



DETERMINANTS OF SUCCESSFUL ACCOUNTING INFORMATION SYSTEMS AT LPD IN DENPASAR CITY USING DELONE & MCLEAN'S MODEL

Ervin Saputra 

Faculty of Economics and Business, University of Udayana, Bali, Indonesia
ervinsaputralie@icloud.com

Ni Ketut Rasmini

Faculty of Economics and Business, University of Udayana, Bali, Indonesia

Dodik Ariyanto

Faculty of Economics and Business, University of Udayana, Bali, Indonesia

Gerianta Wirawan Yasa

Faculty of Economics and Business, University of Udayana, Bali, Indonesia

Abstract

This study aims to establish an empirical evidence regarding the DeLone and McLean Model in analyzing the success of implementing AIS in LPD in Denpasar City using IBS-Collect from PT.USSI. The research was conducted at 35 LPD in Denpasar City. The sampling method used was purposive sampling so that 196 samples were determined. The data analysis technique used the model of causality or influence relationship with PLS-SEM analysis. The results indicated that the System Quality had no affect the System Use and User Satisfaction. The Information Quality had a positive effect on System Use, but it hadn't affect on User Satisfaction. Service Quality had a positive effect on System Use and User Satisfaction. The System Use had a positive effect on User Satisfaction. User Satisfaction had a positive effect on System Use. Lastly, System Use and User Satisfaction are partially had a positive effect on Net Benefits

Keywords: System Quality, Information Quality, Service Quality, User Satisfaction, Net Benefits, Accounting Information System

INTRODUCTION

The very rapid development of technology in this digital era makes all parties who use it increasingly compete for the convenience that is obtained. The purpose of the Accounting Information System (AIS) is to measure the financial performance of a business organization and perform the organizational accounting function (Tilahun, 2019). The application of a computer-based system or better known as AIS has also been applied to all economic sectors, both banking and non-banking, one of which is Lembaga Perkreditan Desa (LPD). LPD is one of the financial institutions that uses AIS in processing transaction data. Complete and accurate financial reports are required to assess the performance of an LPD. Therefore, AIS support with computerized information technology is needed.

An inadequate AIS is certainly difficult to produce benefits and information that has 3 (three) aspects of information quality such as relevant, accurate, and timeliness. If the quality of quality information is not fulfilled, it will cause the Technology Acceptance Model (TAM) model not to be fulfilled. This happens because the TAM model determines how the user's acceptance of an information system / system that wants to be built or is already running. The perception of whether or not the system is useful is related to the desire to use or not use the system. One model that is considered simple but valid enough to measure the success of information systems is the model developed by William H. DeLone and Ephraim R. McLean in 1981 - 1987 and introduced for the first time in 1992, namely the DeLone & McLean Model (1992) and then this model was updated in 2003.

The benefits received by individuals and organizations as users of information systems are called net benefits (DeLone & McLean, 2003). The success model of information technology systems developed by DeLone & McLean (1992) uses six factors that can be used as a basis for measuring the success of an information system, there are quality of information systems (system quality), information quality (information quality), intensity of use of information systems (system use), end user satisfaction of information systems (end user satisfaction), individual impact (individual impact), and organizational impact (organizational impact) of the information system. Then in 2003, it was developed into 3 (three) independent variables, there are information system quality, information quality, service quality, and 3 (three) dependent variables, namely usage, user satisfaction and net benefits.

RESEARCH MODEL AND HYPOTHESES

Theory of Reasoned Action (TRA)

Theory Reasoned Action (TRA) is a theory that was first developed by Martin Fisbein and Icek Ajzen (1980). This theory connects belief, attitude, intention and behavior. This study uses TRA

because this theory is able to explain how a person's acceptance of an AIS is related to the perception of the usefulness of the information system itself. The perception that the accounting information system will provide benefits for its users will be the reason for one's behavior to use it. Theory of Reasoned Action can be shown in Figure 1 as follows.

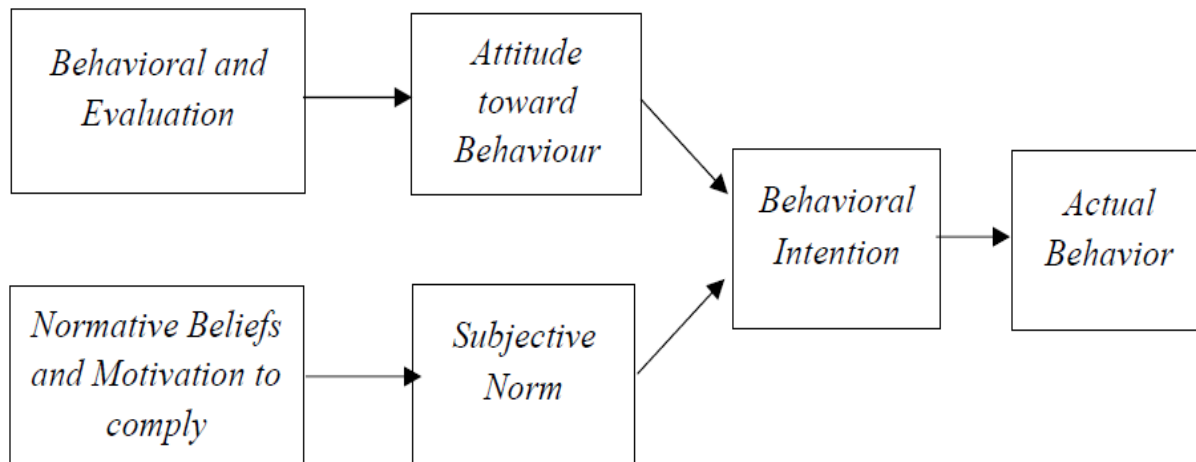


Figure 1. Theory of Reasoned Action

Source: Ajzen dan Fishbein (1980)

Theory of Reasoned Action (TRA) has 2 main constructs of intention: (1) Attitude to behavior and (2) Subjective norms associated with this behavior. The attitude toward behavior is that a person will think about their decision and the possible outcome of the action taken before making a decision to engage or not engage in the behavior. This theory shows that a person's desire to behave or not in an action is based on that person's belief and evaluation of the results resulting from his behavior. So, someone who has the belief that the results obtained are positive, will appear positive for that behavior, and vice versa.

