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ANALYSIS OF ACCOUNTING INFORMATION SYSTEMS WITH NON-LINEAR SEM-PLS

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ABSTRACT

The purpose of this research is to analyse the impact of accounting information system, quality of accounting information system and service quality dimension of accounting information system to customer satisfaction of mobile banking application user (E-satisfaction). The population in this study are conventional bank customers located in Surabaya, Indonesia. The samples are bank customers who use mobile banking based applications. The method of analysis in this study using non-linear Equation Modeling Partial Least Square (NL-SEMPLS) with the help of WarpPls 5.0 software. NL-SEMPLS analysis is divided into 2 stages, namely, outer model and inner model. Outer model is used to analyse the validity and reliability of the indicator of the latent variable, while the Inner model is used to analyse the significance of the path / test of influence between the latent variables. The results showed that Reliable (RE), Responsiveness (RES), Assurance (AS) and Empathy (E) were able to measure the quality of accounting information system services. The best indicator to measure the quality of accounting information system services is Responsiveness (RES). The results showed that the accounting information system, the quality of accounting information system and the quality of accounting information system services affect the customer satisfaction of mobile banking application users (E-satisfaction). The most influential factor on customer satisfaction of mobile banking application user (E-satisfaction) is Quality of Information System Services (QISS) that is Responsiveness (RES). It can be concluded that customer satisfaction of mobile banking application user (E-satisfaction) is the effectivity of mobile banking applications that can provide quick and precise response when conducting transactions (RES2).

Key Word : Accounting Information System, E-Satisfaction, Mobile Banking, SEM-PLS

1. INTRODUCTION

Information technology has become a very important component for business and organizational success. Technology plays an important role in improving the quality of services provided by business units [1]. The arrival and adoption of the internet in the industry has eliminated the distance constraints, not least the banking industry as one of the services in the banking world. Factors such as competitive costs, customer service also influence banks to evaluate their technology and assess electronic trading strategies as well as internet banking [2]. Information technology supports the operational success of a financial institution and banking such as banks . In this case, it is definitely in the hands of a reliable information system that can be accessed easily by its customers. For now to conduct customer transactions a bank is done through the ATM. Therefore with the current technological advances that use the internet so many banks are launching internet banking products.

The banking industry has become very competitive in the services they provide. Information technology (IT) is widely used in a competitive environment in order to provide maximum customer service . Therefore, the community or face-to-face interaction between customers and employees of the bank replaced with technology.Dengan the pattern of consumer behavior is constantly changing, it is necessary for the growth of keprcayaan customers in the use of technology that is e-banking [3]. One of the existing systems within a company is the accounting information system. An accounting information system can be defined as a way of processing accounting data into information that progress rapidly will affect the information system owned by business entities. The business environment is reflected in the population, market run, customer demands, social responsibility, ecology and government

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regulations. Seeing the importance of the role of information, the system is very helpful to achieve the success of business goals. According [4] in Accounting System & Information states that "information is a resource that must be well designed". To get informasikeuangan good then needed a good information system also. According [5] preparation of this system is useful for:

1. Provide information for new business activities.
2. Improving the results of existing systems of quality, accuracy and structure.
3. Improve the system of accounting control and internal examination ..
4. Reduce the cost of maintaining the records and preparation of financial statements.

AIS in the banking world are expanding very rapidly which leads to improved service levels for customers. Service is very important because they are dealing directly with customers. [6] in his research on factors affecting accounting information system conducted with samples at commercial banks and government in Surabaya and sidoarjo explained that user involvement factor in developing accounting information system, personal technique ability, organization size, the formalization of system development, and the location of the information systems department have no effect on the AIS and only top management support has an effect on the AIS.

Transactions in the economy there is an interaction between sellers and buyers to strengthen long-term relationships between sellers and buyers as well as internet banking transactions, the bank seeks to establish and maintain long-term relationships or ties with its customers. In internet banking, there is a physical separation between banks with their customers and no physical interaction between the banks and customers. Internet banking system is part of e-commerce. E-commerce is a business process practice through internet network technology, so business transactions no longer use paper as a means of 4 transaction mechanism. In the world of e-commerce banking is not only related to the sale and purchase process, but also to check the balance of customers in a bank [7]. [8] suggests an information system can be said to be good, if system quality and information quality are also considered.

