Service Quality, and User Satisfaction of Electronic Based Accounting Information Systems.

1. Introduction

The development of information technology brings radicals in business processes from manual data processing to computerization which occurs almost all business activities of companies and is experienced by various types of industries in all parts of the world [1]. Information technology today plays a very important role in business. Information technology can help all types of companies to improve the efficiency and effectiveness of their business processes thereby improving their competitive position in a rapidly changing market [2]. The use of information systems that have been rampant recently plays a role in supporting company-consumer interactions, regulating company

activities, increasing individual productivity, assisting the decision-making process, and collaborating on various important roles of the company to achieve competitive advantage [2]. In conditions full of competition like today, more and more information (accounting information and non-accounting information) must be generated by accounting information systems and other information systems. The accounting information produced today is not just a profit/loss statement as it was produced during the agrarian and industrial era. All information generated by current information systems must also support increased productivity, efficiency and control which are important in the face of competition [3].

The accounting information system is also an accounting system that in the process of data (transactions) using computer devices with certain programs (software). By using these tools, it will certainly produce a faster and more accurate process [4]. For example, *Electronic Funds Transfer* (EFT) is a payment system through the transfer of money between bank accounts (fund transfer) which is carried out electronically, online based on the internet [5]. Information systems must provide satisfaction for their users, the most important thing is that users know and are satisfied with the information systems used [6].

Several studies have been conducted regarding user satisfaction in accounting information systems which are closely related to the use of mobile banking, including: Riska Dea Irahyani (2021) has examined the variables perceived benefits, perceived security, perceived convenience, perceived trust, and online banking have an effect on the level of customer satisfaction in using mobile banking in the millennial generation who are customers of Conventional Banks [7], in contrast to research that has been conducted by Axel Hernandez and Felix David (2022), shows that service quality, information quality, and system quality have a positive and significant effect on customer satisfaction [8], apart from that there is also research that has been conducted by Viral Bhatt and Dixita Nagar (2021), confirming a significant direct effect of factors such as ease of use, mobile ambiance, perceived response, bank image, perceived security, risk perceived, performance benefits, p social influence, and hedonic motivation towards mobile banking.[9] other research conducted by Samsul, Dina Fikriyah and Hafsa Umar (2022), resulted that the quality of mobile banking services had a positive and significant effect on customer satisfaction, and compared customer satisfaction with mobile banking users from the two existing Islamic banks.[10], while research conducted in Bangladesh by Nusrat Jahan and Golam Shahria, revealed that cost, responsiveness, and excellence had a significant effect, while safety and comfort had no significant effect on satisfaction. But they are not directly related to loyalty even though satisfaction and loyalty are closely related to each other.[11]

The purpose of this research is to analyze and find out how much influence the quality of electronic- based accounting information systems have; show how much influence the perception of convenience has on the satisfaction of accounting system users and show how much influence the quality of service.

2. Methodology

Problem solving in a study requires regular and continuous investigation, while to know how the research steps should be carried out using research methods. Research methods are a way of research used to obtain data to achieve certain goals. In this study, the authors used descriptive methods and verifiable methods. The subject of this study is an active student of BNI KCP Unikom *Mobile*

Banking users. The data collection technique carried out by the author to obtain and collect data is to use survey and questionnaire methods.

In this study, the sampling technique used was the *Probability Sampling* technique.

Probability Sampling is a sampling technique that provides an equal opportunity for each element (member) of the population to be selected as a member of the sample [12]. The sample method used in the study is *Simple Random Sampling*. *Simple Random Sampling* is the sampling of members of a population carried out randomly without showing the strata present in that population [12]. In determining the sample size, researchers used error rates or levels developed from Isaac and Michael including 1%, 5%, 10%. Because the number of populations used by researchers is quite large, researchers use an error rate of 10% [13]. The formula used by researchers to determine sample size using Slovin's formula is:

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

n= number of samples

N= total

population e=

error tolerance

This sampling was carried out at a confidence level of 90% or a critical value of 10%, since in each study it is impossible to have a 100% result. The greater the error rate, the less the sample size.