DeLone and McLean develop a parsimonious models under the name DeLone & McLean Information System Success Model. DeLone and McLean's model reflects the dependence of six measures of information system success . The sixth element or factor or component or measurement of this model are: (1) System Quality, (2) Information Quality, (3) Use, (4) User Satisfaction, (5) Individual impact , and (6) Organization impact.

This model doesn't measure the six dimensions of measuring the success of information systems independently but measures it as a whole, one influencing the other. From this process and causal model, it can be explained that system quality and information quality independently and jointly affect both use and user satisfaction. The amount of use can affect User Satisfaction

positively or negatively. Use and User Satisfaction affect the Individual Impact and subsequently affect the Organizational impact. The illustration of DeLone and McLean's (1992) model can be seen in Figure 2.

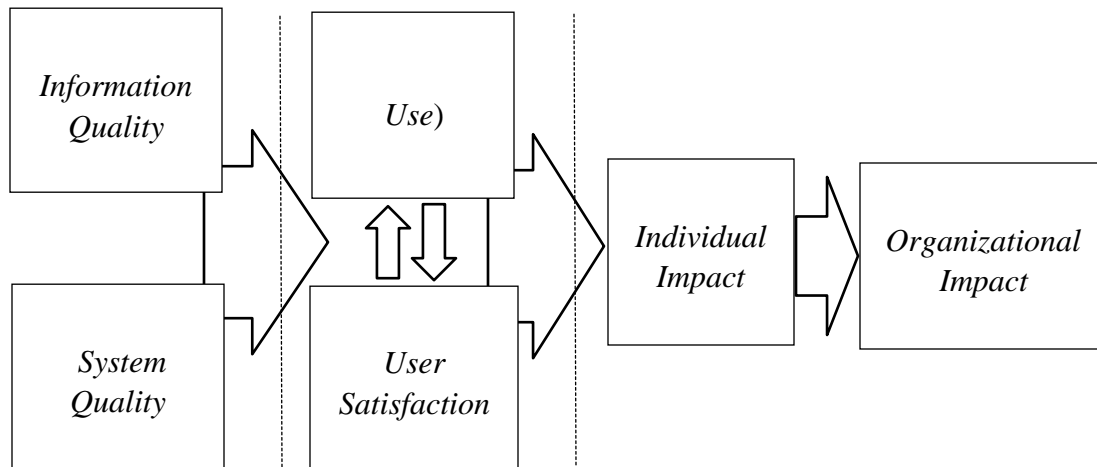


Figure 2. DeLone & McLean Information Systems Success Model, 1992

Source: DeLone and McLean (1992)

In 2003, DeLone and McLean re-developed and improved the information system success model that they had previously published in 1992 (DeLone & McLean, 2003). In the D&M information system success model there are several changes, namely:

- 1) "Quality of service" for services provided by information system developers.
- 2) Adding "interest in using" as an alternative to "use"
- 3) Combination of "individual impact" and "organizational impact" into one, namely as net benefits.

The illustration for the DeLon and McLean (2003) model can be seen in Figure 3.

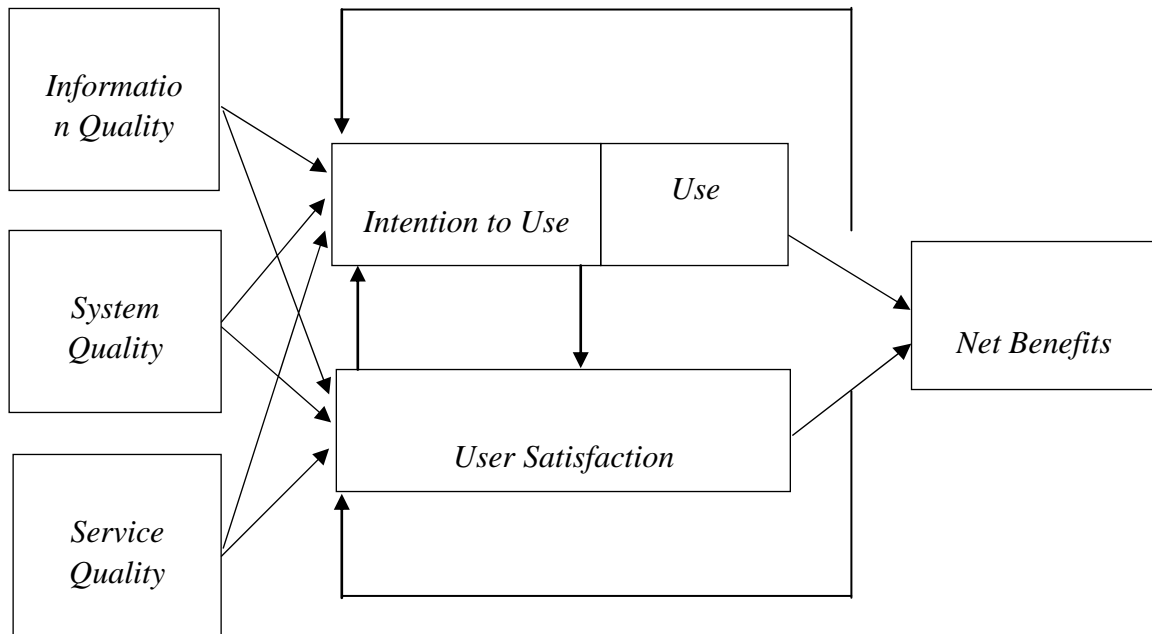


Figure 3. Updated DeLone & McLean Information Systems Success Model , 2003

Source: DeLone and McLean (2003)

