

Enhancing Accounting Systems: Unleashing User Potential through Perceived Utility and Security

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Abstract

The modernization of digital systems requires that every activity can be reached from various places, including financial activities. This study aims to prove whether there is an effect of perceived usefulness, perceived convenience of use, security, and system quality on the actual use of accounting information systems by mobile banking users. This study used a sample of students in Purwokerto, with the provision that a student uses more than one mobile banking, to assess the usefulness, convenience, security, and quality of the system, as well as satisfaction with using mobile banking. This activity increases when all the conveniences can be felt by mobile banking users in transactions. Respondents in this study are students who use more than one mobile banking. This is useful for assessing how satisfied students are with using mobile-banking applications. The results showed that perceived convenience and usefulness had no effect on the actual use of accounting information systems. While the variables of security and system quality have an influence on the actual use of accounting information systems.

Keywords: Convenience, Security, System Quality, Usability

Introduction

Digitalization of accounting information systems is developing very quickly. Technological developments, especially the use of mobile banking as a banking service using internet services, are provided by banks to support the smoothness and convenience of banking activities (Ramadhan & Herianingrum, 2017; Rusdianti et al., 2022). The presence of technological developments has revolutionized various aspects of financial and banking service activities. According to (Styarini & Riptiono 2020). The development of technology-based services in the form of internet banking services, mobile banking, the use of ATMs, credit cards and other banking service products is a must for banks in Indonesia to capture market share. Mobile banking can be used for various kinds of transactions to make it more effective and efficient (Premi & Widyaningrum, 2020).

System usage, if users use the system with a high frequency, will lead to actual use (Davis, 1989). Actual use is defined as the use of the product by individuals that actually occurs, where this use must be proven from the time of use and the level of use (Muntianah et al., 2012; Fatmawati, 2015). The purpose of this study was to re-examine the effect of perceived convenience, usefulness, security and quality of use of mobile banking. This research is expected to have a positive impact on the use of mobile banking in considering the usefulness, convenience, security, and quality of mobile banking in transactions.

Overall, this research has significant importance in the context of the development of accounting information systems, the role of technology in the financial industry, and how certain factors can

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influence the use of mobile banking in transactions. This research has several relevant interests to consider:

1. **Development of Accounting Information Systems**
This study observes how the digitization of accounting information systems is growing rapidly. In the era of ever-evolving technology, an understanding of the implementation of an effective and efficient accounting information system is important for organizations and companies.
2. **The Role of Technology in the Finance and Banking Industry**
This study highlights how technology, particularly mobile banking, has changed various aspects of financial and banking activities. This is relevant because the role of technology in providing convenience and comfort for customers is an important key in market competition.
3. **Factors of Mobile Banking Use**
This study focuses on factors that influence the actual use of mobile banking, such as perceived benefits, perceived convenience, security, and quality of service. Understanding these factors helps in designing more effective and attractive digital banking services for users.
4. **Implications for the Banking Industry in Indonesia**
This study highlights the importance of banks in Indonesia to adopt internet-based and mobile banking technologies in order to reach a larger market share. The results of this research can provide important insights for banking companies in Indonesia in developing successful digitalization strategies.
5. **Transaction Efficiency and Effectiveness**
The focus on the use of mobile banking for various types of transactions demonstrates the importance of technology in increasing the efficiency and effectiveness of financial processes. This research can provide a deeper understanding of how technology can improve the user experience in making transactions easier and more efficient.

Technology Acceptance Model (TAM)

The technology acceptance model (TAM) was developed by Davis (1986) to explain computer usage behavior. This theory has been tried and then extended, TAM was basically developed to understand and predict the expected user acceptance of a particular technology. DeLone and McLean (2003) created a model of successful use of information systems and suggested that researchers should systematically combine individual measures of information system success categories to create a comprehensive success measurement instrument.