3. Results & Discussion

3.1 Problem Analysis

The main data source used in this study was in the form of questionnaires distributed to 100 Unikom students using BNI KCP Unikom mobile banking. The System Quality variable consists of 3 statement items, the Perceived Ease of Use variable consists of 4 statement items, the Service Quality variable consists of 5 question items. Furthermore, the data that has been collected is then coded and processed using descriptive analysis to find out the respondents' responses to each variable studied, then followed by Structural Equation Modeling (SEM) analysis using Partial Least Square (PLS) to analyze the Influence of System Quality, Perceived Ease Use and Quality of Service on User Satisfaction of Electronic-Based Accounting Information Systems.

3.2 Results

3.2.1 System Quality

According to Sabrina Handayani [14] defining system quality is the quality of the system which places more emphasis on the performance capabilities of the hardware and software of the information system which can influence the user's perception of the usefulness of the system. The results of measuring the quality of the system in this study can be seen in table 1 below:

Table 1. Percentage of Respondents' Answer Score Regarding System Quality Variables

No	Indicators	Actual Score	Ideal Score	% Actual Score	Criterion
1	Convenience of Access	298	500	60%	Enough
2	System Flexibility	412	500	82%	Good
3	Access Speed	373	500	75%	Good
TOTAL		1083	1500	72%	Good

The table above shows that the result of calculating the percentage of the total score of the System K variable of 72% is between the interval 68.01% - 84.00%. Thus it can be concluded that the variable Quality System is in the good category.

3.2.2 Perceived Ease of Use

According to Rahayu [15] states the perception of ease of use is the perception of ease of use seeing how users view the ease of use of the technical aspects of technology.

The results of the Percentage Score of Respondents' Answers regarding the Perceived Variable of Ease of Use in this study can be seen in table 2 below:

Table 2. Percentage of Respondents' Answer Score Regarding the Variable Perception of Ease of Use

No	Indicators	Actual Store	Ideal Score	% Actual Score	Criterion
1	Memorable	369	500	74%	Good
2	Easy to Learn	354	500	71%	Good
3	Easy To Skill	402	500	80%	Good
4	Easy to Operate	363	500	73%	Good
TOTAL		1488	2000	74%	Good

The picture above shows that the results of calculating the percentage of the total score from the variable Perceived Ease of Use 74% is between the interval 68.01% - 84.00%. Thus, it can be concluded that the variable Perceived Ease of Use is in the good category.

3.2.3 Service Quality

According to Zulfatul Choiriyah [16] service quality is a dynamic condition related to the totality of product or service characteristics, human resources, service processes and the environment in which the service is provided to meet the specific needs and expectations of customers.

The results of the Percentage of Respondents' Answer Score regarding service quality in this study can be seen in table 3 below

Table 3. Percentage of Respondents' Answer Score Regarding Service Quality

No	Indicator	Actual Score	Ideal Score	% Actual Score	Criterion
1	<i>Reliability</i>	369	500	73%	Good
2	<i>Tangibles</i>	337	500	68%	Enough
3	<i>Responsivness</i>	388	500	78%	Good
4	<i>Assurance</i>	397	500	79%	Good
5	<i>Emphaty</i>	419	500	84%	Good
TOTAL		1910	2500	76%	Good

The picture above shows that the results of calculating the percentage of the total score from the Service Quality variable of 76% are between the intervals of 68.01% - 84.00%. Thus, it can be concluded that the variable Service Quality is in the good category

4. Conclusion

Based on the results of research that has been carried out, it can be concluded that several points, including: 1) System Quality has a significant effect on User Satisfaction of Electronic-Based Accounting Information Systems, there is a strong and positive relationship, this shows that the better the implementation of System Quality, it will increase User satisfaction of Electronic-Based Accounting Information System is optimal. However, there are still things that cause the System Quality is not optimal, namely the Access Comfort indicator, which causes user satisfaction to not be fully good. 2) Perception of Ease of Use has a significant effect on User Satisfaction of Electronic-Based Accounting Information Systems. There is a current and positive relationship, this shows that the better the application of Ease of Use Perception, the more User Satisfaction of Electronic-Based Accounting Information Systems will be optimal. However, there are still things that cause the Perception of Ease of Use to be not optimal, namely that indikator is easy to learn, causing user satisfaction is not completely good. 3) Service Quality has a significant effect on User Satisfaction of Electronic-Based Accounting Information Systems. There is a current and positive relationship, this shows that the better the implementation of Service Quality, the more User Satisfaction of Electronic-Based Accounting Information Systems will be optimal. However, there are still things that cause the Quality of Service to be not optimal, namely the Tangibles (*Tangibles*) indicator, causing user satisfaction to not be fully good.

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