Research Hypotheses

System quality focuses on performance and systems, which refers to how well the capabilities of the hardware, software, policies, procedures, of the information system can provide information on user needs (DeLone & McLean, 2003). Information systems that are easier to operate and provide benefits to users, will increase their actual use. Research conducted by Krisdiantoro et al., 2018, Laksono (2017), Emawati (2019), Adebowale (2017), Guimaraes et al., (2017) and Muharor, et al. (2015) argued that system quality affects system use. Based on the description above, hypothesis 1 is stated as follows:

H₁: System Quality Has a Positive Effect on System Use

Information systems will not produce information for the company if there are no users operating the system. The quality of information systems is a characteristic of inherent information about the system itself (DeLone & McLean, 2003). System quality is a significant determinant of user satisfaction (Lwoga, 2014). The quality of information systems is also defined by Davis et.al. (1989) as perceived ease of use which is the level of how much computer technology is felt to be relatively easy to understand and use. Research conducted by Emawati and Suprasto (2019), Purwaningsih (2019), Laksono (2017), Khairunnisa (2018), Gurkut and Nat (2017), Rahayu et al., (2018), Puspitarini (2018), Prasojo and Pratomo (2015)

and Muharor et al., (2015) argue that system quality has a positive effect on user satisfaction. Based on the description above, hypothesis 2 is stated as follows:

H₂: System Quality Has a Positive Effect on User Satisfaction

The better the quality of information, the more correct the decisions will be made. The quality of information is a factor affecting the rejection or use of an information system. Liu & Arnett's research (2000) states that the best quality information will increase the perceived usefulness of users and increase the use of information systems. Research conducted by Laksono (2017), Adebowale (2017), Wang and Liao (2008) and Muharor et al., (2015) argues that information quality has a positive effect on the use of accounting information systems. Based on the description above, hypothesis 3 is stated as follows:

H₃: Information Quality Has a Positive Effect on System Use

Information quality is the quality of output in the form of information produced by the information system used (Rai et al., 2002). The better the quality of information, the more correct the decisions will be made. If the information produced is not of high quality, it will have a negative effect on user satisfaction. Information systems that are able to produce information that is timely, accurate, as needed, and relevant and meets criteria and other measures of information quality, will have an effect on user satisfaction. Research conducted by Krisdiantoro (2018), Purwaningsih (2019), Nurjaya (2017), Emawati (2019), Puspitarini (2018), Prasojo and Pratomo (2015) and Rahayu et al., (2018) argue that the quality of information has a positive effect on user satisfaction of accounting information systems. Based on the description above, hypothesis 4 is stated as follows:

H₄: Information Quality Has a Positive Effect on User Satisfaction

Pitt et al., (1995) in their research stated that providing information is a fundamental service of an information system, and this is related to the quality of services it provides. The more effective an information system is, the more capable it is to provide quality services to its users. The high quality of service will be able to meet the user's perceived usefulness because users feel the benefits of using the system which will ultimately increase the intention to use the information system. Thus, the higher the quality of service will increase the use of information systems. This is in line with research conducted by Roky & Meriouh (2015) and Adebowale (2017) which states that service quality has a positive effect on the use of accounting information systems. Based on the description above, hypothesis 5 is stated as follows:

H₅: Service Quality Has a Positive Effect on System Use

Service quality is the user's perception of the services provided by accounting application program package providers. Initially, this service quality measure was designed to measure customer satisfaction by Parasuraman et al., (1988). Conrath and Mignen (1990) in

their research explained that an important component of user satisfaction is the suitability between user expectations and actual information system services. If users of information systems feel that the quality of services provided is good, they will tend to be satisfied using the system. Rushinek and Rushniek's (1986) research concluded that meeting user expectations has a strong effect on overall satisfaction. Research conducted by Purwaningsih (2019), Nurjaya (2017), Muharor (2015), Shim and Jo (2020), Prasojo and Pratomo (2015) and Rahayu et al., (2018) argues that service quality has a positive effect on user satisfaction. accounting information system. Based on the description above, hypothesis 6 is stated as follows:

H₆: Service Quality Has a Positive Effect on User Satisfaction

Usage refers to how often users use information systems. In this regard, it is important to distinguish whether its use is mandatory, which cannot be avoided or voluntary (Rahayu et al., 2018). Use is used to measure respondents' opinions about the usefulness of the system for the work they do and feel the ease with which it is received, which ultimately increases user satisfaction (Rahayu et al., 2018). Research conducted by Machmud (2018) argues that system use affects the level of user satisfaction. Based on the description above, hypothesis 7 is stated as follows:

H₇: System Use Has a Positive Effect on User Satisfaction

The existence of an information system is considered to provide net benefits for individuals and organizations in the form of productivity and performance effectiveness (Muharor, et al., 2015). Thus, the higher the use of the system, the net benefits will be increased. This is in line with research conducted by Nurjaya (2017) and Rahayu et al., (2018) which states that system use has a positive effect on net benefits. Based on the description above, hypothesis 8 is stated as follows:

H₈: System Use Has a Positive Effect on Net Benefits

To what extent the information is provided to meet the information they need, will make users use the system continuously because it is considered capable of providing real convenience in its application (Kartika et al, 2016). This is in line with research conducted by (Utami, et al., 2013) which states that User Satisfaction has a significant positive effect on system use. Thus the higher the level of user satisfaction with a system, the use of the system will increase. Based on the description above, hypothesis 9 is stated as follows:

