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The Effect Of Accounting Information System Quality And Service Quality On BRI Mobile Banking Application User Satisfaction

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Abstract

This study aims to investigate the influence of accounting information systems and service quality on user satisfaction with the BRI Mobile application. It utilizes primary data from 89 active students enrolled in the Accounting Study Program at the University of Mataram, analyzed through multiple linear regression using PLS 4 statistical software. The results reveal that both high-quality accounting information systems and excellent service have a significant positive impact on student satisfaction with the BRI Mobile application. This research emphasizes the importance of enhancing service quality in mobile banking applications and developing effective accounting information systems. For accounting students, the findings highlight the necessity of a comprehensive understanding of how accounting information systems are applied in digital banking, as well as the importance of technological skills to navigate workplace challenges. As a result, banks can continually improve their services, while students will be better equipped to contribute to the accounting and banking sectors.

Keywords: Accounting Information Systems, Service Quality, User Satisfaction of the BRI Mobile Application.

INTRODUCTION

The advancement of information technology has transformed the way banks serve their customers. One significant innovation in the banking sector is the emergence of mobile banking services (Yashilva, 2024). Mobile banking applications enable customers to perform various banking transactions quickly and easily without needing to visit a branch office. However, in the realm of digital banking, user satisfaction with mobile

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banking applications is greatly influenced by several factors, including the quality of accounting information systems (Zubaida, 2022), and service quality (Fernos & Gietricen, 2019). The quality of accounting information systems essentially involves integrating all relevant elements to create a system that can produce high-quality information (Susanto, 2017), On the other hand, service quality refers to consumer expectations based on experiences and the reputation of a company, encompassing aspects such as speed, ease of use, security, and customer service responsiveness (Setiawan, 2016). Both of these factors are crucial in creating a positive user experience. User satisfaction serves as a key indicator of a banking application's success; when customers are satisfied, they are more likely to remain loyal and continue using the application. Conversely, inaccurate information systems or inadequate service can lower satisfaction levels, ultimately affecting the bank's image and the sustainability of the application's usage by customers (Saputri, 2016).

Several previous studies have examined the impact of service quality and accounting information systems on mobile banking user satisfaction. For instance, Trisnawati & Fahmi, (2017), found that service quality has a significant effect on user satisfaction with the Simobiplush application. This finding aligns with research by Fernos & Gietricen, (2019), which demonstrated that service quality positively and significantly influences user satisfaction with Mobile Banking at the West Sumatra Provincial Development Bank. Similar findings were reported by Hariansyah et al. (2019), where service quality was shown to significantly affect user satisfaction with BRI Mobile services at the Cirebon branch. Regarding accounting information systems (AIS), prior studies also indicate a significant relationship between AIS and mobile banking user satisfaction. For example, Anggraeni, (2023) found that accounting information systems have a positive and significant effect on user satisfaction with the mobile banking application at Bank BCA KCP Banda. Fitrianovita, (2023) also reported that the quality of accounting information systems influences customer satisfaction at Bank Mandiri KC Tanjung Pandan when using the Livin' by Mandiri application. Overall, these findings reveal a consistent pattern that both service quality and accounting information systems play significant roles in enhancing mobile banking user satisfaction. The combination of high-quality service and reliable information systems contributes to a better user experience, fostering trust and loyalty toward digital banking applications.

Most of the previous studies focusing on the impact of service quality and accounting information systems on mobile banking user satisfaction have primarily

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analyzed users or customers from various banking branches or financial institutions offering digital services. Therefore, this study aims to analyze the effect of the quality of accounting information systems and service quality on user satisfaction with the BRI Mobile Banking application among accounting students at the University of Mataram, given that the majority of these students are BRI mobile banking (BRIMO) users. BRI, as one of the largest banks in Indonesia, has launched the BRI Mobile application (BRIMO) to meet the needs of customers for efficient and practical banking services. The BRIMO application offers users a new experience in conducting transactions such as opening accounts, transferring funds, purchasing credit/data, withdrawing cash, paying electricity bills, and much more. Using BRIMO facilitates all desired transaction activities quickly and conveniently, without time constraints.

