Jurnal Ekonomi
Volume 13, Number 03, 2024, DOI 10.54209/ekonomi.v13i03
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Mobile Banking Application Accounting Information System (For Bank Syariah Indonesia Employees In Bandung City At KC Bandung Suniaraja Branch, KC Bandung Asia Afrika, KC Bandung Citarum, KC Bandung Astana Anyar And KCP Bandung Dago)

Inta Budi Setya Nusa[1], Siti Rohmah Nurhayati[2]
[1,2]Universitas Komputer Indonesia

Article Info
Keywords:
Security,
convenience,
user satisfaction,
accounting information systems,
mobile banking.

ABSTRACT
Accounting Information System Mobile Banking Applications have become a part of the daily lives of many individuals and businesses in today's digital era. This study aims to examine the level of security and ease of use of this system, as well as its impact on user satisfaction. This study used a qualitative approach to collect data through questionnaires. The results show that the level of security has a significant role in shaping user satisfaction of accounting information system mobile banking applications. Some respondents consider that this system provides an adequate level of security in protecting their data and financial transactions. However, some concerns still exist related to potential security risks, such as account ans identity theft. In addition, ease of use also has a big impact on user satisfaction. The easy to use and intuitive system makes users more satisfied and likely to use mobile banking apps regularly. Factors such as simple navigation, user friendly interface, and good integration with other features also contribute to higher levels of satisfaction. Security and user convenience are two key aspects that are interrelated and should be seriously considered to create a successful mobile banking application accounting information system that satisfies users.

Corresponding Author:
Inta Budi Setya Nusa
Universitas Komputer Indonesia
inta.budi@email.unikom.ac.id

INTRODUCTION

Data leaks have become a serious concern in Indonesia. In this increasingly advanced digital era where information and data are very valuable. Data leaks can have detrimental consequences for individuals, organizations, and even entire countries. Indonesia, as a country with a large population and rapid growth in information technology, faces significant challenges regarding data protection.

The impact of data leaks can include identity theft, financial fraud, financial loss, reputational loss and even disruption to social security stability. The Indonesian government and related institutions have increased awareness of the importance of data security and implemented laws and regulations aimed at protecting personal data and national interests.

Jurnal Ekonomi
Volume 13, Number 03, 2024, DOI 10.54209/ekonomi.v13i03
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

However, challenges remain and efforts continue to be made to improve system security, strengthen cyber infrastructure, and increase digital literacy in society.

In an era where technology is increasingly integrated into everyday life, easy and intuitive use is the key to adopting and maximizing the benefits of technology. Easy use of the system does not mean a simple and user-friendly interface. Satisfaction with the use of an accounting information system is an important factor in the success of implementing the system. In a business and financial context, accounting information systems aim to support the process of collecting, processing and reporting accurate and relevant financial information.

The research was conducted in the City of Bandung because based on research regarding the level of security and convenience of user satisfaction of accounting information systems in the City of Bandung, it shows that the City of Bandung in terms of knowledge of mobile banking is considered good, but in terms of ownership of mobile banking accounts it is in a bad position.

Based on the description above, the author is interested in conducting research with the title "Level of Security and Convenience on User Satisfaction of the Mobile Banking Application Accounting Information System (Study of Bank Syariah Indonesia Employees in Bandung City)". With this title, the researcher considers that research regarding the Influence of Security and Convenience Levels on User Satisfaction of Mobile Banking Application Accounting Information Systems in the context of accounting science is very important to protect financial data, increase user satisfaction, increase operational efficiency, manage risk, ensure reliability and transparency , and comply with applicable accounting regulations.

Literature Review

Security is a set of measures, policies, and practices designed to protect critical information and systems from threats, attacks, and misuse. The primary goal of security is to maintain the confidentiality, integrity, and availability of data and prevent unauthorized access, damage, alteration, or theft of sensitive information. Meanwhile, according to April Lia Hananto (2020:16), information security is protecting data from threats to its integrity. Information security in the background ensures business continuity, mitigates unexpected risks, and allows for maximizing return on investment.

Ease is how easily users can learn to use, and interact with a product or system. Meanwhile, according to Davis and Arbor in Othman et al (2021:143), ease is defined as perceived ease of use as the extent to which a person believes that using a particular technology will be effortless.

Accounting Information System User Satisfaction is the response and feedback that users receive after using the accounting information system. The user's attitude is a subjective criterion regarding how satisfied the user is with the information system that has been established and used. According to Romney and Steinbart (2012: 637), user satisfaction is user satisfaction, namely the fulfillment of user information related to the

Jurnal Ekonomi
Volume 13, Number 03, 2024, DOI 10.54209/ekonomi.v13i03
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

user's response or attitude towards system interactions.

