



**ANALYSIS OF THE INFLUENCE OF PERCEPTIONS OF USEFULNESS,
PERCEPTIONS OF USEFULNESS, PERCEPTIONS OF SYSTEM SECURITY,
AND QUALITY OF SERVICE ON SATISFACTION IN USING ACCOUNTING
INFORMATION SYSTEMS**

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ABSTRACT

This study aims to analyze the effect of perceptions of usefulness, convenience, system security and service quality on the satisfaction of using accounting information systems in the shopee application. This type of research used is quantitative research. The data used is primary data with data collection techniques, namely questionnaires and literature study. The data analysis method used is the instrument data test, classical assumption test, multiple linear regression, and hypothesis testing. The results showed that perceived usefulness, convenience, system security and service quality did not simultaneously influence user satisfaction because the significance value was 0.096, but service quality had a positive and significant effect. **Keywords:** Perceived usefulness, Perceived Convenience, Perceived System Security, Service Quality, User Satisfaction

A. INTRODUCTION

The economy is an example or an important aspect of a country, and Indonesia is no exception. Economic development accompanied by slow technological advances has had a positive impact on the business world. This is also related to the increasing needs of the community. The growth of economic activity must also be supported by a system that facilitates people's activities in a world where technological developments are increasing rapidly. So that people gradually become dependent on information systems to carry out their economic activities more effectively and efficiently. The information system consists of a set of formal data collection processes that are processed into information and then distributed to users. One of them is the accounting information system "SIA".

An accounting information system is a system that collects, records, stores and processes data to produce information for its users Romney & Steinbart, (2015). This information system itself is also closely related to the desires of modern humans, for example, to be able to support practical welfare with food, clothing and housing during commercial activities. Talking about the business economy, it can be seen that technology is also developing rapidly in this sector, which facilitates the daily activities of sellers and buyers. Electronic commerce is an example of the development of business and commerce technology. According to Wong (2010), electronic commerce is the process of buying, selling and marketing goods and services through electronic systems such as radio, television and computer networks or the internet. Shopee is part of electronic commerce that is widely used by the public. Shopee itself was first introduced to the public in 2015 and has penetrated several Asian countries including Indonesia. Based on the online store map published by www.iprice.co.id, Shopee Ecommerce is the most popular online store that is often installed on the Appstore and PlayStore.

The majority of Indonesian people use the Shopee application more than other applications. This can be seen from the proportion of Shopee visitors which is increasing every year. The main reason for the annual growth of Shopee visitors is also because Shopee's functions are more complete and simpler, starting from the function that eliminates shipping costs, then comes cash transfers or cash transfers, then comes online payments via Shopee Pay,

Shopee Coins for Shopee games. Over time, Shopee finally released new features in 2019, namely digital credit cards called Shopee Paylater and Shoppe Loans which are being discussed by researchers. Shopee loans or loans are cash withdrawals from the Shopee application that are offered to users easily, safely and quickly. Shopee loans are considered safe because they are protected and controlled by the OJK (Financial Services Authority) which is managed directly by PT. Nusantara Fund Lantern. In this day and age, namely in the age of technology, all needs, especially those related to capital, are greatly facilitated. It used to be very difficult to give loans, which is very different from now. Thanks to financial technology-based platforms for providing money-lending services or commonly called online loans, people's needs are increasing every day, especially for today's millennials. (Pratama & Sakti, 2020)

According to the 2019 Indonesia Millennium Report, online transaction abuse can occur anytime and anywhere as long as the Shopee loan application is still running. This abuse can take the form of fraud to distribute OTP codes, which are then used by criminals to take over real user accounts and provide loans through Shopee Loans. Therefore, according to the 2019 Indonesia Millennial Report, millennials or the current generation like to check various e-commerce sites to find out specifications such as product benefits, application usability, transaction security, and product quality before making a decision. to buy a certain product. Shopee's target users are young people who are now used to using gadgets to carry out their daily activities, including shopping and borrowing money to meet their needs. For this reason, Shopee offers a loan facility in the form of a mobile application to support today's lifestyle and all of this can be done with the help of a device so that it is easy and fast in line with current technological developments. (Harti, Sakti, Sudarwanto, Pratama, & Habibah, 2022)

