

The Effect Of Accounting Information Systems On User Satisfaction Of Prepaid Cards And Qris At Transbanjarbakula, South Kalimantan Province Transportation Department

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Abstract

This study aims to examine the influence of accounting information systems, ease of use, and service quality on user satisfaction of prepaid cards and QRIS in Transbanjarbakula, under the Department of Transportation of South Kalimantan Province. A quantitative approach was employed using a survey method, with data collected through questionnaires distributed to 50 Transbanjarbakula users. Data were analyzed using multiple linear regression with the assistance of SPSS software. The findings indicate that the accounting information system has a positive and significant effect on user satisfaction, while ease of use and service quality do not show significant effects. Simultaneously, the three independent variables significantly affect user satisfaction. The coefficient of determination (R^2) is 0.381, suggesting that the research model explains 38.1% of the variance in user satisfaction, while the remaining 61.9% is influenced by other factors not included in this study. The study concludes that the accounting information system is the dominant factor influencing user satisfaction; therefore, its quality and reliability need to be continuously improved. Meanwhile, ease of use and service quality should still be considered, as they contribute to the overall user experience despite their statistically insignificant effects.

Keywords: Accounting Information System, Ease of Use, Service Quality, User Satisfaction, Transbanjarbakula

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INTRODUCTION

An effective accounting information system is crucial for companies providing operational and transactional services. An effective accounting information system is key to improving efficiency and accuracy, and customer satisfaction. Advances in technology can help speed up transaction processes and reduce errors. Therefore, this study aims to analyze the effect of accounting information systems on user satisfaction of prepaid cards and QRIS at Transbanjar, South Kalimantan.

This information technology greatly simplifies payment access for customers to make transactions. A reliable accounting information system makes it easier for customers to use payments to the Transbanjar Bus. Therefore, with current technological advances, namely the addition of technological payments such as prepaid cards and QRIS, which we can access using mobile phones such as applications such as Dana, Gopay, Shopeepay, M-banking, and other technology-based payment tools. Right on Indonesia's 74th Independence Day in August 2019, Bank Indonesia introduced QRIS as a unifying for all payment applications that use QR Codes (Rina Anasti Nasution 2021). The availability of merchants that accept QRIS is one aspect that determines the success of this payment system's implementation in the community. In the context of QRIS, the more merchants can accept payments using this system, the greater the opportunity for users to make transactions anytime and anywhere (Safitri, Karin et al. 2024).

Satisfaction is a feeling of pleasure that arises from comparing the results of a product or service used by an individual or user with the results achieved. Furthermore, it can be concluded that satisfaction is an attitude formed toward the experience of using a product (Sephia Nurwan Azizha 2024).

The South Kalimantan Transbanjar Bus also offers payment via cash, prepaid cards, and Qris, ensuring greater convenience for all people in South Kalimantan, allowing them to experience hassle-free travel on the Transbanjar Bus. This includes parents, seniors, teenagers, children, and the visually impaired, with the various payment options available on the Transbanjar Bus. This will greatly facilitate and satisfy the public, allowing them to easily use the available transactions to suit their individual needs.

RESEARCH METHOD

This research uses quantitative methods, with the aim of applying specific methods in the data collection process, such as distributing questionnaires, conducting tests, interviews, and other methods.



The research location is the South Kalimantan Provincial Transportation Agency, in collaboration with PT Bagong Dekaka Makmur, the bus operator, and the zero km Siring terminal.

The data sources consist of:

1. Primary data, obtained through interviews with officials from the South Kalimantan Provincial Transportation Agency, the revenue treasurer, field officers, and passengers.

Data collection techniques included:

- Structured interviews with the revenue treasurer and staff from the South Kalimantan Provincial Transportation Agency.
- Field observations regarding the use of the TapCas and QRIS systems.
- Field questionnaires conducted by the community regarding Transbanjarbakula's prepaid card and QRIS user satisfaction.
- Documentation of questionnaires completed by the community as Transbanjarbakula bus users.

2. Data analysis was carried out in three stages, namely, making questionnaires, distributing questionnaires, filling in questionnaires, and testing data.

Respondent data Based on respondent data with the number of genders, it was recorded that 26 people (52%) of the total respondents were female. Meanwhile, male respondents numbered 24 people, equivalent to (48%). The difference in the number of respondents based on gender shows that women are more dominant in survey participation, although the difference is only 2 people. With this relatively small difference, it can be generally concluded that the composition of respondents between men and women in this study is quite balanced. This reflects the relatively even involvement of both genders in travel activities between Banjarmasin and Banjarbaru.