Hypothesis

Based on the framework above, the author tries to formulate a hypothesis which is a temporary conclusion from this research, namely H_1: Security has a significant effect on Accounting Information System User Satisfaction, H_2: Convenience has a significant effect on Accounting Information System User Satisfaction.

METHODS

This research is qualitative research with a descriptive type. According to Sugiyono (2015:17), defining qualitative methods as qualitative research views objects as dynamic, the result of thought construction and interpretation of observed symptoms, and holistic because every aspect of the object has an inseparable unity. Descriptive method according to Sugiyono (2017:147), descriptive method is a method used to analyze data by describing to describe the data that has been collected as it is without the intention of making conclusions that apply to the general public or generalizations.

In this research, measurements were carried out on BSI Mobile services. The ordinal scale measured is the variable Then the ordinal scale on variable Y is user satisfaction of the Bank Syariah Indonesia Mobile Banking Application Accounting Information System in Bandung City. The total population of Bank Syariah Indonesia employees in Bandung City is 2,990. By using a significance level (α) of 1%. The standard deviation is 0.1 and the maximum possible error rate (E) is no more than 1%, so it is found that the minimum sample that can be used is 30 respondents.

Primary data in this research is in the form of a questionnaire. A questionnaire is data taken from respondents by providing several required questions. Secondary data is data that does not directly provide data to data collectors, for example through other people or through documents. The data analysis technique in this research uses descriptive statistical analysis techniques, including presenting data through tables, graphs, pie charts, pictograms, mode calculations, median, mean. In multiple linear regression, two independent variables are used with one dependent variable. There are classic assumptions that must be met, namely normally distributed residuals, no multicollinearity and no heteroscedasticity in the regression model.

Data source

The data used in this study are primary data because the researcher collected the data needed and sourced directly from the first object to be studied by distributing questionnaires. The primary data in this study are the results of the questionnaire answers filled out by the respondents. The respondents of this study were Bank Syariah Indonesia (BSI) employees.

Data collection technique

The data collection techniques used in this research were two methods, namely Field Research *and* Library *Research* .

Jurnal Ekonomi
Volume 13, Number 03, 2024, DOI 10.54209/ekonomi.v13i03
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Data Test Method

The data testing method is carried out after the data is collected from the data collection results, then the data results are processed into statistics. To assess whether the questionnaire is valid and reliable, it is necessary to carry out validity and reliability tests. According to Cooper quoted by Umi Narimawati (2010:42), validity is a characteristic of means that is concerned with the extent that a test measures what the researcher actually wishes to measure .

According to Umi Narimawati (2010:43), reliability testing is to test the reliability or trustworthiness of data disclosure tools. By obtaining the r value from the validity test which shows the results of the correlation index which states whether there is a relationship between the two halves of the instrument.

Data Analysis Methods

Sugiyono (2013:169), defines descriptive analysis, namely descriptive analysis is statistics used to analyze data by describing or illustrating the data that has been collected as it is without the intention of making general conclusions or generalizations. Descriptive research is used to describe the influence of security and convenience on user satisfaction of the Mobile Banking Application Accounting Information System to obtain conclusions.

RESULTS AND DISCUSSION

Validity Test

This Validity Test is used with the intention or aim of measuring whether a questionnaire is valid or not with a validity coefficient value that must be > 0.30.

Correlations

		X1.1	X1.2	Total_X1	X2.1	X2.2	X2.3	Total_X2	Y.1	Y.2	Y.3	Total_Y
X1.1	Pearson Correlation	1	.637**	.920**	.421*	.323	.333	.443*	.553**	.420*	.420*	.514**
	Sig. (2-tailed)		.000	.000	.020	.081	.072	.014	.002	.021	.021	.004
	N	30	30	30	30	30	30	30	30	30	30	30
X1.2	Pearson Correlation	.637**	1	.888**	.342	.660**	.206	.524**	.695**	.749**	.599**	.760**
	Sig. (2-tailed)	.000		.000	.064	.000	.274	.003	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
Total_X1	Pearson Correlation	.920**	.888**	1	.425*	.528**	.304	.531**	.683**	.631**	.555**	.693**
	Sig. (2-tailed)	.000	.000		.019	.003	.103	.003	.000	.000	.001	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X2.1	Pearson	.421*	.342	.425*	1	.487**	.546**	.835**	.366*	.383*	.451*	.448*