H₉: User Satisfaction Has a Positive Effect on System Use

Net benefits are positive results received from the application of the information system. Research DeLone and McLean (2003) stated that a significant determinant of success for net benefits is user satisfaction. System users who are satisfied with the information system will experience increased productivity, increased knowledge, and shorten the time to search for

information which is an indicator of net benefits. Thus, it means that the higher the system user satisfaction, the higher the net benefits. Research conducted by Laksono (2017), Khairunnisa (2018), Puspitarini (2018), and Muharor et al. (2018) argue that system user satisfaction has a positive effect on net benefits. Based on the description above, hypothesis 10 is stated as follows:

H₁₀: User Satisfaction Has a Positive Effect on Net Benefits

RESEARCH METHODS

Respondents in this study were 196 respondents who occupied the core structure of the operational executor, namely the Head or Pamucuk, Administration (Petengen), Treasurer (withdrawal) and 4 related sections that run AIS, namely the Fund Section, General Section, Credit Section and Bookkeeping Section in the LPD throughout -City of Denpasar. The description of the profile of respondents in this study, namely; position, gender, age, latest education level, and length of service in the LPD.

The sampling technique used is purposive sampling, with certain considerations in which sample members will be selected in such a way as to represent the characteristics of the population (Sugiyono, 2017). As much as 245 self-design questionnaires are distributed with a return rate of 80% so that the questionnaire used was 196 and fit for research data. The research instrument also passed the validity and reliability test.

The data analysis technique uses Partial Least Square (PLS). In perform testing with component-based SEM or PLS, the SmartPLS version 3.0 program assistance is used to evaluate the measurement model or outer model, structural model or inner model, and test existing hypotheses.

RESULTS AND DISCUSSION

Validity Test and Reliability Test

Validity shows the degree of accuracy between the actual data that occurs on the object and the data collected by the researcher. According to (Sugiyono, 2017: 121) an instrument in research is said to be valid if it is able to measure what you want to measure. The purpose of the validity test is to determine whether the questionnaire is valid or not in data collection. Valid means that the instrument can be used to measure what should be measured. Validity testing is done using Pearson Product Moment correlation with a correlation coefficient ≥ 0.3 (cut off ≥ 0.3). Meanwhile, Reliable means an instrument that, if used several times to measure the same object, will produce the same data.

According to Sugiyono (2017: 130) states that the reliability test is the extent to which the measurement results using the same object will produce the same data. The reliability test used the Cronbach Alpha formula with a level of $\alpha = 0.05$. The research instrument can be said to be reliable if the alpha value is greater than 0.60. The research instrument was tested using validity and reliability tests carried out on 95 respondents who are described in detail in Table 1.

Table 1. Instrument Validity and Reliability Test

Variable	Indicator	Correlation Item	Description	Cronbach's Alpha	Description
System Quality	X _{1.1}	0,886	Valid	0,863	Reliable
	X _{1.2}	0,908	Valid		
	X _{1.3}	0,539	Valid		
	X _{1.4}	0,847	Valid		
	X _{1.5}	0,885	Valid		
	X _{1.6}	0,801	Valid		
Information Quality	X _{2.1}	0,960	Valid	0,970	Reliable
	X _{2.2}	0,947	Valid		
	X _{2.3}	0,927	Valid		
	X _{2.4}	0,970	Valid		
	X _{2.5}	0,925	Valid		
Service Quality	X _{3.1}	0,970	Valid	0,936	Reliable
	X _{3.2}	0,969	Valid		
Use	Y _{1.1}	0,828	Valid	0,839	Reliable
	Y _{1.2}	0,856	Valid		
	Y _{1.3}	0,932	Valid		
User Satisfaction	Y _{2.1}	0,970	Valid	0,962	Reliable
	Y _{2.2}	0,955	Valid		
	Y _{2.3}	0,969	Valid		
Net Benefits	Y _{3.1}	0,963	Valid	0,978	Reliable
	Y _{3.2}	0,939	Valid		
	Y _{3.3}	0,944	Valid		
	Y _{3.4}	0,965	Valid		
	Y _{3.5}	0,948	Valid		
	Y _{3.6}	0,963	Valid		
	Y _{3.7}	0,865	Valid		

Table 1 shows that all statement instruments have a value of $r_{count} > r_{table}$ (0.361) at a significance value of 5%, it can be explained that all variable indicators in this study are valid, so they can be used as research instruments. In addition, all variable indicators show a Cronbach's Alpha value > 0.60 , so it can be explained that all variable indicators in this study are reliable and suitable for use as research instruments.

Partial Least Square (PLS) Data Analysis

To analyze the research model, the Partial Least Square (PLS) method was used with the SmartPLS 3.0 program as a tool. There are two basic model evaluations in this test, namely the outer model and the inner model. Inner model testing in PLS is carried out through bootstrap resampling with the following results:

Evaluation of the Measurement Model or Outer Model

The measurement model or outer model with reflexive indicators is evaluated with convergent and discriminant validity of indicators and composite reliability for indicator blocks with the following explanation:

1) Convergent validity

Convergent validity with reflexive indicators can be seen from the correlation between the indicator score and the variable score. Individual indicators are considered reliable if they have a correlation value > 0.50 (Table 2).