This research is important for accounting students as it provides a deeper understanding of the application of Accounting Information Systems (AIS) in the real world, especially in the context of digital banking. Through this study, students can learn how a good accounting system can affect user satisfaction with services like BRI Mobile Banking and understand the vital role of AIS in maintaining accuracy and transparency in financial transactions. Additionally, the research offers insights into how service quality, which includes speed, responsiveness, and security, interacts with accounting systems to create a positive user experience. By exploring these aspects, accounting students will not only develop technical skills in financial recording and reporting but also gain a broader understanding of the role of accounting in supporting business operations and enhancing customer satisfaction in the digital age. It is hoped that this research will reveal the extent to which these two factors contribute to improving customer satisfaction and provide recommendations for BRI to enhance and optimize its services through the BRIMO application.

LITERATURE ANALYSIS

Accounting Information Systems and User Satisfaction with the BRI Mobile Application

Banking requires relevant and high-quality information to support operational activities and to provide products and services to customers. The demand for quick information drives banks to develop technologies that can enhance their performance (Rapina et al., 2021). One application of information technology in the banking sector is the use of accounting information systems in transaction services (Anggraeni, 2023). The

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quality of an accounting information system refers to how well the system generates accurate, relevant, and timely information. According to DeLone dan McLean (1992), information quality can influence decision-making and user satisfaction. In the context of mobile banking applications, the quality of the information presented significantly impacts user trust and satisfaction. User satisfaction is believed to be one of the indicators of the success of an accounting information system (Saputri, 2016).

The quality of the accounting information system implemented in a company must align with user needs and capabilities, allowing for effective collaboration in processing accounting data into quality and useful information. The higher the quality of information produced by an information system, the greater the user satisfaction in accounting (Amalia & Pratomo, 2016). Research findings by Rahmi, (2018) indicate that the quality of the accounting information system significantly affects customer satisfaction. Additionally, Sari, (2022) shows that the quality of the accounting information system positively and significantly influences customer satisfaction. Based on this explanation, the following research hypothesis can be proposed:

H1: The accounting information system has a positive and significant effect on user satisfaction with the BRI Mobile Banking application.

Service Quality and User Satisfaction with the BRI Mobile Application

Service quality is formed by two concepts: service and quality. Service quality serves as a benchmark to assess the extent to which the performance of the services provided meets or does not meet customer expectations (Setiawan, 2016). According to Kotler dan Keller (2012) service quality encompasses the totality of service characteristics that affect its ability to satisfy the stated or implied needs and wants of customers. High-quality service is a crucial factor influencing customer satisfaction, particularly in banking applications like BRI Mobile. In the context of mobile banking applications, service quality includes several key elements, such as reliability, service speed, ease of use, and security. The quality of service heavily relies on the provider's ability to consistently meet customer expectations regarding their needs and desires. Thus, service quality becomes a critical factor in achieving customer satisfaction (Mandiri et al., 2021). Previous studies have identified service quality as a variable likely to influence user satisfaction with mobile banking. Trisnawati & Fahmi, (2017) and Fernos & Gietricen, (2019) found that service quality has a positive and significant impact on mobile banking user satisfaction. Hariansyah et al. (2019) also reported that service quality positively and significantly

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affects user satisfaction with BRI Mobile Banking. Therefore, the following second hypothesis is proposed in this study:

H2: Service quality has a positive and significant effect on user satisfaction with BRI Mobile Banking.

RESEARCH METHODOLOGY

In this study, a quantitative approach is employed, designed to analyze a sample from a specific population. Data collection is conducted using carefully constructed research instruments. Data analysis is performed quantitatively using statistical methods with the aim of testing the established hypotheses (Sugiyono, 2015). The primary focus of this research is to analyze the impact of accounting information systems (X1) and service quality (X2) on user satisfaction with BRI Mobile Banking (Y). The population for this study consists of all students in the Accounting Study Program at the University of Mataram, while the sample is selected using purposive sampling. This method chooses samples based on specific criteria, namely students from the Accounting Study Program who use the BRI Mobile Banking application, resulting in a total sample of 89 students. The reason for selecting this group is to provide an in-depth understanding of the application of accounting information systems (AIS) in digital banking, particularly in the context of BRI Mobile Banking. This research aims to explain how a good accounting system can influence user satisfaction and emphasize the importance of AIS in ensuring the accuracy and transparency of financial transactions.