Jurnal Ekonomi
Volume 13, Number 03, 2024, DOI 10.54209/ekonomi.v13i03
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

	Correlation											
	Sig. (2-tailed)	.020	.064	.019		.006	.002	.000	.047	.037	.012	.013
	N	30	30	30	30	30	30	30	30	30	30	30
X2.2	Pearson Correlation	.323	.660**	.528**	.487**	1	.419*	.818**	.700**	.761**	.761**	.828**
	Sig. (2-tailed)	.081	.000	.003	.006		.021	.000	.000	.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
X2.3	Pearson Correlation	.333	.206	.304	.546**	.419*	1	.771**	.441*	.214	.462*	.413*
	Sig. (2-tailed)	.072	.274	.103	.002	.021		.000	.015	.255	.010	.023
	N	30	30	30	30	30	30	30	30	30	30	30
Total_X2	Pearson Correlation	.443*	.524**	.531**	.835**	.818**	.771**	1	.634**	.591**	.706**	.719**
	Sig. (2-tailed)	.014	.003	.003	.000	.000	.000		.000	.001	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
Y.1	Pearson Correlation	.553**	.695**	.683**	.366*	.700**	.441*	.634**	1	.774**	.640**	.890**
	Sig. (2-tailed)	.002	.000	.000	.047	.000	.015	.000		.000	.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
Y.2	Pearson Correlation	.420*	.749**	.631**	.383*	.761**	.214	.591**	.774**	1	.701**	.922**
	Sig. (2-tailed)	.021	.000	.000	.037	.000	.255	.001	.000		.000	.000
	N	30	30	30	30	30	30	30	30	30	30	30
Y.3	Pearson Correlation	.420*	.599**	.555**	.451*	.761**	.462*	.706**	.640**	.701**	1	.876**
	Sig. (2-tailed)	.021	.000	.001	.012	.000	.010	.000	.000	.000		.000
	N	30	30	30	30	30	30	30	30	30	30	30
Total_Y	Pearson Correlation	.514**	.760**	.693**	.448*	.828**	.413*	.719**	.890**	.922**	.876**	1
	Sig. (2-tailed)	.004	.000	.000	.013	.000	.023	.000	.000	.000	.000	
	N	30	30	30	30	30	30	30	30	30	30	30

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Sumber : Data primer yang telah diolah, 2023

Jurnal Ekonomi
Volume 13, Number 03, 2024, DOI 10.54209/ekonomi.v13i03
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

In the table above, it can be seen that all statements used to measure the three variables have a validity coefficient greater than the item score, namely 0.3, so the statement is declared valid.

Reliability Test

According to Priyatno, (2014) reliability tests are carried out to determine the regularity or consistency of measuring instruments which usually use questionnaires.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	28.23	14.116	.560	.895
X1.2	28.10	13.886	.748	.879
X2.1	28.23	14.461	.540	.896
X2.2	28.60	12.869	.785	.873
X2.3	28.23	15.289	.474	.900
Y.1	28.57	13.220	.797	.873
Y.2	28.53	12.878	.767	.875
Y.3	28.53	12.878	.767	.875

Source: Processed primary data, 2023

The reliability coefficient value for each as shown in the table above is greater than 0.6 so it can be concluded that the measuring instrument used is reliable and the answers given by respondents are related to the statements submitted as a reference for this study. trusted (reliable) or reliable.

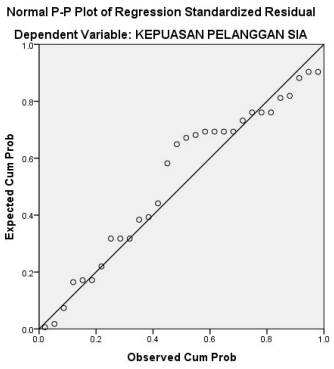
Descriptive Statistical Analysis

The results of descriptive statistical analysis show that the quality of BSI Mobile in the security variables guarantees security and confidentiality data (X1) of 85%, Time Efficiency, Capability and Flexible Use (X2) of 80%. For variable X1 it is in the range 84.01% to 100.00%, and variable X2 is in the range 68.01% to 84.00%. Then the Y variable or satisfaction of Bank Syariah Indonesia users in Bandung City as employees has a value of 77%. This variable lies between the range 68.01% to 84.00%.

