

UDC 331

FACTOR ANALYSIS OF THE NET BENEFITS OF ACCOUNTING INFORMATION SYSTEMS WITH SYSTEM USE AND USER SATISFACTION AS MEDIATING VARIABLES

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ABSTRACT

This study is to obtain empirical evidence of factors affecting the net benefits of accounting information systems with system use and user satisfaction as mediating variables in LPD in Denpasar City. Structural equation modeling (SEM) partial least square (PLS) analysis techniques are used in analyzing the data. The results of the study found that information quality and service quality had a positive effect on system use, service quality and organizational citizenship behavior had a positive effect on user satisfaction while system quality and organizational citizenship behavior had no effect on system use, system quality and information quality had no effect on user satisfaction. The use of the system is able to mediate the effect of service quality on net benefits, user satisfaction is able to mediate the effect of service quality and organizational citizenship behavior on net benefits, while system use is not able to mediate the effect of system quality, information quality and organizational citizenship behavior on net benefits and user satisfaction is not able to mediate the effect of system quality and information quality on net benefits.

KEY WORDS

System quality, information quality, service quality, user satisfaction, organizational citizenship behavior, net benefit.

The rapid development of information systems and technology has made an important contribution to the management of an organization in decision making and also in supporting a competitive advantage strategy (Kuncoro, 2019). Another thing from that information systems can support the achievement of organizational strategies, so that organizations become competitive in the competition for running their business. The effect that arises from the existence of the information system is said to be a net benefit because the existence of an information system will provide net benefits in the organization.

The use of information technology has long been implemented in the preparation of financial reports. Accounting information systems develop because of the development of information systems and technology concepts (Azhar, 2017: 20). A well-designed AIS can add value to an organization by: (1) Improving the quality and reducing the cost of a product or service, (2) Increasing efficiency, (3) Sharing knowledge, (4) Increasing the efficiency and effectiveness of the supply chain, (5) Improving the structure internal control, (6) Improving the right decision-making process (Romney, 2016: 12). The performance of the accounting information system is an assessment of the implementation of the accounting information system used in a company in its achievement to provide efficient and accurate accounting information in accordance with the company's objectives.

The success of a system can be related to the performance of the system which can be seen through the satisfaction of system users and system usage (Muliana, 2017). Satisfaction of users of accounting information systems shows how happy the users are in using information systems to produce information according to their needs. The success of a system designed by the participation of information system users minimizes the risk of system failure due to the success or failure of a system in the user's hands. Human resources have an important meaning that can increase the success of the information systems used because they play an active and dominant role in every organizational activity.

Organizations depend on information systems for collecting and processing

transactions, namely accounting information systems which are a collection of organizations that collect, classify, process, analyze and communicate relevant financial information and decision making (Baridwan, 2003: 3). According to PSAK No. 1 the users of the resulting financial statements are internal parties such as management, internal auditors and the board of commissioners as well as external parties such as investors, creditors, government and the public. The accounting information system is an important supporting activity in carrying out the main activities to make it more effective and efficient.

The accounting information system in the LPD is used for processing savings, deposit and loan transactions to produce financial reports and other reports. At Tribunbali.com on January 30, 2019, the Secretary of the City of Denpasar said that Denpasar is a major city in Indonesia by having a village credit institution that still maintains its existence with the support of the Denpasar City Government, namely in the form of server assistance in stages so that 30 LPDs in Denpasar City have used the system. computer-based accounting information, namely the Integrated Banking System (IBS).

The phenomenon or problem in the Denpasar City LPD which implemented this computer-based accounting information system on February 24, 2020 based on a report received by the Denpasar City LPD coordinator said that 30 LPDs in Denpasar City had implemented a computerized system, namely IBS in their data processing, but it still exists. around 10 LPDs with 42 employees were considered not to have maximum performance in using the system because they were new to the system and were still comfortable with the old system.

The success of the information system of a financial institution, especially the LPD, is judged by the ease with which the system is run for users as well as the use of this technology which will have an impact on the suitability of tasks, the workplace environment and the user's physical comfort. The maximum use of a computerized system as a whole in processing accounting data is expected to help solve problems in the LPD. A properly implemented accounting information system is expected to facilitate the performance of LPD employees and can lead to better physical comfort or a better working environment for employees.

The variables to be investigated in this study to assess the success of IBS are system quality, information quality, service quality, system use and user satisfaction in the information system success model (DeLone and McLean, 2003) because it is hoped that this information system is more flexible to use so that it will lead to accuracy. When producing financial reports, the information obtained is complete and easy to understand and when the system occurs there is a fast response from the application developer and there is socialization on how to use the system from service providers (Nurjaya, 2017). This study adds the organizational citizenship behavior (OCB) variable to an independent variable that affects net benefits because this variable affects individual employee performance and organizational performance so that the information success model (DeLone and McLean, 2003) states that combining individual impacts and organizational impacts can be said as net benefits. OCB is the contribution of an individual that exceeds the demands of the role in the workplace and is rewarded based on individual performance results (Organ, 1988). OCB is an important component of employee performance because it will shape compliance, loyalty and participation in the organization.