Accounting Information System

Accounting information systems are human resource activities that consist of managing and analyzing data to be converted into financial information (Armanda & Hermanto, 2015). In studying AIS, it is necessary to pay attention to how to make an effective and efficient accounting information system so that information is useful for decision-making and the correctness, accuracy, and accuracy of information is more guaranteed. The presentation of information requires a system that is able to process accounting data into a financial report (Endaryati et al., 2021). A computerized SIA allows users of financial statements to view financial information at any time more quickly and accurately (Buana & Wirawati, 2018).

Perceived Usefulness

Perceived usefulness, is a stage where an individual can believe that using a certain system will provide benefits and help improve performance (Davis, 1989; Hendra & Iskandar, 2016). Tyas & Darma (2017), reveal that perceived usefulness is a stage where a person can believe that using a certain system will be useful and help improve the performance of that person. Perceived usefulness can also be defined as a measure of a person's belief that using a technology will provide benefits from using that technology. Perceived usefulness can be measured by indicators, namely: improving job performance, making work easier and the technology used has benefits, productivity, effectiveness, and overall usefulness (Davis, 1989). Meanwhile, according to Yahyapour (2008), perceived usefulness can be measured using indicators: increasing productivity, making performance more effective and can help work become faster.

Perceived Convenience

Perceived ease is about the ease of use of a technology which means that someone believes that it can be easily understood and used, Wibowo (2006) and will improve the performance of his work (Jogiyanto, 2007). Perceived ease is a belief for technology users that the technology can be used flexibly, is convenience to understand and convenience to operate (Verdina, 2021). Venkatesh and Davis (2016) added indicators of measuring perceived convenience, namely, convenience to use the system, clear and understandable, convenience to learn, and convenience overall.

Perception of Safety

Perceived security can be measured through indicators, namely: not worrying about providing information, trusting that information is protected, and trusting that the security of money in electronic devices is guaranteed during transactions (Waspada, 2012). The extent to which AIS users feel safe when using and how safe users feel when using certain digital services.

System Quality

System quality is the ability of the system to provide information according to user needs (DeLone & McLean, 1992). Meanwhile, according to Bodnar and Hopwood (2014), the quality of the accounting system is a set of resources, which was created to convert financial data and other data into information. System quality can be measured through indicators, namely: ease of use, system reliability, access speed, system flexibility, and system security (DeLone & McLean, 1992).

Actual Usage

Davis (1989) stated that actual system usage is defined as a form of external psychomotor response. According to Wibowo (2006), actual usage is the frequency and volume based on user self-report. Actual system usage is the real condition of using a system (Muntianah, et al., 2012). Actual usage can be measured through indicators, namely: repeated use and more frequent use (Rigopoulos and Askounis, 2007). Based on Premkumar and Bhattacharjee's (2008) understanding, the use of information technology (IT usage) has been the main focus of information systems research for more than two surveys. The use of information technology in this study is expressed by the actual usage variable in accordance with the TAM theory.

Methods

Sample in this study is 100 students who use at least 2 mobile banking applications, with the provision of more than 1 year using mobile banking facilities. These criteria are set to avoid if when becoming a respondent, one of the mobile banking is in trouble or only the obligation to have an account at the bank. The data collection technique in the questionnaire was carried out by distributing Google form links to respondents as a source of data contained in the study. The research instrument applies a measurement scale with a Likert scale. Tests were conducted using multiple regression analysis

$$PA = \alpha + \beta_1KG + \beta_2KM + \beta_3KA + \beta_4KL + \epsilon.$$

1. Data Preprocessing

Collected data may need to be preprocessed to clean and organize the data to make it ready for further analysis. This step includes removing incomplete or anomalous data, normalizing the data, and selecting the variables to be used in the analysis.

2. Description of Data

The data will be described to provide an overview of the characteristics of the sample used in the study. This involves calculating descriptive statistics such as the mean, median, standard deviation, and other data distributions.

3. Validity and Reliability Test

Before proceeding with the regression analysis, the validity and reliability of the measurement instrument (eg questionnaire) used to collect the data will be tested. This aims to ensure that the measurement tools used are effective and consistent in measuring the variables studied.