Table 2. Convergent Validity Test Results

Variable	Indicators	Loading Factor
System Quality	X _{1,1} Ease of Use	0,882
	X _{1,2} Integration	0,895
	X _{1,3} Flexibility	0,544
	X _{1,4} Response Time	0,863
	X _{1,5} Security	0,912
	X _{1,6} Reliability	0,797
Information Quality	X _{2,1} Completeness	0,921
	X _{2,2} Relevance	0,938
	X _{2,3} Accurate	0,937
	X _{2,4} Timeliness	0,940
	X _{2,5} Format	0,925
Service Quality	X _{3,1} Assurance	0,971

Variable	Indicators	Loading Factor
Use	X _{3.2} Empathy	0,960
	Y _{1.1} Daily Use	0,919
	Y _{1.2} Frequency of use	0,878
	Y _{1.3} Intention to use	0,953
User Satisfaction	Y _{2.1} Efficiency	0,968
	Y _{2.2} Effectiveness	0,978
	Y _{2.3} Satisfaction	0,958
Net Benefits	Y _{3.1} Job performance	0,943
	Y _{3.2} Task Productivity	0,952
	Y _{3.3} Effectiveness	0,952
	Y _{3.4} Ease of Job	0,971
	Y _{3.5} Usefulness	0,958
	Y _{3.6} Cost Reductions	0,972
	Y _{3.7} Decision making	0,896

Based on Table 2, it shows that all values for the outer loading indicator have a value above 0.50. Thus, it can be concluded that the measurement of convergent validity has met the requirements for convergent validity.

2) Discriminant validity

One method for assessing discriminant validity is to compare the square root of the average variance extracted (\sqrt{AVE}) for each variable with the correlation between the variable and the other variables in the model. The model has sufficient discriminant validity if the AVE square root for each variable is greater than the correlation between the variables and other variables in the model. The results of the discriminant validity test can be seen in Table 3.

Table 3. Discriminant Validity Results

Variable	AVE	AVE Root	Correlation					
			(X ₁)	(X ₂)	(X ₃)	(Y ₁)	(Y ₂)	(Y ₃)
(X ₁)	0,681	0,825	1,000					
(X ₂)	0,870	0,933	0,933	1,000				
(X ₃)	0,932	0,965	0,748	0,716	1,000			
(Y ₁)	0,841	0,917	0,591	0,633	0,527	1,000		
(Y ₂)	0,937	0,968	0,701	0,720	0,646	0,853	1,000	
(Y ₃)	0,901	0,949	0,686	0,728	0,627	0,863	0,937	1,000

Based on Table 3, it can be explained that all the variables in the model tested met the criteria for discriminant validity. Testing discriminant validity can be seen by assessing the validity of the variable at the AVE value. The model is said to be good if the AVE of each variable is greater than 0.50. The output results show that the AVE value of all variables is greater than 0.50 so that the model can be said to be valid.

3) Composite reliability

In addition to the validity test, the variable reliability test was also carried out as measured by two criteria, namely composite reliability and Cronbach's alpha from the indicator block measuring the variables. The variable is declared reliable if the composite reliability and Cronbach's alpha value is > 0.70. The output results can be seen in Table 4 below.

Table 4. Composite Reliability Test Results

Variable	Composite Reliability	Cronbach's Alpha
System Quality (X_1)	0,926	0,901
Information Quality (X_2)	0,971	0,963
Service Quality (X_3)	0,965	0,927
Use (Y_1)	0,941	0,905
User Satisfaction (Y_2)	0,978	0,967
Net Benefits (Y_3)	0,985	0,982

The results of the composite reliability and cronbach's alpha output of all research variables were all > 0.70. Thus, it can be explained that all variables are reliable.

Evaluation of the Structural Model or Inner Model

In this structural model, there are three endogenous variables, namely: System Use (Y_1), User Satisfaction (Y_2) and Net Benefits (Y_3). The coefficient of determination (R^2) of each endogenous variable can be presented in Table 5 below.

Table 5. Endogenous Variable R-square Value

Structural Model	Dependent Variable	R-square	Adjusted R-square
1	Use (Y_1)	0,413	0,404
2	User Satisfaction (Y_2)	0,554	0,547
3	Net Benefits (Y_3)	0,892	0,891

$$\begin{aligned}
 \text{Calculation : } Q^2 &= 1 - (1 - (R_1^2)) (1 - (R_2^2)) (1 - (R_3^2)) \\
 &= 1 - (1 - 0,413) (1 - 0,554)(1 - 0,892) \\
 &= 1 - (0,587) (0,446) (0,108) \\
 &= 1 - 0,028 \\
 &= 0,972
 \end{aligned}$$

Based on Table 5, the model of the effect of system quality, information quality, service quality and user satisfaction on system use provides an R-square value of 0.413 which can be interpreted that the variability of system use variables can be explained by the variability of system quality variables, information quality, service quality and satisfaction. users amounted to 41.3%, while the remaining 58.7% was explained by other variables outside the study.

The model of the influence of system quality, information quality, service quality and system use on user satisfaction provides an R-square value of 0.554 which can be interpreted that the variability of the user satisfaction variable can be explained by the variability of the system quality variable, information quality, service quality and system use of 55, 4%, while the remaining 44.6% is explained by other variables outside the study.

Furthermore, the model of the effect of system quality, information quality, service quality, system use and user satisfaction on net benefits gives an R-square value of 0.892 which can be interpreted that the variability of the net benefit variable can be explained by the variability of the system quality variable, information quality, service quality. system use and user satisfaction amounted to 89.2%, while the remaining 10.8% was explained by other variables outside the study.

To measure how well the observed value is generated by the model and also its parameter estimates, it is necessary to calculate the Q-square. The Q-square value has a value range of $0 < Q^2 < 1$, where the closer to 1 means the better the model. The result of this calculation shows that the Q-square value is 0.972, so it can be concluded that the model has a very good predictive relevance. Thus, it can be explained that 97.2% of the variation in net benefits is influenced by system quality, information quality, service quality, system use and user satisfaction, while the remaining 2.8% is influenced by other variables.

Hypotheses Test Results

Hypotheses testing is done by t-test by sorting for testing the direct effect and indirect effect or testing the mediating variables. The following sections describe the results of the direct effect test and the mediating variable test, respectively. This study uses a Partial Least Square (PLS) analysis approach to test the research hypotheses that have been previously stated. The results

of the analysis of the empirical research model using Partial Least Square (PLS) analysis can be seen in Figure 4 below.