LITERATURE REVIEW

System Quality Has a Positive Effect on System Use and User Satisfaction

The theory of reasoned action is a theory that explains the stages of human behavior. System quality is one of the initial dimensions in DeLone and McLean's (1992) information system success model. System quality measures technical success, namely the accuracy and efficiency of a system that produces information. The results of research conducted by (Krisdiantoro, 2019), (Ikhsani 2018), (Pawirosumarto, 2017) and (Aryo, 2017) show that system quality has a positive effect on system use. The better the quality of a system will have an impact in the form of increased system use.

Theory of reasoned action (TRA) was developed by Fishbein and Ajzen which is a dynamic theory of the formation of attitudes and behavior. The results of research conducted by (Haryanto, 2018) show that system quality has a significant positive effect on user satisfaction of the VMS (Vessel Management System) system, thus H3 of this study is accepted:

- H1: System quality has a positive effect on system use;
- H2: System quality has a positive effect on user satisfaction.

Information Quality Has a Positive Effect on System Use and User Satisfaction

The TRA model can be applied because the decisions made by individuals to accept an information system technology are conscious actions that can be explained and predicted by their behavioral interests. Information quality that is complete, relevant, accurate, timely and has a good presentation of information will increase user confidence in the system. The results of research conducted by (Pawirosumarto, 2017), (Ikhsani, 2018), (Putra, 2019), (Isnaini, 2019) and (Hastuti, 2016) are that the better the perception of the quality of information will further increase the use of the e-learning system. These findings confirm previous studies which state that the quality of information has a significant effect on usage.

TRA, which was developed by Ajzen and Fishbein in 1980, emerged as a result of unsatisfactory studies examining the theory of attitudes toward volitional behavior. System quality and information quality are significant predictors of user satisfaction. The dimension of information quality is the key to the end user satisfaction instrument (Maulidi, 2016), as a result, information quality is often not used as a unique idea but is measured as a component of user satisfaction. The results of research conducted by (Irfan, 2019) show that the quality of information has a positive effect on user satisfaction, so the better the quality of information, the more user satisfaction will be:

- H3: The quality of information has a positive effect on system use;
- H4: The quality of information has a positive effect on user satisfaction.

Service Quality Has a Positive Effect on System Use and User Satisfaction

TRA explains that behavior is carried out because the individual has an interest or desire to do it (behavioral intention) or in other words, behavioral interest will determine his behavior. Service quality focuses on fulfilling the needs and desires of information system users. The higher the quality of service, the higher the use of the accounting information system. The results of research conducted by (Rizki, 2016), (Indriyani, 2018), (Wibiadila, 2016), (Fandi, 2019) and (Pawirosumarto, 2017) are that the better the perception of service quality will further increase the use of the e-learning system.

A person's intention to do something arises in accordance with Theory of Reasoned Action (TRA) which assumes that humans behave in a conscious way and consider all available information. The results of research conducted by (Agustina, 2018) show that service quality has a positive influence on user satisfaction. The results showed that the service quality provided by the SAP information system carriers at PT.INTI was good enough so that service quality had a significant positive effect on user satisfaction:

- H5: Service quality has a positive effect on system use;
- H6: Service quality has a positive effect on user satisfaction.

Organizational Citizenship Behavior has a positive effect on system use and user satisfaction

Theory of reasoned action itself is a model that can provide a conceptual framework in predicting individual performance in behavior. Organizational Citizenship Behavior (OCB) is an individual contribution that exceeds the demands of a role in the workplace and is rewarded based on individual work. The results of research conducted by (Sudirno, 2014), (Utami, 2016), (Rahmawati, 2016), (Dewanti, 2018), and (Arifin, 2019) namely OCB encourages the use of organizational resources for more specifics and enhances the organization's ability to adapt to environmental changes.

The theory of reasoned action is a theory that explains the stages of human behavior.

The term OCB was introduced by Organ in the early 1980s, but long before that year it had used a similar concept of OCB and called it willingness to cooperate. The results of research conducted by (Rudyanto, 2012), (Irvianti, 2014), (Fidiyanto, 2018) and (Dewi, 2019) namely Organizational Citizenship Behavior have a positive and significant effect on satisfaction where the higher the OCB, the higher the user's perception of user satisfaction. because OCB helps to achieve better results qualitatively and quantitatively so that it will make users satisfied:

- H7: Organizational citizenship behavior has a positive effect on system use;
- H8: Organizational citizenship behavior has a positive effect on user satisfaction.