4. Multiple Linear Regression Analysis

After the data is validated and reliable, multiple linear regression analysis will be performed. This method will assist in identifying the effect of each independent variable (perceived convenience, perceived usefulness, security, and system quality) on the dependent variable

(actual use). In addition, it will be determined whether the relationship between these variables is statistically significant.

5. Interpretation of Results

The results of the regression analysis will be interpreted to understand how big and significant the influence of each independent variable is on the dependent variable. These results will help in concluding whether perceived convenience, perceived usefulness, security, and system quality play an important role in influencing the actual use of mobile banking.

6. Conclusion

Based on the results of the analysis, the research will conclude whether the research hypothesis is confirmed or not, and provide insight into the implications of the research findings.

Results and Discussion

Validity Test Results and Reliability Test Results

The purpose of the validity test in the study is to test how valid the question items are on the questionnaire/survey.

Table 1. Validation Test Results

Variable	Indicator	R-Table Value	R-value Count	Kept
(KG)	KG1	0.1818	0.795	Valid
	KG2	0.1818	0.851	Valid
	KG3	0.1818	0.852	Valid
(KM)	KM1	0.1818	0.758	Valid
	KM2	0.1818	0.788	Valid
	KM3	0.1818	0.644	Valid
(KA)	KA1	0.1818	0.849	Valid
	KA2	0.1818	0.894	Valid
	KA3	0.1818	0.816	Valid
(KL)	KL1	0.1818	0.728	Valid
	KL2	0.1818	0.799	Valid
	KL3	0.1818	0.755	Valid
	KL4	0.1818	0.805	Valid
	KL ₅	0.1818	0.807	Valid
(PA)	PA1	0.1818	0.820	Valid
	PA2	0.1818	0.829	Valid
	PA3	0.1818	0.816	Valid

Source: Data Processed (2023)

Through table 1, which is the result of the validity test, it shows that all question items are declared valid, because the value of r count is greater than the value of r table ($r \text{ count} > 0.1818$).

Table 2. Regression Test Results

Variables	Coefficient	Std. Error	t	Sig	Information
KG	-0.041	0.066	-0.622	0.536	Not Significant
KM	-0.040	0.068	-0.591	0.557	Not Significant
KA	0.265	0.089	2.969	0.004	Significant
KL	0.715	0.106	6.766	0.000	Significant
Contants	0.330	0.296	1.116	0.268	

Source: Data Processed (2023)

The Effect of Perceived Usefulness on Actual Use of Mobile Banking

From the results of the analysis that has been carried out, the test results show that perceived usefulness has no effect on the actual use of mobile banking. The significance value is $0.536 > 0.05$, which means that the perceived usefulness of mobile banking has no effect on the actual use of mobile banking. Respondents in this study are students as the millennial generation. Millennials choose to use mobile banking because it is more effective and efficient in making transactions. They use mobile

banking applications not because of usability, but because of necessity. This shows that respondents use more than one mobile banking not to get high benefits from using mobile banking, but only for individual needs.

The finding that students are not significantly influenced by the perceived usefulness of mobile banking may be attributed to their unique characteristics and preferences. Millennials, as a generation, are known for their familiarity and comfort with technology, particularly mobile devices. They are more likely to embrace mobile banking due to its convenience and accessibility, rather than being primarily motivated by the perceived usefulness of the features offered by mobile banking applications. The fact that the respondents use multiple mobile banking applications out of necessity rather than seeking high benefits aligns with the notion that the millennial generation values convenience and efficiency in their financial transactions. Mobile banking offers the flexibility to manage their finances on-the-go, and they may opt for multiple applications to cater to their diverse banking needs and preferences.

It is essential to consider the context and characteristics of the target users when studying the adoption and usage of mobile banking. In this case, understanding the unique motivations and preferences of millennial students sheds light on why perceived usefulness might not be a significant factor in influencing their actual usage of mobile banking. Banks and financial institutions should take into account these insights to tailor their mobile banking services to better suit the needs and expectations of their millennial customers. Focusing on enhancing convenience, security, and user experience could be more effective in attracting and retaining millennial users in the competitive digital banking landscape.