Technology related to existing capabilities cannot be separated from ease of use, utility, quality and security of customer data. Technology Acceptance Model (TAM) is a technology acceptance model put forward by Davis, (2013). The importance of TAM theory in this study is to examine factors that can influence technology acceptance in terms of usability, convenience, security and quality of service, because if users feel the online shopping application Shopee can be useful and easy. using When shopping online, Anggraini & Arifin, (2023) users are more likely to choose the Shopee e-commerce application to make buying and selling transactions online, which has an impact on satisfaction with the use of accounting information systems that researchers discuss. When it comes to usability, usability is defined as the degree to which the use of a technology is likely to bring benefits to those who use it Davis, (2013). Convenience is important to support the success of an application. According to Rahayu (2017), convenience is a situation where consumers believe that using technology is easy and does not require a lot of effort. Park et al., (2006) define security as "the ability of online stores to monitor and maintain the security of data transactions". Security guarantees play an important role in building trust by reducing consumer concerns about misuse of personal data and corrupted traffic. According to Musqari and Huda (2016), the definition of service quality which is often referred to as service quality is the difference between reality and customer expectations of the services they receive or will receive. User satisfaction can be interpreted as a person's feelings of pleasure or disappointment when comparing their impressions of performance or product results with their expectations (Kotler, 2003).

Based on the background and phenomena above, researchers are interested in analyzing the effect of perceived usefulness, perceived convenience, perceived system security and service quality on the satisfaction of using accounting information systems in the Laina Shopee application.

B. RESEARCH METHODS

The object in the research used is Shopee Loans. The targeted respondents were employees of PT. BMS Jember who uses Shopee Loans.

The research population according to Sugiyono, (2015) is the region generalization consisting of objects/subjects that have the quantity and certain characteristics that are applied by researchers to study and then drawn conclusions. The population in this study were all employees with a total population of 34 people. The data in this study are primary data in the form of questionnaires and secondary data. Saturated Sampling is a sample that represents a number of populations Arifin et al., (2023). This is often done with the condition that the subject is less than 30 people or the total population is below 100 people. This study uses the entire population at PT. BMS Jember which uses Shopee loans consisting of 34 samples. Data analysis method used in this study are:

1. The data collection method in this study was by distributing questionnaires and literature study as follows:
 - a. Observation is a data collection technique that has specific characteristics when compared to other techniques, namely interviews and questionnaires. If interviews and questionnaires always communicate with other people then the 30 observations are not limited to people but other natural objects. (Sugiyono, 2015)
 - b. The questionnaire is a list of questions that must be answered by respondents. The list of questions asked in the research was in the form of a questionnaire and the respondents were asked to answer according to the opinion of the respondents.
2. Classical Assumption Test
 - a. Normality Test

The normality test aims to test whether the confounding variables or residual variables in the regression model have a normal distribution. For example, if the t test and f test are known, the residual values are assumed to follow a normal distribution. If this assumption is violated, the statistical test is invalid for small sample sizes. Detecting data normality in this study using the *Kolmogorov Smirnov* test with the following conditions: 1) If the significance value > 0.05 means normal distribution and 2) If the significance value < 0.05 means that the distribution is not normal. (Pratama, Sakti, & Listiadi, 2022)

- b. Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between the independent variables. A good regression model should not have a correlation between independent variables. If there is a correlation then there is a multicollinearity problem. To be able to determine whether there is multicollinearity in the regression model, the Tolerance and VIF (Variance Inflation Factor) values are viewed through SPSS. The value used to indicate multicollinearity is a tolerance value < 0.1 or the same as a VIF value > 10 . The reverse is also true, if $VIF < 10$, there will be no multicollinearity.

- c. Autocorrelation Test

The goal is to test whether there is a correlation between period t confounding errors and (previous) period t-1 errors in a multiple linear regression model. If there is a correlation, autocorrelation will occur and a good regression model does not require autocorrelation. The autocorrelation test aims to test the linear regression model whether there is a correlation of confounding errors in period t with errors in period t-1 (previous) or not. If there is a correlation, it is called an autocorrelation problem. The way to detect the presence or absence of autocorrelation symptoms is to use the Run Test.

- d. Heteroscedasticity Test

Heteroscedasticity test is conducted to test whether there is an unequal variance between one observation residual and another observation residual in the regression model. Where a good regression model is one that shows no heteroscedasticity. If the variance of the residuals of one observation to another observation shows a fixed result, it is called homoscedasticity. However, if the results are different, it is called

heteroscedasticity. Detecting the presence or absence of heteroscedasticity can be done by looking at the presence or absence of certain patterns on the scatterplot graph between SRESID and ZPRED. If there is a certain pattern, such as the dots forming a certain regular pattern (wavy, widening and then narrowing), it shows that heteroscedasticity has occurred. However, if there is no clear pattern and the dots spread above and below the number 0 on the Y axis, it indicates that heteroscedasticity has not occurred.