System Quality has a positive effect on net benefits by using the system and user satisfaction as mediating variables

Theory of Reasoned Action (TRA) is a theory of human behavior in general. Originally this theory was used in various kinds of human behavior, especially those related to socio-psychological problems, then increasingly used to determine factors related to health behavior. The use of a system is a person's behavior in using an information system. The use of this information system is a result of a user's decision to use an information system in order to complete their task (Davis, 1989).

Theory of Reasoned Action (TRA) is a theory with one premise that a person's reaction and perception of something will determine the person's attitude and behavior. User satisfaction shows that information systems can be well received by users of information systems and provide good benefits for users. If the level of user satisfaction is high, it can be said that the system implementation is successful.

- H9: The quality of the system has a positive effect on the net benefits of using the system as a mediating variable;

H10: System quality has a positive effect on net benefits with satisfaction user as the mediating variable.

Information Quality Has a Positive Effect on Net Benefits with System Use and User Satisfaction as Mediating Variables

Theory of Reasoned Action (TRA) developed by Ajzen and Fishbein (1980) is a theory that deals with the attitudes and behavior of individuals in carrying out reasonable activities or actions in the context of using information systems technology. The use of systems is used as a mediating variable for the effect of information quality on net benefits, supported by several previous studies which have shown that information quality has a positive impact on use (DeLone and McLean, 1992) and system use has an effect on individual impact (DeLone and McLean, 1992; McGill et al., 2003).

TRA models a person's behavior as a function of behavioral goals. Satisfaction is the focus of attention by almost all business actors, where the level of interests and expectations of users and the implementation or performance of the company must be appropriate. If an information system can provide quality information, a user will be predicted to be more satisfied with the information obtained:

- H11: Information quality has a positive effect on net benefits with use system as a mediating variable;

H12: Information quality has a positive effect on net benefits with satisfaction user as the mediating variable.

Service quality has a positive effect on net benefits by using the system and user satisfaction as mediating variables

Theory of Reasoned Action (TRA) only applies to behavior that is under the full control of the individual because there are factors that can hinder the realization of intent into behavior. The dimension of success Intention to use is the measure and way in which users take advantage of the capabilities of an information system. Service quality indicates the quality of support users receive from the information systems department or information technology unit personnel or staff such as training, hotlines or helpdesk. The guarantees and

concerns that the system and system providers give to users will influence the intention and use of the system.

TRA arises because of the lack of success in research testing attitude theory, namely the relationship between attitudes and behavior. Service quality is a comparison of customer expectations with perceptions of the real service they receive (Saputro, 2015). Service quality starts with customer needs and ends with customer perception. Service quality as well as system quality and information quality have an influence on user satisfaction. User satisfaction consists of efficiency and effectiveness, pride:

H13: Service quality has a positive effect on net benefits with usagesystem as a mediating variable;

H14: Service quality has a positive effect on net benefits with satisfactionuser as the mediating variable.

Organizational Citizenship Behavior has a positive effect on net benefits by using the system and user satisfaction as mediating variables

Theory of Reasoned Action (TRA) explains that behavior is carried out because individuals have an interest or desire to do so (behavioral intention) will determine their behavior (Jogiyanto, 2007). Empirical evidence regarding the effect of organizational citizenship behavior (OCB) on performance is shown by (Basana, 2011), (Widaningsih, 2011), (Marinda, 2018) and (Anshari, 2018) this research shows that there is a positive effect of organizational citizenship behavior (OCB) on performance.

TRA (Theory of Reasoned Action) is a theory based on the premise that a person's reaction and perception of something will determine the person's attitude and behavior. Research (Lestari, 2018) and (Utomo, 2019) say that the presence of Organizational Citizenship Behavior (OCB) will increase job satisfaction and employee performance, so that the higher job satisfaction felt by employees will be able to improve performance:

H15: Organizational citizenship behavior has a positive effect on net benefits with the use of the system as a mediating variable;

H16: Organizational citizenship behavior has a positive effect on net benefits with user satisfaction as the mediating variable.