The Effect of Perceived Convenience of Use on Actual Use of Mobile Banking

From the analysis, the test results show that perceived usefulness has no effect on the actual use of mobile banking. The significance value is $0.557 > 0.05$, which means that the perceived convenience of mobile banking has no effect on the actual use of mobile banking. Respondents use more than one mobile banking because they feel capable of using mobile banking, there are no difficulties in using the application. Hadi and Novi (2015) research also shows the result that perceived ease of use has no effect on actual use of mobile banking. Using technology, current users already understand technology, computers and cellphones so they do not find it difficult to use a technology system.

The finding that respondents use more than one mobile banking application because they feel capable and do not encounter difficulties in using the applications aligns with the concept of perceived ease of use. Perceived ease of use refers to the extent to which users perceive that using a technology system is effortless and uncomplicated. In this case, the respondents, who are millennial students, have grown up in a digital era and are generally tech-savvy. They are familiar with technology, computers, and smartphones, making it easy for them to navigate and use mobile banking applications. Consequently, the perceived ease of use may not be a significant influencing factor since they are already comfortable with technology.

The reference to Hadi and Novi (2015) research, which also found no significant effect of perceived ease of use on the actual use of mobile banking, further supports the notion that ease of use might not play a critical role in determining mobile banking usage among users who are well-versed in technology. While perceived usefulness and perceived convenience are important factors in technology adoption and usage, their significance may vary depending on the characteristics of the user population. In this case, the respondents' familiarity with technology and ease of using mobile banking applications might overshadow the influence of perceived usefulness and convenience.

For banks and financial institutions, it is crucial to recognize that the preferences and motivations of different user segments, such as millennial students, might not entirely align with traditional models of technology adoption. Instead of solely focusing on promoting perceived usefulness and convenience, they may need to concentrate on other aspects that cater to the specific needs and expectations of this tech-savvy user group, such as personalized services, enhanced security features, or innovative financial products. Understanding the unique characteristics and behavior of the target users can better inform the development and marketing of mobile banking services to ensure better adoption and usage rates among the millennial generation.

Effect of System Security on Actual Use of Mobile Banking

The results of the analysis show that system security affects the actual use of mobile banking. The significance value is $0.004 < 0.05$, which means that the security of the mobile banking system

affects the actual use of mobile banking. This proves that the bank guarantees system security in using mobile banking. Respondents have confidence that when making transactions using mobile banking, their security is guaranteed. The results of research by Aieni & Purwantini (2017) state that the security of using mobile banking affects the actual use of accounting information systems.

The finding that system security significantly affects the actual use of mobile banking is essential for banks and financial institutions. It demonstrates that when users perceive the mobile banking system to be secure and trustworthy, they are more inclined to use the service for their financial transactions. This trust in the security of mobile banking encourages users to feel confident and safe when making transactions through the application.

The reference to the research by Aieni and Purwantini (2017), which also found that the security of using mobile banking affects the actual use of accounting information systems, further supports the significance of system security in driving technology adoption and usage. This consistent result across different studies underscores the importance of security as a critical factor in users' decision-making process when choosing and engaging with technology-based systems. For banks, maintaining a high level of security in mobile banking systems is crucial to gain and retain customer trust. To achieve this, they must implement robust security measures, including encryption, two-factor authentication, and regular security updates. Additionally, banks should educate their customers about the security features and best practices for safe mobile banking usage to enhance user confidence.

It is important to note that while system security is a significant factor, it is not the only aspect that influences the adoption and usage of mobile banking. Other factors, such as user experience, convenience, and perceived usefulness, can also play important roles in shaping user behavior. Therefore, banks should consider a holistic approach that addresses multiple dimensions to provide a comprehensive and compelling mobile banking experience for their customers.