3. Multiple Linear Regression Analysis

Multiple linear regression analysis test is a test performed on regressions that have one dependent variable and more than one independent variable processed using SPSS. The regression equation in this study is:

$$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Information:

Y	= Satisfaction with the Use of Accounting Information Systems
a	= Regression equation constant
$\beta_1, \beta_2, \beta_3, \beta_4$	= Coefficient of independent variables
$\beta_1 X_1$	= Perceived Convenience
$\beta_2 X_2$	= Perceived Usefulness
$\beta_3 X_3$	= System Security Perception
$\beta_4 X_4$	= Quality of Service
ε	= Error term (error rate of the estimator in the study)

4. Hypotesis test

a. Partial Test (t Test)

Partial tests are used to analyze whether there is a mean or mean difference between two sets of data. However, the t test can also be used to analyze whether the data deviates from a predetermined standard. The t test is used for partial test results. Then the decision is:

- 1) If the Sig. value > 0.05, then H₀ is accepted, H₁ is rejected
- 2) If the Sig. value < 0.05, then H₀ is rejected, H₁ is accepted

b. Simultaneous Test (F Test)

The Simultaneous Test is used to evaluate the effect of all independent variables on the dependent variable. The F test can be explained using analysis of variance (ANOVA). If the statistical value is high, the null hypothesis will be rejected. At the same time, a low statistical value will accept the null hypothesis, because the independent variable only explains small changes in the dependent variable around the mean. The F test is used to test the effect simultaneously or simultaneously. Then the decision is:

- 1) If sig. > 0.05, H₀ is accepted, H₁ is rejected
- 2) If sig. value < 0.05, H₀ is rejected, H₁ is accepted

C. RESEARCH AND DISCUSSION RESULT

Description of Respondents by Gender

After conducting the research, the data of respondents with male and female sexes were obtained as follows, PT. BMS Jember didominasi oleh pria karena pada divisi pemasaran cenderung melakukan pekerjaan lapang atau di luar kantor. Hal tersebut dibuktikan dengan sebanyak 28 dari 42 karyawan berjenis kelamin laki-laki atau sebesar 82,4%. Based on the respondent's length of service it is known that there are 79.4% of employees from PT. BMS who are still working for under 5 years and there are 20.5% who work for more than 5 years. From the statement above, it tends to be more employees who work under 5 years.

Table 1 Normality Test Result
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual	
N		34	
Normal Parameters ^{a,b}	Mean	.0000000	
	Std. Deviation	1.8069993	
Most Extreme Differences	Absolute	.087	
	Positive	.087	
	Negative	-.086	
Test Statistic		.087	
Asymp. Sig. (2-tailed) ^c		.200 ^d	
Monte Carlo Sig. (2-tailed) ^e	Sig.	.726	
	99% Confidence Interval	Lower Bound	.715
		Upper Bound	.737

The method used is the Kolmogorov-Smirnov sample test with a normal distribution test where the criteria for the normality test are: if the significance value of the monte carlo sig. (2-tailed) is greater than 0.05 then the data is normally distributed. it is seen that Asymp. Sig (2-tailed) is 0.200 or greater than 0.05, so it can be concluded that the data in this study are normally distributed.

Table 2 Multicollinearity Test Result

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta				Tolerance	VIF
1 (Constant)	20.941	5.721			3.661	<.001		
X1	-.044	.131	-.065		-.337	.738	.717	1.394
X2	-.135	.176	-.135		-.763	.452	.844	1.184
X3	.152	.146	.179		1.041	.306	.897	1.115
X4	-.333	.131	-.441		-2.540	.017	.878	1.139

a. Dependent Variable: Y

From the results of multicollinearity test calculations It can be seen that the tolerance value for the perceived utility variable is 0.717, the tolerance value for the perceived comfort variable is 0.844, and the tolerance value for the system security variable is 0.897 and the service quality variable is 0.878 which means that there are no independent variables with a tolerance value of less than 0. 10. Then the VIF calculation results show the independent variables, namely the VIF value of 1.394 for the usability test, the perceived convenience of 1.184, the perceived system security of 1.115, and the quality of service of 1.139 which means that no independent variable has a VIF value. More than 10. So it can be concluded that the proposed regression model equation is free from multicollinearity.

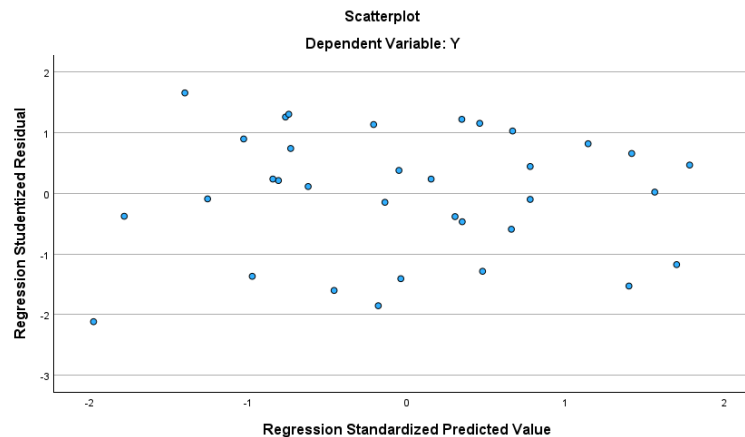


Figure 1. Heteroscedasticity test result

The heteroscedasticity test shows that the points on the y-axis are distributed above and below zero and do not form a specific pattern. So that it can be said that there is no heteroscedasticity problem in this study.