RESULTS AND DISCUSSION

1. Overview of Respondent Results

Research Results: Data collection using a structured questionnaire distributed manually (by distributing sheets of paper) yielded 50 respondents. The data obtained was verified beforehand to remove invalid data that could affect the results of the research data analysis. The respondent profiles in this study were examined to provide an overview of the research sample. Respondents were categorized into several groups based on gender and age.



2. Research Instruments

Test instruments are used to determine the quality of materials used in research; they often include questionnaires, interviews, or observation forms. The primary purpose of instrument testing is to ensure that the measuring tool measures what it is supposed to measure (validity) and produces consistent results (reliability).

3. Validity and Reliability Test Results

These results indicate that the validity and reliability tests were valid for 50 respondents, with validity test results for the above variables >0.03 and reliability test results >0.70 . Therefore, these results indicate that the data is suitable for use.

Validity test

Items	Corrected Correlation	Item-Total information
X1_1	0,663	Valid
X1_2	0,659	Valid
X1_3	0,630	Valid
X2_1	0,572	Valid
X2_2	0,650	Valid
X3_3	0,524	Valid
X3_1	0,536	Valid
X3_2	0,532	Valid
X3_3	0,744	Valid
Y1	0,635	Valid
Y2	0,810	Valid
Y3	0,777	Valid

Reliability test

Reliability Statistics	
Cronbach's Alpha	N of Items
.872	12



F test

The partial test results indicate that the Accounting Information System (AIS) variable has a positive and significant effect on user satisfaction, meaning that the better the implementation of the AIS, the higher the user satisfaction. Meanwhile, the Ease of Use and Service Quality variables have positive but insignificant regression coefficients. This indicates that both variables play a role in increasing user satisfaction, but the statistical evidence in this study is not yet strong enough to state a significant effect. In other words, there is a tendency for a positive relationship, but its contribution is not as strong as the AIS variable.

T test.

The partial test results (t-test) show that the Accounting Information System (AIS) variable has a significance value of $0.006 < 0.05$ so that it has a positive and significant effect on Service Satisfaction. The Ease of Use variable has a significance value of $0.419 > 0.05$ so that it does not have a significant effect on Service Satisfaction. While the Service Quality variable has a significance value of $0.190 > 0.05$ so that it also does not have a significant effect on Service Satisfaction. Thus, partially only the AIS variable has a significant effect on Service Satisfaction. It is known that if Sig. < 0.05 the variable has a significant effect and vice versa if Sig. > 0.05 then the variable does not have a significant effect. The purpose of the t-test is to see the effect of each independent variable on the dependent variable partially.

CONCLUSION

Based on the research results, it can be concluded that the accounting system (AIS) has a positive and significant effect on user satisfaction of prepaid cards and QRIS in the Transbanjarbakula Bus information system of the South Kalimantan Provincial Transportation Agency. This indicates that the better the AIS implementation, the higher the level of user satisfaction. Meanwhile, the variables ease of use and service quality, although having positive coefficients, did not significantly influence user satisfaction, thus their contribution did not affect the AIS variable. Simultaneously, AIS, ease of use, and service quality were shown to have a significant effect on user satisfaction, with an R^2 value of 38.1%. This means that this model is able to explain 38.1% of the variation in user satisfaction, while the remaining 61.9% is influenced by other factors outside this study. Thus, this study emphasizes the importance of implementing a sound accounting



information system as a dominant factor in increasing user satisfaction of prepaid card-based and QRIS-based transportation services.

SUGGESTIONS

Based on the results of this study, several points can be suggested for future improvements. First, the accounting information system used should be continuously improved, particularly to speed up balance updates and ensure more accurate transaction data. Furthermore, it would be beneficial to equip the system with dynamic QR codes and automatic verification features to prevent fraudulent transactions. Second, improvements to the internet network, especially at bus stops and along the route, are needed to ensure that cashless transactions are not disrupted by signal issues. Third, users should continue to receive education and guidance, either through social media, noticeboards at bus stops, or directly from staff, to help them understand and feel more comfortable using prepaid cards and QRIS. Finally, it is hoped that the results of this study can be used as a reference by Transbanjarbakula and other transportation services to continue developing better and more satisfying digital systems for their users.

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