Data collection is carried out by distributing questionnaires to predetermined respondents. Through this method, primary data is obtained directly from the questionnaires completed by the respondents. The questionnaire is designed based on relevant indicators for each variable being studied. The research instrument, consisting of a survey developed by the researcher, is intended to measure the variables in question and collect data to be used as samples. In this study, the instrument is aimed at generating accurate data using a Likert scale (Hendri, 2020). The data analysis technique used is multiple linear regression, and the analysis is conducted using PLS version 4 software. The expected outcomes of this research include descriptive statistical analysis, validity and reliability tests, R-squared tests, and hypothesis testing (t-test). Based on this framework, and referring to Gujarati & Porter, (2015), the following general equation will be utilized in this study:

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$KPB = a + \beta_1 SIA + \beta_2 KP + e$ .....(1)

Description:

KPAB : User Satisfaction with the Brimo Application (Y)

a: Costant

$\beta_1 - \beta_2$: Regression Coefficient

SIA : Accounting Information System (X1)

KP : Service Quality (X2)

e: Standard Error

RESEARCH AND RESULTS

In this study, a total of 89 respondents participated, consisting of accounting students from the University of Mataram who are also active users of the BRIMO mobile banking application. According to Table 1, each survey indicator has a minimum value of 1 and a maximum value of 5, which are used to measure the respondents' level of agreement with the provided statements. A score of 1 indicates "Strongly Disagree" (STS), while a score of 5 means "Strongly Agree" (SS). The results of the data analysis reveal that the average (mean) response from participants approaches 4, suggesting that overall, respondents perceive the accounting information system and the service quality provided by the BRIMO application as quite satisfactory. The average score above 3, with most indicators nearing 4, reinforces the conclusion that the application's service quality is deemed adequate by the majority of respondents. Additionally, user satisfaction with the BRIMO application also shows an average value close to 4, indicating that customer satisfaction is categorized as good. These findings illustrate that the services provided by BRIMO meet user expectations, both in terms of application functionality and the aspects of service that support overall user satisfaction. All these indicators support the conclusion that BRIMO's services are generally sufficient and well-received by the respondents.

Table 1. Descriptive Statistics

Variable	Indicator	Mean	Min	Max	Stdev
Quality of Information Systems	X1.1	4.2	1	5	0.82
	X1.2	3.6	1	5	0.95
	X1.3	3.8	1	5	0.88

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	X1.4	4.1	2	5	0.72
	X1.5	4.2	2	5	0.76
	X1.6	4.0	1	5	0.81
	X1.7	4.0	2	5	0.79
Service quality	X2.1	4.3	1	5	0.87
	X2.2	3.9	1	5	0.80
	X2.3	3.9	2	5	0.76
	X2.4	4.0	2	5	0.80
	X2.5	3.9	2	5	0.78
	X2.6	3.9	1	5	0.85
User Satisfaction with the BRIMO Application	Y.1	4.0	2	5	0.72
	Y.2	4.0	2	5	0.83
	Y.3	4.0	1	5	0.90
	Y.4	4.0	2	5	0.73
	Y.5	4.0	2	5	0.83
	Y.6	4.0	2	5	0.73

Source: SmartPLS 4 Output

The validity test in this research aims to evaluate the extent to which the measurement instruments used can be considered valid and reliable in measuring the intended concepts or variables. In this study, the validity test consists of two assessments: the outer loading matrix and discriminant validity. According to Chin & Marcoulides (1998) a validity test is considered successful if the outer loading matrix value is above 0.60. Table 2 presents the outer loading values as summarized. The results indicate that all indicators for the independent variables, namely the quality of the information system and service quality, have values above 0.60. Additionally, when examining the outer loading value for the dependent variable, which is User Satisfaction with the BRIMO Application, it also shows values exceeding 0.60. Therefore, these results indicate that the indicators for the independent variables in this study have passed the validity test, suggesting that the questionnaire instrument used is accurate and reliable for examining the impact of financial literacy on financial management.