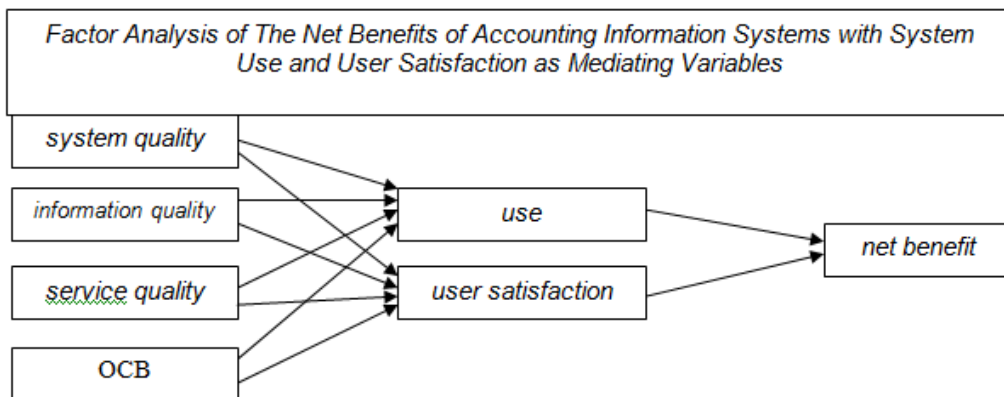


Figure 1 – Research Framework

METHODS OF RESEARCH

The type of data used in this research is quantitative data, namely data in the form of numbers that can be calculated in units of calculation. This quantitative data is obtained from a questionnaire which refers to the measurement of the variables used. Sources of data in this study come from primary data and secondary data. Primary data were obtained directly by researchers with a survey method using a questionnaire distributed and filled in by the leadership and professional staff of the Denpasar City Village Credit Institution consisting of an instrument where each instrument contained statements using a Likert scale. Secondary

data were obtained indirectly by researchers through library reviews, accessing websites and sites related to research. Secondary data such as data from the Denpasar City Credit Institution, which is accessed through <http://ppid.denpasarkota.go.id/>. The sampling technique in this study used a non-probability sampling method with a saturated sampling technique. Saturated sampling technique is a sampling technique when using all members of the population to be the sample.

Data collection is the process of obtaining data that will be processed to test hypotheses. In this study, data was collected by distributing questionnaires to predetermined respondents. This type of questionnaire uses a Likert scale and respondents are asked to answer statements according to the respondent's assessment. According to Sugiyono (2014: 93) that the Likert scale is used to measure the attitudes, opinions and perceptions of a person or group of people. This study uses a Likert 6 scale to minimize neutral answers when using an odd Likert scale. Likert scale 6 gives respondents a choice of answers or a broader level for respondents so that they can describe the respondent's real answer. The scale rating consists of 6 levels, namely Strongly Disagree (STS), Disagree (TS), Disagree (KS), Simply Agree (CS), Agree (S) and Strongly Agree (SS)

Variabel

The operational definition of a variable provides a brief description of the dependent and independent variables and the measurements used to obtain the value of the variables used in the study. The following describes the operational definitions of each variable. In this study the variables analyzed are as follows:

System quality is defined as a desired characteristic of an information system to produce information. Indicators for measuring system quality (DeLone and McLean, 2003) are adaptability, availability, reliability, access speed (response time) and usability. The quality of information is the output of the use of the information system by the user. Indicators of measuring the quality of information from (DeLone and McLean, 2003) are completeness, ease of understanding, personalization, relevance and security.

The quality of information system service is a service that users get from information system developers, services can be in the form of information system updates and responses from developers if the system experiences problems. The indicators of measuring service quality (DeLone and McLean, 2003) are assurance, concern (empathy) and responsiveness.

OCB is a preferred behavior that is not part of the employees' formal work obligations, but supports the effective functioning of the organization. The indicators for measuring Organizational Citizenship behavior according to (Tambe and Shanker, 2014) are conscientiousness, altruism, civic virtue, sportmanship and courtesy.

Usage refers to how often users use information systems. This variable is measured by indicators (DeLone and McLean, 2003), namely the nature of use, navigation patterns and the number of transactions executed.

User satisfaction is the response and feedback generated by users after using the information system. The indicator for measuring user satisfaction from (DeLone and McLean, 2003) is user satisfaction.

Net benefit is the impact of the existence and use of information systems on the quality of user performance, both individually and in an organization, including productivity, increasing knowledge and reducing the time spent searching for information. This variable is measured by indicators (DeLone and McLean, 2003) as follows: cost savings, reduced search costs and time savings.

Data analysis is a stage carried out by researchers after the stage of problem identification to data validation, which is then carried out by analysis of research data aimed at testing hypotheses in accordance with the focus of the study. The analysis technique approach used in this research is descriptive analysis and inferential analysis. Descriptive analysis was carried out by describing the data based on the tendency of respondents' responses to statement items related to the indicators of each research variable. In addition, descriptive analysis is also used to determine the characteristics of respondents using sample data and results. Inferential analysis will be assisted by structural equation modeling (SEM) techniques with SmartPLS software to answer existing hypotheses. After the analysis process is carried out, what is done is data validation that describes the real conditions.

Validation is done by testing the relationship between variables using the structural equation modeling (SEM) method with Microsoft Excel and SmartPLS analysis software. The questionnaire that has been filled in is then inputted using Microsoft Excel to be exported into the .CSV format so that it can be recognized by the SmartPLS 3.0 application. The file is then processed using the PLS structural equation modeling (SEM) method.