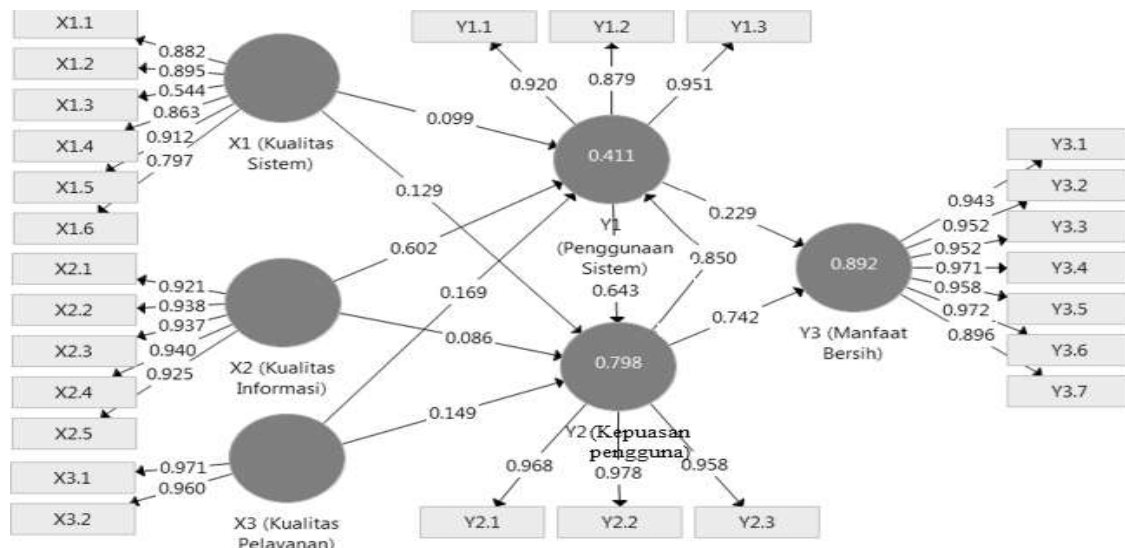


Figure 4. PLS Algorithm Test Empirical Model

The results of the path coefficient validity test on each path for direct effect can be presented in Table 6 below.

Table 6. Path Coefficient Test Results

Path Coefficient	Path Coefficient	<i>t</i> Statistics	P Value	Description
X1 → Y1	0,099	0,874	0,383	Not Significant
X ₁ → Y ₂	0,129	1,467	0,143	Not Significant
X2 → Y1	0,602	3,838	0,000	Significant
X2 → Y2	0,086	0,466	0,642	Not Significant
X3 → Y1	0,169	2,796	0,005	Significant
X3 → Y2	0,149	2,004	0,046	Significant
Y1 → Y2	0,643	2,767	0,006	Significant
Y1 → Y3	0,229	5,117	0,000	Significant
Y2 → Y3	0,742	16,592	0,000	Significant
Y2 → Y1	0,850	3,237	0,001	Significant

Based on the results in Table 6, it can be seen that the path coefficient value is positive at 0.099 with a t-statistic of 0.874 (t-statistic < 1.96), thus, hypothesis 1 (H₁) cannot be proven. Thus H₁ in

the study was rejected. These results can be explained that the better the quality of the system owned by the accounting information system does not affect the level of use of the system. This is because the use of the system by employees at LPD throughout Denpasar is mandatory. This means that there are regulations that require employees to use the system in their activities. The use of this system is not voluntary in nature, so the quality factor of a system used cannot affect the use of the system, it is also supported by field data based on questionnaires that have been filled in by respondents.

It can be seen that the path coefficient value shows a positive value of 0.129 with a t-statistic of 1.467 (t-statistic <1.96), thus hypothesis 2 (H_2) cannot be proven. Thus H_2 in the study was rejected. This means that the system quality latent variable (X_1) with its indicators has no effect on the latent variable User Satisfaction (Y_2) and its indicators. The rejection of H_2 which states that system quality has no effect on user satisfaction of accounting information systems indicates that the better the quality of the system does not affect the level of user satisfaction. Lack of system flexibility, IS that is not easy to use and the level of system reliability that is not enough are the factors that cause lack of user satisfaction, also supported by data in the field that has been filled in by 196 respondents

It can be seen that the T statistical value is 3,838 (> t-table 1.96). The path coefficient value shows a positive value of 0.602 which indicates that the direction of the relationship between the Information Quality variable (X_2) on the System use variable (Y_1) is positive. Thus hypothesis 3 (H_3) in the study is accepted, this means that the latent variable Information Quality (X_2) with its indicators has an effect on the latent variable of System Usage (Y_1) with its indicators significantly. These results can be explained that the better the quality of information generated by the accounting information system, the higher the intensity of system use by employees, and vice versa, the worse the quality of existing AIS information, the lower the intensity of use of the AIS. The better the quality of information, the more correct the decisions will be made. The quality of information is a factor affecting the rejection or use of an information system. The best quality information will increase the perceived usefulness of the user and increase the use of the information system.

It can be seen that the T statistical value is 0.466 (<t-table 1.96), thus hypothesis 4 (H_4) in the study is rejected. This means that the latent variable Information Quality (X_2) with its indicators has no effect on the latent variable User Satisfaction (Y_2). The quality or not the information generated by the system is not a determinant of user satisfaction, because existing information will still be used to assist in decision making at LPD. Information system user satisfaction is an important indicator of the success of the accounting information system application. An information system must be developed with due regard to the needs of the user

to match expectations, so that errors occur during the input process, corrupted data etc. cause the information received to be irrelevant or not in accordance with what the end user of the system needs.