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Table 2. Results of Outer Loading and Reliability Test

Variable	Indicator	Outer Loading Value	Cronbachs Alpha	Composite Reliability	Average Variance Extracted (AVE)
Quality of Information Systems	X1.1	0.76	0.863	0.895	0.550
	X1.2	0.734			
	X1.3	0.758			
	X1.4	0.711			
	X1.5	0.719			
	X1.6	0.819			
	X1.7	0.681			
Quality of Service	X2.1	0.745	0.864	0.899	0.598
	X2.2	0.648			
	X2.3	0.796			
	X2.4	0.807			
	X2.5	0.849			
	X2.6	0.779			
User Satisfaction with the BRIMO Application	Y.1	0.723	0.854	0.860	0.578
	Y.2	0.717			
	Y.3	0.704			
	Y.4	0.78			
	Y.5	0.779			
	Y.6	0.848			

Source: SmartPLS 4 Output

To evaluate the consistency and reliability of the measurement instruments used in this study, a reliability test was conducted, considering the values of Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE). According to Hair et al. (2021), a measurement instrument is considered reliable if Cronbach's Alpha and Composite Reliability values are ≥ 0.70, while the AVE value is deemed adequate if it is

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≥ 0.50. Based on the reliability test results presented in Table 3, the Cronbach's Alpha for the quality of the information system is 0.863, for service quality it is 0.864, and for user satisfaction with the BRIMO application, it is 0.854, all exceeding the threshold of 0.70. The Composite Reliability values also indicate good results, with 0.895 for the quality of the information system, 0.899 for service quality, and 0.860 for user satisfaction with BRIMO. Furthermore, the AVE values for all independent and dependent variables are above 0.50. Therefore, it can be concluded that all indicators of the variables in this study have passed the reliability test.

Table 3. Discriminant validity - Heterotrait monotrait ratio (HTMT)

X1	X1	X2	Y
X2	0.820	-	-
Y	0.829	0.864	-

Source: SmartPLS 4 Output

Additionally, based on the results of the discriminant validity test using the Heterotrait-Monotrait Ratio (HTMT) shown in Table 3, this study demonstrates that the HTMT values for each variable are below 0.90. This indicates that there are no issues related to discriminant validity in this research. Therefore, the indicators used have satisfied good discriminant validity in structuring each variable, allowing for clear and reliable differentiation between the variables.

Table 4. Hypothesis Test Results

Hypothesis	Original sample (O)	t-Statistic	P-values	R-squared
Accounting Information Systems > User Satisfaction with BRIMO	0.549	3.821	0.000	0.694
Service Quality > User Satisfaction with BRIMO	0.327	2.105	0.035	

Source: SmartPLS 4 Output

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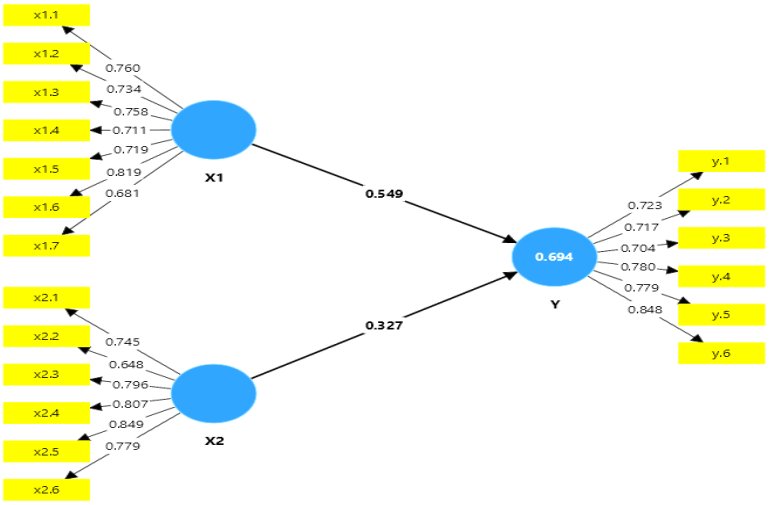


Figure 1. Path Diagram

This study aims to analyze the impact of accounting information systems and service quality on user satisfaction with the BRIMO application among students in the Accounting Study Program at the University of Mataram. The research findings, summarized in Figure 1 and Table 4, indicate that both the accounting information system and service quality have a positive and significant effect on BRIMO user satisfaction. This is reflected in the path coefficient values of 0.549 for the accounting information system and 0.327 for service quality, with p-values below 0.05, specifically 0.0000 for the accounting information system and 0.035 for service quality. This suggests that as the quality of the accounting information system and service improves, student satisfaction in using the BRIMO application increases. Furthermore, the R-squared value of 0.694 indicates that 69% of the variation in BRIMO user satisfaction can be explained by the quality of the accounting information system and service.