RESULTS OF STUDY

Hypothesis testing for direct and indirect effects was carried out using p values and t statistics on the bootstrapping calculation results. The results of testing the direct effect and indirect effect are presented in Table 1 below.

Table 1 – Results of Direct and Indirect Effect Testing

No	Influence Between Variables	Path Coef. (Bootstrapping)	p values	t statistic	Information
1	System Quality → System Usage	0,135	0,167	1,383	Not significant
2	System Quality → User Satisfaction	0,037	0,762	0,302	Not significant
3	System Quality → Net Benefits	0,245	0,045	2,001	Significant
4	Information Quality → System Usage	0,235	0,021	2,312	Significant
5	Information Quality → User Satisfaction	0,110	0,532	0,626	Not significant
6	Information Quality → Net Benefits	-0,218	0,080	1,753	Not significant
7	Service Quality → System Usage	0,500	0,000	6,170	Significant
8	Service Quality → User Satisfaction	0,259	0,049	1,966	Significant
9	Quality of Service → Net Benefits	0,150	0,168	1,379	Not significant
10	OCB → System Usage	0,041	0,542	0,610	Not significant
11	OCB → User Satisfaction	0,376	0,001	3,464	Significant
12	OCB → Net Benefits	0,150	0,098	1,653	Not significant
13	System Usage → Net Benefits	0,281	0,024	2,256	Significant
14	User Satisfaction → Net Benefits	0,284	0,002	3,051	Significant
1	System Quality → Net Benefits	0,048	0,316	1,002	Not significant
2	Information Quality → Net Benefits	0,097	0,175	1,357	Not significant
3	Quality of Service → Net Benefits	0,214	0,008	2,656	Significant
4	OCB → Net Benefits	0,118	0,049	1,971	Significant
5	X1 → X5 → Y	0,038	0,140	1,475	Not significant
6	X2 → X5 → Y	0,066	0,124	1,537	Not significant
7	X3 → X5 → Y	0,140	0,028	2,197	Significant
8	X4 → X5 → Y	0,012	0,632	0,479	Not significant
9	X1 → X6 → Y	0,011	0,759	0,307	Not significant
10	X2 → X6 → Y	0,031	0,589	0,540	Not significant
11	X3 → X6 → Y	0,074	0,050	1,960	Significant
12	X4 → X6 → Y	0,107	0,030	2,171	Significant

Source: Data Processed, 2020.

System quality proved to have no effect on system use. This result is indicated by a positive path coefficient of 0.135 with a p value of 0.167 (p value > 0.05) and a t statistic of 1.383 (t statistic < 1.96), so that the first hypothesis (H1) is rejected. The results of this test explain that the better the quality of the IBS accounting information system, the better it does not have a significant effect on system use.

The quality of the system is proven to have no effect on user satisfaction. This result is indicated by a positive path coefficient of 0.037 with a p value of 0.762 (p value > 0.05) and a t statistic of 0.302 (t statistic < 1.96), so that the second hypothesis (H2) is rejected. The results of this test explain that the better the quality of the IBS accounting information system, the better it does not have a significant effect on user satisfaction.

The quality of information is proven to have a positive effect on system use. This result is indicated by a positive path coefficient of 0.235 with a p value of 0.021 (p value < 0.05) and a t statistic of 2.312 (t statistic > 1.96), so that the third hypothesis (H3) is accepted. The results of this test explain that the better the quality of information from the IBS accounting information system, the more the use of the IBS accounting information system will increase.

Information quality is proven to have no effect on user satisfaction. This result is shown by a positive path coefficient of 0.110 with a p value of 0.532 (p value > 0.05) and a t statistic of 0.626 (t statistic < 1.96), so that the fourth hypothesis (H4) is rejected. The results

of this test explain that the better the quality of information from the IBS accounting information system, the better it does not have a significant effect on user satisfaction.

Service quality is proven to have a positive effect on system use. This result is indicated by a positive path coefficient of 0.500 with a p value of 0.000 (p value <0.05) and a t statistic of 6.170 (t statistic > 1.96), so that the fifth hypothesis (H5) is accepted. The results of this test explain that the better the quality of service provided by the manager of the IBS accounting information system, the more the system usage will be.

Service quality is proven to have a positive effect on user satisfaction. This result is indicated by a positive path coefficient of 0.259 with a p value of 0.049 (p value <0.05) and a t statistic of 1.966 (t statistic > 1.96), so that the sixth hypothesis (H6) is accepted. The results of this test explain that the better the quality of service provided by the IBS accounting information system manager, the more user satisfaction will be.