Table 3 multiple linear regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.
	B	Std. Error	Beta			
1 (Constant)	20.941	5.721			3.661	<,001
X1	-.044	.131	-.065		-.337	.738
X2	-.135	.176	-.135		-.763	.452
X3	.152	.146	.179		1.041	.306
X4	-.333	.131	-.441		-2.540	.017

a. Dependent Variable: Y

The results of the multiple linear regression equation with a standard error of 0.05 are obtained as follows:

$$Y = 20.941 - 0.044X1 - 0.135X2 - 0.153X3 - 0.333X4 + 5.721$$

The linear regression equation above can be explained as follows:

1. The constant value indicates a value of 20.941 and a positive value describes the situation when the independent variables perceived benefits (X1), perceived convenience (X2), perceived system security (X3) and service quality (X4) remain constant. So the user satisfaction score is 20,941
2. The value of the regression coefficient of perceived benefits is -0.044 and the value is negative, meaning that the perceived benefits variable increases by one unit, the dependent variable of user satisfaction decreases by -0.044, and vice versa.
3. The regression coefficient value is -0.135 and the value is negative, which means that the perceived comfort variable increases by one unit, the dependent variable user satisfaction decreases by -0.135, and vice versa.
4. The coefficient value of the system protection variable (X3) is 0.153. This value shows a positive value, so it can be concluded that when the system security perception variable (X3) increases by 1 unit, the dependent variable of user satisfaction increases by 0.153 and vice versa.

- The regression coefficient for service quality is -0.333 and the value is negative, which means that the service quality variable increases by one unit, the dependent variable for user satisfaction decreases by -0.333, and vice versa.

Table 4 partial test result

Variabel	Signifikansi	Information
Perception of Usefulness	0,738	H1 Rejected
Perception of Convenience	0,452	H2 Rejected
Perception of system security	0,306	H3 Rejected
Service Quality	0,017	H4 accepted

Based on table 4 above, perceived usefulness has no effect on user satisfaction because its significance value is 0.738 greater than 0.05. In addition, perceived ease of use has no effect on user satisfaction, because the significance value is 0.452, greater than 0.05. Although the perception of system security has no effect on user satisfaction, the significance value is 0.306 greater than 0.05. Although service quality can affect user satisfaction, its significance value is 0.017 which is less than 0.05.

Table 5 simultaneous test result

		ANOVA ^a				
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	32.482	4	8.121	2.186	.096 ^b
	Residual	107.753	29	3.716		
	Total	140.235	33			

a. Dependent Variable: Y

b. Predictors: (Constant), X4, X2, X3, X1

Based on table 5, it can be seen that the significance value is 0.096 which can be concluded that the perception of usefulness, convenience, system security and service quality do not simultaneously influence user satisfaction.

D. CONCLUSION AND SUGGESTIONS

- The results of this study indicate that the variable perceived usefulness has a negative relationship and does not affect user satisfaction. The hypothesis that perceived usefulness affects user satisfaction is rejected. This means that in this study the benefits felt by the respondents were not disturbed or the respondents felt less so that the respondents did not know the benefits of using commercial credit so that it affected user satisfaction with the use of affected credit.
- The results of this study indicate that the variable perceived ease of use has a negative relationship and does not affect user satisfaction. The hypothesis that perceived ease of use affects user satisfaction is rejected. Perceived convenience is not an important factor in Shopee loans, because even though consumers find it very easy to use Shopee loans, they do not make consumers satisfied with this method. Because consumers in using a service are not only comfort satisfaction factors, other factors are also needed.
- The results of this study indicate that the system security perception variable has a positive relationship and does not affect user satisfaction. The hypothesis which states that there is an influence of perceptions of system security on user satisfaction is rejected. The perception of

system security is not an important factor in Shopee loans, because even though consumers feel that Shopee loans are highly guaranteed for data security when used, consumers will not be satisfied with this method. Because to make consumers satisfied using the service, it is not only a guaranteed system security factor but requires other factors.

4. The results of this study indicate that the service quality variable has a positive relationship and influences user satisfaction. The hypothesis which states that there is an influence of service quality on user satisfaction is received. Service quality is an important factor in Shopee loans, because good, polite and friendly service quality will affect user satisfaction.
5. Perceptions of usability, convenience, system security and service quality do not simultaneously affect user satisfaction with a significance value of 0.096.

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