It can be seen that the T statistical value for the Service Quality variable (X_3) in the System Use variable (Y_1) is 2.796 ($>$ t-table 1.96). The path coefficient value shows a positive value of 0.169 which indicates that the direction of the relationship between the Service Quality variable (X_3) on the System Usage variable (Y_1) is positive. Thus hypothesis 5 (H_5) in the study is accepted. This means that the latent variable Service Quality (X_3) with its indicators affects the System Usage latent variable (Y_1) with its indicators significantly. The results can be explained that the more effective an information system is, the more capable it is to provide quality services to its users. The high quality of service will be able to meet the user's perceived usefulness because users feel the benefits of using the system which will ultimately increase the intention to use the information system.

It can be seen that the T statistical value for the Service Quality variable (X_3) on the User Satisfaction variable (Y_2) is 2.004 ($>$ t-table 1.96). The path coefficient value shows a positive value of 0.149 which indicates that the direction of the relationship between the Service Quality variable (X_3) on the User Satisfaction variable (Y_2) is positive. Thus hypothesis 6 (H_6) in the study is accepted. This means that the latent variable Service Quality (X_3) with its indicators affects the latent variable User Satisfaction (Y_2) with its indicators significantly. These results can be explained that the better the quality of accounting information system services, the higher the employee satisfaction as system users and vice versa, the worse the quality of existing AIS services, the lower the user satisfaction with the AIS. In their model, DeLone and McLean (2003) use three dimensions, namely: assurance, empathy, and responsiveness, adjusted to the object under study in the form of a web-based information system. If users of information systems feel that the quality of services provided is good, they will tend to be satisfied using the system.

It can be seen that the T statistical value for the System Use variable (Y_1) in the User Satisfaction variable (Y_2) is 2.767 ($>$ t-table 1.96). The path coefficient value shows a positive value of 0.643 which indicates that the direction of the relationship between the System Use variable (Y_1) on the User Satisfaction variable (Y_3) is positive. Thus hypothesis 7 (H_7) in the study is accepted. This means that the latent variable of System Use (Y_1) with its indicators affects the latent variable of User Satisfaction (Y_2) with its indicators significantly. In this regard it is important to distinguish whether its use is mandatory, which cannot be avoided or voluntary. Usage is used to measure respondents' opinions about the

usefulness of the system in the work they do and feel the ease received so that ultimately increases user satisfaction itself.

It can be seen that the T statistical value for the System Use variable (Y_1) on the Net Benefit variable (Y_3) is 5.117 ($>$ t-table 1.96). The path coefficient value shows a positive value of 0.229 which indicates that the direction of the relationship between the System Use variable (Y_1) on the Net Benefit variable (Y_3) is positive. Thus hypothesis 8 (H_8) in the study is accepted. This means that the latent variable of System Use (Y_1) and its indicators has a significant effect on the latent variable of Net Benefit (Y_3) with its indicators. The use of the system and its information products then has an impact or influence on individual users in carrying out their work, such as increasing productivity, time efficiency, accuracy in making decisions. Then these individual impacts will have an impact on organization such as increased performance accompanied by increased profitability.

It can be seen that the T statistical value for the User Satisfaction variable (Y_2) in the System Use variable (Y_3) is 3.327 ($>$ t-table 1.96). The path coefficient value shows a positive value of 0.850 which indicates that the direction of the relationship between the User Satisfaction variable (Y_2) on the System Use variable (Y_1) is positive. Thus hypothesis 9 (H_9) in the study is accepted. This means that the latent variable User Satisfaction (Y_2) with its indicators has a significant effect on the latent variable of System Use (Y_1) with its indicators. These results can be explained that how far the information provided is to meet the information they need, will make users use the system continuously because it is considered capable of providing real convenience in its application.

It can be seen that the T statistical value for the User Satisfaction variable (Y_2) on the Net Benefit variable (Y_3) is 16.592 ($>$ t-table 1.96). The path coefficient value shows a positive value of 0.850 which indicates that the direction of the relationship between the User Satisfaction variable (Y_2) on the Net Benefit variable (Y_3) is positive. Thus hypothesis 10 (H_{10}) in the study is accepted. This means that the latent variable of User Satisfaction (Y_2) with its indicators affects the latent variable of Net Benefits (Y_3) with its indicators significantly. This result can be explained that the higher the satisfaction level of AIS users at LPD, the more net benefits received by the LPD, and vice versa, the lower the satisfaction level of AIS users, the less the net benefits received. One of the most widely used indicators in measuring the success of information systems is user satisfaction. User satisfaction is the feedback that arises after using the information system. System users who are satisfied with the information system will experience increased productivity, increased knowledge, and shorten the time to search for information which is an indicator of net benefits.

RESEARCH IMPLICATIONS

This research contributes to providing theoretical benefits in strengthening Theory of Reasoned Action and Technology Acceptance Model by providing evidence that user acceptance of an accounting information system is related to perceptions of the usefulness of the information system itself. In addition, this research also provides practical benefits related to research contributions to the Lembaga Perkreditan Desa. Through this research, BKS-LPD can direct LPD in Denpasar City to be able to maximize the use of their accounting information systems by increasing personal technical skills etc. So that the maximum benefits received are reflected through productivity, increased knowledge, and shorten search time of information. For academics, this research can add insight, knowledge, and understanding of the successful analysis of the implementation of AIS using the Delone and McLean model applied to LPD in Denpasar City so that it can be a reference in further research.

CONCLUSIONS

Based on the results of the analysis and discussion that has been carried out, it can be concluded that the results of this study are as follows:

System quality has no effect on system usage. The results obtained can be interpreted that the better the system quality level of the AIS implemented in the LPD in Denpasar City, does not have an impact on the use of the system itself. This is because of the concurrent tasks, the organizational structure is not running optimally so that the quality of the system itself cannot be affected by the use of system users. In addition, every user must use the system in their daily operations. In other words, the use of the system does not depend on the user's intention to use the system.