Organizational citizenship behavior has no effect on system use. This result is indicated by a positive path coefficient of 0.041 with a p value of 0.542 (p value > 0.005) and a t statistic of 0.610 (t statistic <1.96), so that the seventh hypothesis (H7) is rejected. The results of this test explain that the better the OCB level of users of the IBS accounting information system, the more it does not have a significant effect on system use.

Organizational citizenship behavior has been shown to have a positive effect on user satisfaction. This result is indicated by a positive path coefficient of 0.376 with a p value of 0.001 (p value <0.005) and a t statistic of 3.464 (t statistic > 1.96), so that the eighth hypothesis (H8) is accepted. The results of this test explain that the better the OCB level of the IBS accounting information system users, the more user satisfaction will be.

The use of the system has not been shown to be able to mediate the effect of system quality on net benefits. This result is indicated by a positive path coefficient of 0.038 with a p value of 0.140 (p value > 0.05) and a t statistic of 1.475 (t statistic <1.96), so the ninth hypothesis (H9) states that there is no effect. direct link between the quality of the system on the net benefits through the use of the system cannot be proven or denied. The direct effect of system quality on system use is insignificant with a p value of 0.167 and the direct effect of system use on net benefits is significant with a p value of 0.024. The direct effect of system quality on net benefits is significant with a p value of 0.045 and the indirect effect of system quality on net benefits is insignificant with a p value of 0.316, so this type of mediation is called no mediation.

User satisfaction has not been shown to be able to mediate the effect of system quality on net benefits. This result is shown by the path coefficient which is positive at 0.011 with a p value of 0.759 (p value > 0.05) and a t statistic of 0.307 (t statistic <1.96), so that the tenth hypothesis (H10) states that there is no effect. The direct link between system quality on net benefits through user satisfaction cannot be proven or disproved. The direct effect of system quality on user satisfaction is not significant with a p value of 0.762 and the direct effect of user satisfaction on net benefits is significant with a p value of 0.002. The direct effect of system quality on net benefits is significant with a p value of 0.045 and the indirect effect of system quality on net benefits is insignificant with a p value of 0.316, so this type of mediation is called no mediation.

The use of the system has not been shown to be able to mediate the effect of information quality on net benefits. This result is indicated by a positive path coefficient of 0.066 with a p value of 0.124 (p value > 0.05) and a t statistic of 1.537 (t statistic <1.96), so that the eleventh hypothesis (H11) states that there is no effect. direct linkage between the quality of information on net benefits through use of the system cannot be proven or disproved. The direct effect of the quality of information on the use of the system is significant with a p value of 0.021 and the direct effect of using the system on the net benefits is significant with a p value of 0.024. The direct effect of information quality on net benefits is not significant with a p value of 0.080 and the indirect effect of information quality on net benefits is insignificant with a p value of 0.175, so this type of mediation is called no mediation.

User satisfaction has not been shown to be able to mediate the effect of information quality on net benefits. This result is indicated by a positive path coefficient of 0.031 with a p

value of 0.589 ($p > 0.05$) and a t statistic of 0.540 (t statistic < 1.96), so the twelfth hypothesis (H12) states that there is an effect. The indirect link between the quality of information on net benefits through user satisfaction cannot be proven or rejected. The direct effect of information quality on user satisfaction is not significant with a p value of 0.532 and the direct effect of user satisfaction on net benefits is significant with a p value of 0.002. The direct effect of information quality on net benefits is not significant with a p value of 0.080 and the indirect effect of information quality on net benefits is insignificant with a p value of 0.175, so this type of mediation is called no mediation.

The use of the system has been shown to be able to mediate the effect of service quality on net benefits. This result is indicated by a positive path coefficient of 0.140 with a p value of 0.028 ($p < 0.05$) and a t statistic of 2.197 (t statistic > 1.96), so the thirteenth hypothesis (H13) states that there is an effect indirect between the quality of service on the net benefits through the use of the system can be proven or accepted. The direct effect of service quality on the use of the system is significant with a p value of 0,000 and the direct effect of using the system on the net benefits is significant with a p value of 0.024. The direct effect of service quality on net benefits is not significant with a p value of 0.168 and the indirect effect of service quality on net benefits is significant with a p value of 0.008, so this type of mediation is called full mediation.

User satisfaction is proven to be able to mediate the effect of service quality on net benefits. This result is indicated by a positive path coefficient of 0.074 with a p value of 0.050 ($p < 0.05$) and a t statistic of 1.960 (t statistic > 1.96), so that the fourteenth hypothesis (H14) states that there is an effect indirect between service quality on net benefits through user satisfaction can be proven or accepted. The direct effect of service quality on user satisfaction is significant with a p value of 0.049 and the direct effect of user satisfaction on net benefits is significant with a p value of 0.002. The direct effect of service quality on net benefits is not significant with a p value of 0.168 and the indirect effect of service quality on net benefits is significant with a p value of 0.008, so this type of mediation is called full mediation.