Effect of System Quality on Actual Use of Mobile Banking

The results of the analysis show that system quality affects the actual use of mobile banking. The significance value is $0.00 < 0.05$, which means that the security of the mobile banking system affects the actual use of mobile banking. This proves that the bank guarantees system security in using mobile banking. The results of this study are evidenced by the research indicators used such as data assurance, responsiveness, system reliability, providing the required services and tangibles which show that mobile banking has provided good services for each user's interests. If the quality of service is high, it will increase the frequency of use of the mobile banking accounting information system (Wara et al., 2021).

System quality encompasses various aspects such as data assurance, responsiveness, system reliability, providing required services, and tangibles. These indicators represent the overall performance and effectiveness of the mobile banking application in meeting the needs and expectations of its users. When the system consistently delivers good services and meets user interests, it enhances user satisfaction and confidence in the mobile banking platform. The fact that a high-quality mobile banking system leads to an increased frequency of usage of the accounting information system aligns with the concept of user experience. A positive user experience, driven by a well-designed, reliable, and responsive system, encourages users to utilize the service more frequently. Users are more likely to engage with mobile banking regularly if they perceive the system to be efficient, user-friendly, and capable of delivering the desired outcomes effectively.

The significance of system quality in influencing actual usage is essential for banks and financial institutions. It emphasizes the need to invest in and continuously improve the performance and functionality of their mobile banking applications. Regular system updates, feature enhancements, and responsive customer support are some of the strategies that can help maintain high system quality and user satisfaction. It is important to consider that system quality is just one of the factors that impact the adoption and usage of mobile banking. Other factors, such as perceived usefulness, perceived convenience, and system security, also play vital roles in influencing user behavior. Therefore, a comprehensive approach that addresses multiple dimensions of user satisfaction is crucial for maximizing the effectiveness and success of mobile banking services. In conclusion, the significant impact of system quality on actual usage highlights the importance of providing a well-designed, reliable, and user-friendly mobile banking application. By ensuring high system quality, banks can build trust with their customers, increase user engagement, and encourage regular usage of the mobile banking accounting information system.

Conclusion

Referring to the results of the discussion of mobile banking usage. In the use of more than one mobile banking, perceived usefulness and convenience have not yet influenced the actual use of the mobile banking system. While the security and quality of the system show the results that respondents believe in the quality and security of transactions. Limitations in this study, respondents are still students, so the use of mobile banking in transactions has not been maximized, only limited to individual needs, so there needs to be a refresher in sampling or respondents, in employees or entrepreneurs.

The limitation of this study is that the sample of respondents was carried out on the student population as respondents. As a student, the use of mobile banking in transactions may not be maximized because it is more limited to individual needs or the possibility of a lack of experience in more complex financial transactions. So the results of this study may not fully reflect the actual use of mobile banking among a more diverse population such as employees or employers. Besides that, it is limited to the age of the respondent. The focus on the student population can also be a limitation because this age group tends to have different characteristics and preferences than older or more experienced age groups. The results of this study may not be directly applicable to other groups of mobile banking users.

Location The research was conducted by involving respondents from a certain area. Variations in the use of mobile banking in various locations or regions may influence the generalization of the results of this study to a wider area. In addition, this research only focuses on four variables, namely perceived usefulness, perceived convenience, system security, and system quality. There are other variables that can also affect the use of mobile banking such as promotions, banking policies, and technology adoption in general, which are not included in this analysis.

This study uses multiple linear regression analysis method to examine the relationship between variables. Although this method is useful for identifying causal relationships, there may be other factors that influence the use of mobile banking that cannot be accommodated by this method. Time This research may be conducted within a certain period, and the use of mobile banking may change over time due to technological developments and changing user habits.

By acknowledging these limitations, future research can take steps to increase the generalizability of the results, such as involving a more diverse sample of respondents, integrating additional variables, and expanding the research location. Thus, the research results will become more representative and apply more broadly to the population of mobile banking users as a whole.

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