E-banking is a service and a bank product directly to customers through electronic interactive communication sauran commonly called E-Channel. Ebanking itself is one of the information systems used by users for the benefit of users[3]. Banks managed by the provincial government see this situation as an opportunity to improve the quality of services to their products. Internet banking in jatim bank has another name that is sms banking. Similar to internet banking, sms banking also uses the internet to make it easier for customers to access information about balances and products from banks. Internet Banking is actually a single entity with e-banking that equally uses telecommunication networks to access data required by service users. Internet Banking provides benefits for both the customer and the bank. For customers, internet banking offers ease and speed in conducting banking transactions. The advantage of providing internet banking services for banks is that it can be a solution for building infrastructure compared to opening ATM outlets. But Internet Banking also opens opportunities to open crime opportunities using Internet banking. The security and privacy concerns of personal and financial data in internet banking are often noted by customers before they decide to use internet banking [9].

The limitations of the internet banking makes providers to continue to evaluate the quality of services provided, in an effort to improve customer satisfaction that results in profitability that is achieved through the cost savings that can be done with internet banking [10]. From the survey results, it is known that 70% -80% of interent banking users in Indonesia come from four major cities where these cities are the cities with the most transactions using internet banking. The four cities are Jakarta, Surabaya, Bandung and Jogyakarta. Sometimes the attitude of customers who do not want to use internet banking raises its own problems for banks such as, the bank does not know the satisfaction of customers who use internet banking so that the bank must multiply ATMs, branch offices and registration form to conduct transactions. The bank must incur additional costs to open ATM services and open new offices inefficient in bank operations.

Practice is not rare there are risks in the use of Internet-based transactions. Therefore there are several dimensions to see the success of a system so that it can see the level of satisfaction. Five

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diemsni in the use of e-commerce are Assurance (assurance), Tangibles (measurable evidence), Empathy (empathy), Responsible (responsiveness). [9] suggest three dimensions that cause customers to use internet banking, fun, freedom, security. The Customer may use this banking service anywhere and anytime for twenty four hours non-stop for seven days. These three dimensions are measured to determine the safety and security of these banking services.

2. LITERATURE REVIEW

Accounting information system

[1] states the system is a set of interconnected parts that perform one or more processes to achieve a specific goal objective. [5] states the system is a network created according to an integrated pattern to carry out the main activities of the company. [12] states the system is a series of two or more interconnected components that interact to achieve a goal.

According [13], information is a machine that makes managers walk. In the absence of a continuous flow of information, management will become powerless to do something. According [14], information has an economic value at the time of supporting the decision of resource allocation, thereby endukung system to achieve the goal. According [4] accounting information is essentially financial which enables managers to do three main issues, namely:

1. Plan effectively and focus on what storage is planned
2. Directing day-to-day operations
3. Achieving the best preservation in relation to the operational problems facing the organization.

Accounting Information System is a collection of human resources and equipment set to transform data into Information, [14] The information system can be any regular combination of people, hardware, software, network communications and data resources are collected. People depend on information systems to communicate with each other using various types of physical devices (hardware), commands and procedures for information processing (software), communication channels (network), and stored data [15] . Information systems may also be technically defined as interconnected component units that collect (or retrieve), process, store, distribute information to support decision making and control within the organization [16]. [17] stated that the information system is a system in which an organization that meets the needs of peneglolahan daily transactions, support operations, are managerial and strategic activities of an organization and provide certain external parties with the necessary reports.

A well-informed infromation system can be described by a parsimony model, the parsimony model is a model proposed by [8] and this model is often called the D & L IS success model. Here's a picture of the success model of information systems:

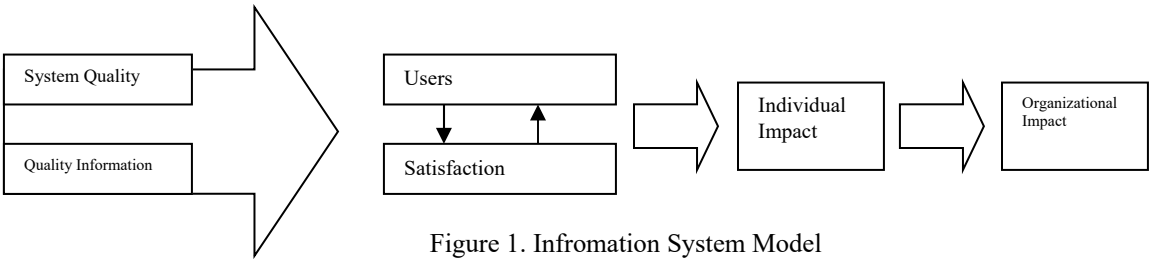

Figure 1. Infromation System Model

Mobile banking (M-Banking) means banking facilities through mobile communications such as mobile phones. With the provision of facilities that are almost the same as an ATM except to take cash money. M-Banking has an understanding that is a banking facility through mobile communication such as mobile phones. With the provision of facilities that are almost the same as the ATM except to take cash. With the existence of M-Banking, the banks try to facilitate the access of its customers in conducting transactions. With the M-Banking service, customers of banks that already have ana service of course need to go to the ATM or the Bank office. Almost all banks in Indonesia have provided M-Banking facilities either SIMtolkit