The use of the system is proven unable to mediate the effect of organizational citizenship behavior on net benefits. This result is indicated by a positive path coefficient of 0.012 with a p value of 0.632 ($p > 0.05$) and a t statistic of 0.479 (t statistic < 1.96), so that the fifteenth hypothesis (H15) states that there is an effect indirect between organizational citizenship behavior on net benefits through the use of systems cannot be proven or rejected. The direct effect of organizational citizenship behavior on system use is not significant with a p value of 0.542 and the direct effect of system use on net benefits is significant with a p value of 0.024. The direct effect of organizational citizenship behavior on net benefits is not significant with a p value of 0.098 and the indirect effect of organizational citizenship behavior on net benefits is significant with a p value of 0.049, so the type of mediation is called no mediation.

User satisfaction is proven to be able to mediate the effect of organizational citizenship behavior on net benefits. This result is indicated by a positive path coefficient of 0.107 with a p value of 0.030 ($p < 0.05$) and a t statistic of 2.171 (t statistic > 1.96), so the sixteenth hypothesis (H16) states that there is an effect indirect between organizational citizenship behavior on net benefits through user satisfaction can be proven or accepted. The direct effect of organizational citizenship behavior on user satisfaction is significant with a p value of 0.001 and the direct effect of user satisfaction on net benefits is significant with a p value of 0.002. The direct effect of organizational citizenship behavior on net benefits is not significant with a p value of 0.098 and the indirect effect of organizational citizenship behavior on the net benefits is significant with a p value of 0.049, so the type of mediation is called full mediation.

DISCUSSION OF RESULTS

The perceptions of users in the Denpasar City LPD regarding the IBS accounting information system indicate that the IBS accounting information system is less easy to use,

less reliable and trustworthy and less fast in accessing the system. The results of this study are in line with research (Nurjaya, 2017) which examines the effect of system quality, information and services on net benefits using the DeLone and McLean models at the Yogyakarta neat nursing home hospital. The results of his research indicate that the quality of the system is not proven to have an effect on system use. The quality of the IBS accounting information system has no effect on user satisfaction of the IBS accounting information system in LPD Denpasar City. The results of this study are in line with research (Tulodo, 2019) which examines the analysis of the effect of system quality, information quality and perceived usefulness on user satisfaction of care applications in an effort to improve employee performance at PT Malacca Trust Wuwungan Insurance, Tbk. The results of his research indicate that the system quality variable has no effect on user satisfaction.

The use of the IBS accounting information system in the LPD of Denpasar City has made it easier and faster for users in financial administration and reporting / accountability. The results of this study are in line with research (Pawirosumarto, 2017), and (Nofikasari, 2017) have tested the effect of information quality on the use of information systems. Their test results show that the better the quality of information, the better the system usage will be. The information generated from the use of the IBS accounting information system has not become a solution in order to improve financial accountability. The application of the IBS accounting information system in the LPD of Denpasar City has not produced financial reports that provide complete financial information and are less easy to understand. The results of this study are in line with research (Dharmawan, 2018) and (Amalia, 2016) who have tested the effect of information quality on information system user satisfaction. Their test results indicate that the quality of information has no effect on user satisfaction of accounting information systems.

Service quality has a positive effect on the use of the IBS accounting information system in LPD Denpasar City. The results of this study are in line with research (Rizki, 2016) and (Wahyuni, 2018) who have tested the effect of service quality on the use of information systems. Their test results indicate that service quality has a positive effect on the use of accounting information systems. Service quality has a positive effect on user satisfaction of the IBS accounting information system at LPD Denpasar City. The results of this study are in line with research (Agustina, 2018), (Said, 2019), (Rizki, 2016), (Cumbara, 2019), (Panjaitan, 2019), (Wijayanti, 2019), Marami (2018) and (Wahyuni, 2018) has tested the effect of service quality on information system user satisfaction. Their test results show that service quality has a positive effect on user satisfaction of accounting information systems.

System users in the Denpasar City LPD have an Organizational Citizenship Behavior level in which there is obedience, loyalty and participation which are still low so they have not been able to motivate employees by increasing knowledge and ability to manage finances using the IBS accounting information system so that this has not had an impact on system use. The higher the level of OCB owned by the user does not have an effect on the use of the IBS accounting information system in carrying out financial management activities. System users in the Denpasar City LPD have an OCB level, which is an activity in terms of the efforts put forth by users such as motivation and work ethics so that they are able to motivate users by increasing their knowledge and ability to manage finances so that this has an impact on user satisfaction. The higher the level of OCB owned by the user has a positive effect on user satisfaction of the IBS accounting information system in carrying out financial management activities.

