



EFFECTS OF THE OF ACCOUNTING SYSTEM QUALITY, ACCOUNTING INFORMATION, AND SERVICE ON USER SATISFACTION IN ISLAMIC COMMERCIAL BANKS IN BANDUNG

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Abstract:

The purpose of this study is (1) to determine the quality of accounting information system, accounting information quality, service and user satisfaction in Islamic Banks in Bandung ; (2) To determine how much influence the quality of accounting information system and user satisfaction has in Islamic Banks in Bandung; (3) To determine how much influence the quality of accounting information has on user satisfaction in Islamic Banks in Bandung; (4) To determine how much influence the quality of banking services influences user satisfaction in Islamic Banks in Bandung; (5) To determine how much influence the quality of accounting information system, accounting information and service has on user satisfaction in Islamic Banks in Bandung.

The methods used are descriptive and verification methods using survey approach verification in all Islamic Banks in Bandung. The population of this study is 12 Islamic Banks in Bandung and also uses no probability sampling technique with saturated samples which has the same number as the number of population. There are two types of data used; primary and secondary data. Multiple linear regressions are used as analysis instrument.

Results and discussion of descriptive research is (1) the quality of accounting information system, accounting information, and services in Islamic Banks in Bandung is in good category ; (2) The quality of accounting information system significantly influences user satisfaction, at 47.6%; (3) The quality of accounting information significantly influences user satisfaction, at 23.6%; (4) Quality of services has a significant influence on user satisfaction, at 28.1%; (5) The quality of accounting information system, accounting information and service significantly influence user satisfaction. The influence is 99.3%. While the remaining 0.7% is explained by other variables that are not examined in this study.

Key Words: Accounting Information, Services, User Experience & Accounting Information Systems.

1. Introduction:

Bank is a business entity that collects funds from the community in the form of Savings and distributes it to the community in the form of credit and / or other forms in order to improve the community's living standard. While an Islamic bank is defined as a Bank that runs their business activities based on Islamic principles which provide services in payment process. ¹⁵⁾ (Act 21 yrs 2008)

According to Islamic Banking Statistics, the number of Islamic Banks in Indonesia continues to grow. Until January 2015, there have been 12 Islamic banks. ¹⁶⁾ In addition, the development of Islamic banking in West Java is also in line with the national development trends. It can be seen in the West Java's Regional Economic and Financial Study in the fourth quarter of 2014, in which the amount of assets tends to increase in the fourth quarter. In the first quarter of 2014, the total assets of Islamic banks was 30