The Impact of Accounting Information Systems on User Satisfaction with BRI Mobile

This study not only found that service quality has a positive and significant effect on user satisfaction with BRI mobile banking, but it also demonstrated that the accounting information system has a similar impact. This means that the better the accounting information system provided by Bank BRI, the higher the satisfaction of students in the

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Accounting Study Program at the University of Mataram using the BRIMO application. These findings are consistent with research by Anggraeni, (2023) and Zubaida, (2022), which also showed that accounting information systems play a significant role in enhancing mobile banking user satisfaction. Furthermore, this result is supported by studies conducted by Fitrianovita, (2023) and Sari et al. (2022), which emphasize that high-quality information systems significantly affect mobile banking user satisfaction. Additionally, the findings are reinforced by respondent feedback, where the majority—approximately 37.1% to 51.7%—agreed that BRI mobile banking facilitates access to accounting features such as balance checks, transaction history, transfers, and payments. This indicates that the ease of access and features provided by BRI mobile banking successfully meet users' needs.

The Accounting Information System (AIS) plays a crucial role in enhancing user satisfaction with BRI mobile banking by ensuring that every transaction is recorded accurately, transparently, and in accordance with applicable accounting standards. BRIMO users rely on AIS for various transactions, such as transfers, payments, and balance inquiries, all of which demand high accuracy and efficiency. When the AIS operates effectively, users feel secure and confident that their financial data is managed professionally and without errors. Clear financial reports presented through the application also reinforce users' trust in the bank's services. Conversely, errors in recording or inaccurate information can diminish user satisfaction. Therefore, a reliable and responsive AIS is essential for creating a positive user experience in BRI mobile banking.

The Impact of Service Quality on User Satisfaction with BRI Mobile

As previously discussed, both the accounting information system and service quality have a positive and significant effect on user satisfaction with the BRI Mobile application (BRIMO) among students in the Accounting Study Program at the University of Mataram. These findings are consistent with research by Trisnawati & Fahmi, (2017); Fernos & Gietricen, (2019); and Januarti & Suyatno, (2022), which found that service quality has a positive and significant impact on mobile banking user satisfaction. Similarly, Hariansyah et al. (2019) also discovered that service quality significantly affects user satisfaction with BRI Mobile in Cirebon. Moreover, this study's findings are reinforced by respondent feedback, with 40.4% to 55.1% agreeing that the information displayed on the

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BRI Mobile Banking application, such as balance, transaction history, and transaction reports, is always accurate.

Service quality significantly impacts user satisfaction with the BRIMO mobile banking application because good service directly enhances the user experience. In the context of mobile banking, service quality encompasses various aspects, including the ease of using the application, speed of transaction completion, system security, and responsiveness of customer service. When users feel comfortable and secure using BRIMO, their satisfaction increases, potentially fostering loyalty to the application. For instance, quick and hassle-free transactions make users feel valued, creating an experience that aligns with their expectations. Conversely, service disruptions or slow responses from customer service can diminish satisfaction. Several studies also confirm that high service quality in digital banking significantly contributes to increased customer satisfaction.

CONCLUSION AND RECOMMENDATIONS

Based on the findings of this study, it can be concluded that service quality and accounting information systems have a positive and significant impact on user satisfaction with the BRI mobile banking application (BRIMO). Service quality, which encompasses aspects such as user-friendliness, transaction speed, security, and customer service responsiveness, plays a crucial role in enhancing user experience and satisfaction. These findings align with previous research indicating that good service increases user satisfaction and loyalty. Additionally, a well-functioning accounting information system significantly contributes to user satisfaction by ensuring accuracy, transparency, and reliability in financial transaction management. The better the quality of the accounting information system implemented by BRI, the higher the level of user satisfaction with the BRIMO application. However, this study has some limitations, including its focus on BRIMO users in a specific region, which may not represent the national context. Furthermore, it examines a limited range of variables such as service quality and accounting information systems without considering other factors that might influence user satisfaction. Therefore, further research is recommended to involve a broader sample and take into account additional variables such as technological innovation and application design quality.

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