System quality has no effect on user satisfaction. The results obtained can be interpreted that the better the system quality level of the AIS implemented at LPD in Denpasar City, doesn't affect user satisfaction, that LPD employees themselves due to lack of system flexibility, AIS that is not easy to use and the level of system reliability that is less a factor. .

The quality of information has a positive effect on system use. The results obtained can be interpreted that the better the level of quality of information obtained from the implementation of AIS at LPD in Denpasar City, the more intense the use of the system itself will be. The quality of information is a factor affecting the rejection or use of an information system. The best quality information will increase the perceived usefulness of the user and increase the use of the information system.

Information quality has no effect on user satisfaction. The results obtained can be interpreted that the better the level of information quality resulting from the implementation of

AIS at LPD in Denpasar City, doesn't have an effect on increasing user satisfaction, which is LPD employees themselves. This is because the information needed by users is not fulfilled due to errors and emotional factors.

Service quality has a positive effect on system use. The results obtained can be interpreted that the better the quality of service at the AIS implemented at LPD in Denpasar City, the more the system use will be. The high quality of service will be able to meet the user's perceived usefulness because users feel the benefits of using the system which will ultimately increase the intention to use the information system.

Service quality has a positive effect on user satisfaction. The results obtained can be interpreted that the better the quality of service for AIS implemented at LPD in Denpasar City, the more user satisfaction will increase, that is LPD employees. Service is any effort that enhances user satisfaction, so from this it can be seen that user satisfaction is the main thing to be achieved through quality service.

The use of the system has a positive effect on user satisfaction. The results obtained can be interpreted that the higher the level of use of the system at AIS which is applied by LPD employees in Denpasar City, the user perceived satisfaction will increase. In this regard it is important to distinguish whether its use is mandatory, which cannot be avoided or voluntary. Usage is used to measure respondents' opinions about the usefulness of the system in the work they do and feel the ease received so that ultimately increases user satisfaction itself.

Use of the system has a positive effect on net benefits. The results obtained can be interpreted that the higher the level of use of the system applied by LPD employees in Denpasar City, the more net benefits felt by LPD users will increase. The use of the system and its information products then has an impact or influence on individual users in carrying out their work, such as increasing productivity, time efficiency, accuracy in making decisions.

User satisfaction has a positive effect on system use. The results obtained can be interpreted that the higher the sense of satisfaction of users, namely LPD employees in Denpasar City, the level of system use that is carried out will increase. This can be explained that how far the information provided is to meet their information needs, will make users use the system continuously because it is considered capable of providing real convenience in its application.

User satisfaction has a positive effect on net benefits. The results obtained can be interpreted that the higher the sense of satisfaction of users are LPD employees in Denpasar City, the net benefits felt by users and the LPD will also increase. User satisfaction is the feedback that arises after using the information system. System users who are satisfied with the

information system will experience increased productivity, increased knowledge, and shorten the time to search for information which is an indicator of net benefits.

RECOMMENDATIONS

Based on the research results, there are several suggestions that can be given for development and improvement as follows.

Based on the characteristics of the respondent's answer statement regarding the quality of the system, the respondent tends to give the lowest score on the flexibility indicator. This indicates that the system's ability to make changes related to user needs is not fully functional. The capability of the system in the level of flexibility needs to be improved so that it can improve the performance of the accounting information system, but with the applicable rules, regulations, standards, operations and procedures.

Based on the characteristics of the respondent's answer statement regarding the quality of information, respondents tend to give the lowest score on the indicator format, where the presentation of information obtained from AIS is concise and clear. This indicates that the respondent assesses that the item quality of information produced by the accounting information system has not been maximized because if the presentation of information is presented in the right form, the information produced is considered of high quality, making it easier for users to understand the information generated by an information system. Information format refers to how information is presented to users, so that in the future the system is able to produce information in a format that suits the user's needs.

Based on the characteristics of the respondent's answer statement regarding service quality, respondents tend to give the lowest score on the empathy indicator. This shows the caring attitude of the information system developer to the user when the user asks questions related to the information system built which is still considered lacking. Information system services need to be improved, especially in understanding what is needed by its users.

Based on the characteristics of the respondent's answer statement regarding the use of the system, the respondent tends to give the lowest value on the frequency of use. This shows that the frequency of use of the accounting information system is still relatively short. The frequency of use of the accounting information system needs to be increased in order to maximize the benefits that will be received by individuals and organizations.

Based on the characteristics of the respondent's answer statement regarding user satisfaction, the respondent tends to give the lowest score on the satisfaction indicator for the success of the system in meeting the aspirations or needs of users. This shows that the information system in fulfilling user needs is still not optimal so that the satisfaction obtained is

still low. System developers are expected to be able to develop features in providing the information needed by users.

Based on the characteristics of the respondent's answer statement regarding net benefits, respondents tend to give the lowest score on the effectiveness indicator (users can complete their work in a faster time and produce the right results when using the system). This shows that the level of timeliness and information generated in using the information system is still low. It is necessary to make improvements to the accounting information system in order to maximize the benefits generated so that it can be felt by individuals and organizations.

The results of this study can be used as a consideration in making improvements in the implementation of AIS in LPD in Denpasar City and Bali Province. The results show that the success of an information system is determined by several important factors, namely system quality, information quality, intensity of use, user satisfaction and net benefits of the system so that later all interested parties involved in the development and implementation of the existing system can pay more attention. Important factors related to the successful implementation of Accounting Information Systems so that the net benefits received as reflected through, for example, productivity, increased knowledge, and shortened information-seeking time will be increasingly felt and accepted.

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