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(Menu Data Service) or sms plain (sms manual) or known as sms banking. The meaning of the term SMS Banking is a service provided by the Bank using SMS means to conduct financial transactions and financial information requests, such as check balances, account mutations and etc. M-Banking advantage is accessible by all users of mobile phones with GSM type.With wide range of GSM signals ,service [18].

Quality Accounting Information System

There are several definitions about the quality of accounting information systems put forward by many experts, such as [19.20] defines an accounting information system that is a set of interconnected parts and together achieve a specific and objective application system, an information system must have interconnectedness, integration and objective centers within the organization. [21] defines the information system is an entity consisting of two or more components that are interconnected and interact to achieve a goal. The basic idea of quality is not meeting a number of criteria set by the company / agency, on the contrary the quality is meeting the criteria set by the customer[22]. The quality of the accounting information system is a characteristic of the inherent information about the application system itself which the quality of the information system refers to how well the hardware, software and policy procedures of the information system can provide the user needs information [8]. Some researchers have used several measurement indicators to measure the quality of an accounting information system. So from the existing explanation it can be concluded that the quality of accounting information system is a quality characteristic that consists of an accounting information system so as to produce accurate and efficient information [8,23,24]. According [8] the quality of information systems is divided into three dimensions, namely: Fleksibility.

1. Flexibility of an information system indicates that the applied system has good quality. The flexibility in question is ability information systems in making changes that relate to meeting the needs of users.
2. Easy to use is System information can be said to qualify if the system designed to meet user satisfaction through the ease of use of the information system.
3. Reliability System A quality information system is a reliable information system.If the system is reliable then the information system is feasible to use. Reliability of information systems in this context is the system information retention of the errors and errors.

Quality of Information System Services

Services are intangible activities or benefits the company provides with a view to satisfying the needs of its customers when they spend money. services are becoming a significant part of improving the economies of Asian countries to 40% of GDP. In the banking business that is actually sold services. Customer service according [25, 26,27] is any action or activity which can be offered by one party to other party, which is basically intangible and does not cause any ownership, so that service in banking can be interpreted bank activity in order to fulfill requirement and desire of customer so in the end expected to create satisfaction for the customer itself. [28] states: The quality that a consumer perceives in a service is a function of the magnitude and direction of the gap between expected service and perceived service ". [28] divides the quality of service into 5 dimensions, namely tangible, reliable, responsiveness, assurance, empathy. Here's an explanation of each dimension:

1. Tangible is a display of physical facilities from facilities, equipment and personnel. Direct evidence in Philip kotler [26] reveals that direct evidence is "the physical facilities and equipment and the appearance of professional employees".
2. Reliable is the ability to deliver promised services with reliable and accurate. The reliability in [23] is "the company's ability to deliver accurately and reliably promised services, performance must be in line with customer expectations that mean punctuality, equal service, to all customers without error, sympathetic attitude, and with high accuracy ".
3. Responsiveness is eager in helping customers and providing prompt and precise service. According to [23,29] the responsiveness is "a willingness to help and provide prompt and responsive service to the customer, with clear information delivery .Letting consumers wait without a clear reason causes a negative perception in quality service".

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4. Assurance is a convincing service in the form of mastery of science related to the field as well as friendly. [26] assurance is "the knowledge and decency of the employees, and the ability to gain trust and confidence".
5. Empathy is the meaning of caring, able to listen and can communicate well, and understand the condition of the consumer. [26] defines empathy as the level of personal attention to customers "

Although the five dimensions that can be used to see the satisfaction of users of information systems, but internet banking that uses the virtual world can only use the four dimensions are: Reliability, responsiveness, assurance, and empathy [26,24].