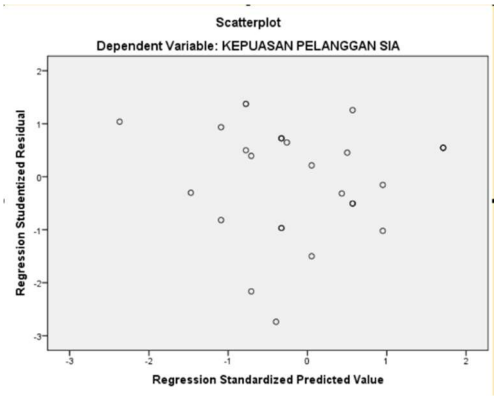
Classical Assumption Test

The following is a classic assumption test consisting of a normality test, multicollinearity test and heteroscedasticity test carried out using the SPSS 23 application.

Jurnal Ekonomi
Volume 13, Number 03, 2024, DOI 10.54209/ekonomi.v13i03
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi



Normality Test



Heteroscedasticity Test

Collinearity Statistics	
Tolerance	VIF
.718	1.392
.718	1.392

Multicollinearity Test

Source: Data processed with SPSS 23, 2023

1. The results of the normality test using graphic analysis in Figure 2 show that the points are not far from the diagonal line. This shows that the regression model is normally distributed.
2. The results of the multicollinearity test in table 2 show that all independent variables in the study do not show multicollinearity because the tolerance value is more than 0.1 and the VIF value is less than 10.
3. The results of the heteroscedasticity test in Figure 3 show that the data distribution does not form certain patterns, and the points are scattered above and below the number 0 on the Y axis. So it can be concluded that this regression model does not have heteroscedasticity.

Multiple Linear Regression Analysis

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.836	1.916		-.958	.346
	SECURITY	.714	.221	.433	3.230	.003
	EASY	.606	.166	.489	3.645	.001

a. Dependent Variable: SIA USER SATISFACTION

Jurnal Ekonomi
Volume 13, Number 03, 2024, DOI 10.54209/ekonomi.v13i03
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

The results of the regression coefficient (B) for the security variable (X1) of 0.714, convenience (X2) of 0.606 have a positive value for creating satisfaction with accounting information system users. If there is an increase in each variable (X1, X2) by one unit, then user satisfaction (Y) will increase.**Correlation Coefficient Analysis**

Correlations

			KEAMANAN	KEMUDAHAN	KEPUASAN_PENGGUNA_SIA
Spearman's rho	KEAMANAN	Correlation Coefficient	1.000	.449*	.695**
		Sig. (2-tailed)	.	.013	.000
		N	30	30	30
	KEMUDAHAN	Correlation Coefficient	.449*	1.000	.661**
		Sig. (2-tailed)	.013	.	.000
		N	30	30	30
	KEPUASAN_ PENGGUNA_SIA	Correlation Coefficient	.695**	.661**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	30	30	30

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

The table above shows that between Security and Accounting Information System user satisfaction, there is a correlation coefficient (R) of 0.695 with a significance of 0.000. This explains that there is a positive correlation between Security and Accounting Information System User Satisfaction with a strong level of relationship, and this correlation is because p > 0.05 (0.695 > 0.05). Then, the table above also shows that between convenience and user satisfaction of the Accounting Information System, there is a correlation coefficient (R) of 0.661 with a significance of 0.000. This explains that there is a positive correlation between Security and Accounting Information System User Satisfaction with a strong level of relationship, and this correlation is because p > 0.05 (0.661 > 0.05).

Analysis of the Coefficient of Determination

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.693 [a]	.480	.461	1.447

a. Predictors: (Constant), SECURITY

The coefficient of determination test (R^2) aims to find out how much the independent variable can explain the dependent variable. From the table of the coefficient of determination (R^2) seen from the *adjusted R square value,* it shows that the magnitude of R^2 (R square) is 0.480. These results show that 48% of the User Satisfaction variable can be explained by the Security variable (X1). Meanwhile, the difference of 52% (100% - 48%) is explained by other variables not examined in this study.

Jurnal Ekonomi
Volume 13, Number 03, 2024, DOI 10.54209/ekonomi.v13i03
ESSN 2721-9879 (Online)
https://ejournal.seaninstitute.or.id/index.php/Ekonomi

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.719 [a]	.516	.499	1.x395

a. Predictors: (Constant), EASY

The coefficient of determination test (R^2) aims to find out how much the independent variable can explain the dependent variable. From the table of the coefficient of determination (R^2) seen from the *adjusted R square value,* it shows that the amount of R^2 (R square) is 0.516. These results show that 51.6% of the User Satisfaction variable can be explained by the Convenience variable (X2). Meanwhile, the difference of 48.4% (100% - 51.6%) is explained by other variables not examined in this study.