Guidelines in the IBS accounting information system are less easy to understand, resulting in not optimal financial reporting results. This is the reason the use of the system is not able to mediate the effect of system quality on net benefits. The unsynchronized use of the financial system results in not optimal financial reporting results. User satisfaction is not sufficient to achieve the net benefits expected by the Denpasar City Government because in the financial management process they are still not accustomed to using a new system. This is the reason user satisfaction is not able to mediate the effect of system quality on net benefits.

The use of the IBS accounting information system does not provide maximum

contribution when there are instructions in the system that are poorly understood in accessing information generated by the IBS accounting information system. This is the reason that the use of the system is not able to mediate the effect of information quality on the net benefits of using the IBS accounting information system in the LPDs of Denpasar City. Even though the information generated by the IBS accounting information system is of high quality, if the users of the system cannot make the most of the information generated, it certainly will not give satisfaction to the users of the system so that the net benefits that IBS accounting information system users want to feel will not be realized. This is the reason that user satisfaction is not able to mediate the effect of information quality on the net benefits of using the IBS accounting information system in LPD Denpasar City.

The Denpasar City LPD has taken several actions to achieve the performance targets contained in the work plan report and the Denpasar City LPD income budget. The use of the IBS accounting information system is able to make a maximum contribution in mediating the effect of the quality of services provided by the system manager on the net benefits felt by system users. Actions to achieve performance targets are to follow technical guidance on financial management with PT USSI as the system manager which is the benchmark for Denpasar City LPD in improving the quality of employees through financial management technical guidance starting from planning, budgeting, accountability to compiling reporting. IBS accounting information system user satisfaction is able to provide maximum contribution in mediating the effect of service quality provided by system managers on the perceived net benefits of system users.

System users in using the system are expected to participate more actively in behavior that refers to constructive involvement in the organizational policy process and contributions to behavior can be done freely for the survival and progress of the organization using the IBS accounting information system. The use of the IBS accounting information system is not able to make a maximum contribution in mediating the effect of organizational citizenship behavior that users have on the perceived net benefits of system users. The IBS accounting information system is able to display information on the system according to what the user wants so that this makes it easier for users to complete their work quickly. Satisfaction of users of the IBS accounting information system is able to make a maximum contribution in mediating the influence of organizational citizenship behavior that users have on the perceived net benefits of system users

CONCLUSION

The findings in this study indicate that system quality has no effect on system use and user satisfaction. Information quality has a positive effect on system use but has no effect on user satisfaction. Service quality has a positive effect on system use and user satisfaction. Organizational Citizenship Behavior has no effect on system use but has a positive effect on user satisfaction. System use and user satisfaction do not mediate the effect of system quality on net benefits. System use and user satisfaction do not mediate the effect of information quality on net benefits. System use and user satisfaction mediate the effect of service quality on net benefits. System use does not mediate the effect of Organizational citizenship behavior on net benefits but user satisfaction does mediate the effect of Organizational citizenship behavior on net benefits.

Based on the research results and conclusions above, the suggestions that can be given are that the IBS accounting information system in LPD Denpasar City is still not easy to use. System managers and developers are expected to make improvements and better system development so as to make it easier for users to use information systems. The information produced by the IBS accounting information system at LPD Denpasar City has a low completeness of information. This indicates that the IBS accounting information system has not maximally been able to provide complete information. The advice that can be given to information system managers and developers is to make system improvements so that the information generated by the IBS accounting information system is able to provide complete and easy-to-understand information for system users and information users in the decision-

making process. System users in the Denpasar City LPD still find it difficult to communicate with the system manager because the system manager has not maximally organized coaching and training or socialization in implementing the IBS accounting information system so it is advisable for system managers to be more intensive in organizing coaching and training or socialization related to use. IBS accounting information system. The success of the system is not only determined by the technical factors of the system, but human psychological factors who use it also play a role in determining the success of the system. The organizational citizenship behavior factor as a human resource behavior can be added to the DeLone and McLean (2003) model to evaluate the application of a system. In the research results, it can be seen that there is still a lack of user participation in taking an active role in providing input regarding the use of the system for better corporate organization improvement so it is suggested to increase attitudes to participate actively in the use of the IBS accounting information system. The use of the accounting information system in the Denpasar City LPD related to the instructions in the IBS accounting information system application is still classified as less easy to understand. Information system managers and developers are advised to make improvements so that the instructions for using the IBS accounting information system are easier to understand. Satisfaction of users of the IBS accounting information system at the Denpasar City LPD regarding the content of the information produced by the IBS accounting information system is still incomplete and less easy to understand. Information system managers and developers are advised to make improvements so that information or output from the IBS accounting information system can be produced completely and transparently so that users will be satisfied using the system. Further research suggests using qualitative methods to explore all information related to the use of the IBS accounting information system.

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