CONCLUSION

Security influences User Satisfaction of the Mobile Banking Application Accounting Information System. There is a strong and positive relationship, this shows that the better the implementation of food safety, the more optimal the user satisfaction of the Mobile Banking Application Accounting Information System will be. However, there are still things that cause the Security Perception to not be optimal, namely the Security Guarantee indicator, which causes security to not be completely good. Perception of Convenience influences User Satisfaction of the Mobile Banking Application Accounting Information System. There is a moderate and positive relationship, this shows that the better the implementation of Convenience, the more optimal User Satisfaction of the Mobile Banking Application Accounting Information System will be. However, there are still things that cause the Perception of Ease to not be optimal, namely the Ability indicator, which means that the Ease is not completely good.

REFERENCE

Anastasia Diana&Lilis Setiawati. 2011. Sistem Informasi Akuntansi. Yogyakarta : ANDI.

Andi. Kharismawani, S. (2020). Pengaruh Kualitas Sistem,Kuaitas Informasi, Kualitas Layanan dan Keamanan dan Kerahasiaan Data Terhadap Kepuasan Nasabah Pengguna Layanan Internet bangking.

Azhar Susanto. 2013. Sistem Informasi Akuntansi, Struktur Pengendalian Resiko Pengembangan Edisi Perdana. Bandung : Lingga Jaya.

Helaluddin, & Wijaya, H. (2019). *Analisis Data Kualitatif Sebuah Tinjauan Teori & Praktik.* Makassar: Sekolah Tinggi Theologia Jaffray.

Jamal Wiwoho, A.M. (2018). Hukum Kontrak, Ekonomi. Syariah dan Etika Bisnis. Semarang: Indip Press.

Japerson Hutahaean. 2014. Konsep Sistem Informasi. Yogyakarta : Deepublish

Jaya, I. L. (2020). *Penelitian Kuantitatif dan Kualitatif.* Yogyakarta: Anak Hebat Indonesia.

Lestari, S., & Indriana, K. T. (2021). PENGARUH KEMUDAHAN DAN KEAMANAN

TERHADAP KEPUASAN KONSUMEN FINTECH (Studi Kasus Pada Pengguna Aplikasi DANA). AlMisbah, 2(1), 66–80

Lilis Puspitawati & Azhar Susanto. 2018.The Influence of Business Strategy Through the Management Accounting Information System to the Quality of Management Accounting Information - Evidence in Indonesia. volume 225

Marshall B.Romney,Paul John Steinbart. 2016. Sistem Informasi Akuntansi. Jakarta : Salemba Empat.

Nugraha, B. (2022). *Pengembangan Uji Statistik Implementasi Metode Regresi Linear Berganda dengan Pertimbangan Uji Asumsi Klasik.* Sukoharjo: Pradina Pustaka.

Priyatno, D. (2022). *Olah Data Sendiri Analisis Regresi Linier dengan SPSS dan Analisis Regresi data panel dengan eviews.* Yogyakarta: Cahaya Harapan.

Puspitawati, Lilis., Sri Dewi Anggadini. 2011. Sistem Informasi Akuntansi. Yogyakarta: Graha Ilmu.

Rodhi, N. N. (2022). *Metodologi Penelitian.* Bandung: CV Media Sains Indonesia.

Rukajat, A. (2018). *Pendekatan Penelitian Kuantitatif.* Yogyakarta: CV Budi Utama.

Sri Mulyani dkk. 2018. Sistem Informasi Akuntansi. Bandung : Unpad Press.

Sugiyono. 2017. Metode Penelitian Kuantitatif,Kualitatif dan R&D. Bandung : Alfabeta.

Sukmawati, Dewi Maryam.(2020).“Pengaruh Efisiensi, Keamanan dan Manfaat Layanan MBanking terhadap Kepuasan NasabahBank BRI Syariah Cabang Kediri.” SkripsiProgram studi Perbankan Syariah FEBI UIN Satu Tulungagung.

Suwarni, E., Handayani, M. A., Fernando, Y., Saputra, F. E., & Candra, A.(2022). Penerapan Sistem Pemasaran berbasis E-Commerce pada Produk Batik Tulis di Desa Balairejo. Jurnal Pengabdian Masyarakat Indonesia, 2(2), 187–192.

Suyono. (2018). *Analisis Regeresi Untuk Penelitian.* Yogyakarta: CV Budi Utama.

Tundung Subali Fatma. 2018. Sistem Informasi Manajemen : Polinema

Venkatesh, V. and Davis, F.D., 2000. A theoretical extension of the technology acceptance model: Four longitudinal field studies. Management science, 46(2), pp.186-204.