User Satisfaction

Consumer satisfaction is one of the core philosophies of marketing concepts. Therefore, a good marketing program should be able to influence and encourage consumer's buying behavior and decisions on products or services, by offering ease of service and assurance to be provided by the Company [30] Companies are required to be customized, which means more responsive to its customers and more able to attract customers. Quality of service and customer satisfaction is important because consumer confidence in the purchase of services is a construct that determines the possibility of repurchase from consumers and ultimately will affect the success of a Company [31]. Customer satisfaction is one factor to measure success for every development and implementation of information application system in a company. The image of good service quality is not based on the viewpoint or perception of service providers, but rather based on customer perceptions. According [26,32] "satisfaction is a person's feelings of pleasure that results from comparing a product's perceived performance (or outcome) to expectations". So satisfaction is the feeling of pleasure or disappointment of a person arising from comparing perceived perceived performance of the product to their expectations

Influence of Accounting Information System on Satisfaction of Mobile Banking Application Users

Based on Information Systems Success Model [8], accounting information systems are used as measures to measure user satisfaction. Quality accounting information is the quality of output in the form of information generated by the accounting information system used [4]. If the resulting information is not qualified, it will negatively affect user satisfaction. In realizing quality information, the value of information for the user is determined on the basis of its reliability. The purpose of information in general is to direct the user to the appropriate action. This happens because information must have various characteristics of quality information. When consistent information quality characteristics exist, information will have reliability and value to its users. Otherwise unreliable information will have no value. It is a useless resource usage.

Research [33] which proves that the quality of accounting information has a positive effect on user satisfaction accounting information system. [34] research emphasized that the quality of accounting information shows the output of accounting information systems related to the value, benefits, and relevance of accounting information systems generated for users of accounting information systems. [8,17] states the higher the quality of accounting information perceived by users, the more satisfied the users of the system. The higher the quality of information generated by an information system, will further increase user satisfaction. User satisfaction is the user's response to the use of the output of an information system. In measuring an information system's success, one of the measuring tools is the user (end-user satisfaction).

H1: There is an effect of Accounting Information Systems Mobile Banking User Satisfaction Information.

Effect of quality of Information System on Satisfaction of Mobile Banking Application User

The relationship between users of information systems in e-commerce to the satisfaction of users of information systems, system quality used by providers in e-commerce information systems. [24] found that system quality is the perception of information system users in using an e-commerce facility viewed from the point of view of an integrated system. System quality consists of: ease of navigation, availability, layout, appearance, and page load speed. If users

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use an e-commerce facility with poor quality (system crash), then it can be concluded that the user is not satisfied. In the research of [24,35] system quality in success model has a significant effect on user satisfaction of information system. Based on Information System Success Model [8] system quality is used to measure the quality of information systems, both software and hardware. The quality of the system is the performance of the system that refers to how well the hardware, software, policy, procedures of the information system can provide the user needs information. [20] states the quality of the system as characteristic of the desired system characteristics of the information system itself. [8] also stated that the higher the quality of the system perceived by users, the more satisfied the users on the quality of the system. [13] suggest that the quality of the system and the quality of information becomes a critical determinant of overall user satisfaction. From the above description can be formulated the second hypothesis that is

H2: There is Influence of quality of Information System to Satisfaction User of Mobile Banking Application

Quality of service Information System on Satisfaction of Mobile Banking Application Users

[28] states: "The quality that a consumer perceives in a service is a fungtion of the magnitude and direction of the gap berween expected service and perceived service" The statement forces service providers to provide maximum service and in accordance with expectations, expectations desired by consumers or users of information systems. [28] divides the quality of service into five dimensions, namely tangible, realible, responsiveness, assurance, empathy. Here is an explanation of each dimension:

1. Tangible is a display of physical facilities from facilities, equipment and personnel. Direct evidence in Philip kotler [26] reveals that direct evidence is "the physical facilities and equipment and the appearance of professional employees".
2. Reliable is the ability to deliver promised services with reliable and accurate. The reliability in [23] is "the company's ability to deliver accurately and reliably promised services, performance must be in line with customer expectations that mean punctuality, equal service, to all customers without error, sympathetic attitude, and with high accuracy ".
3. Responsiveness is eager in helping customers and providing prompt and precise service. According to [23,29] the responsiveness is "a willingness to help and provide prompt and responsive service to the customer, with clear information delivery .Letting consumers wait without a clear reason causes a negative perception in quality service".
4. Assurance is a convincing service in the form of mastery of science related to the field as well as friendly. [26] assurance is "the knowledge and decency of the employees, and the ability to gain trust and confidence".
5. Empathy is the meaning of caring, able to listen and can communicate well, and understand the condition of the consumer. [26] defines empathy as the level of personal attention to customers "

H3: There is Influence of Service quality of Information System to Satisfaction of Mobile Banking Application User.

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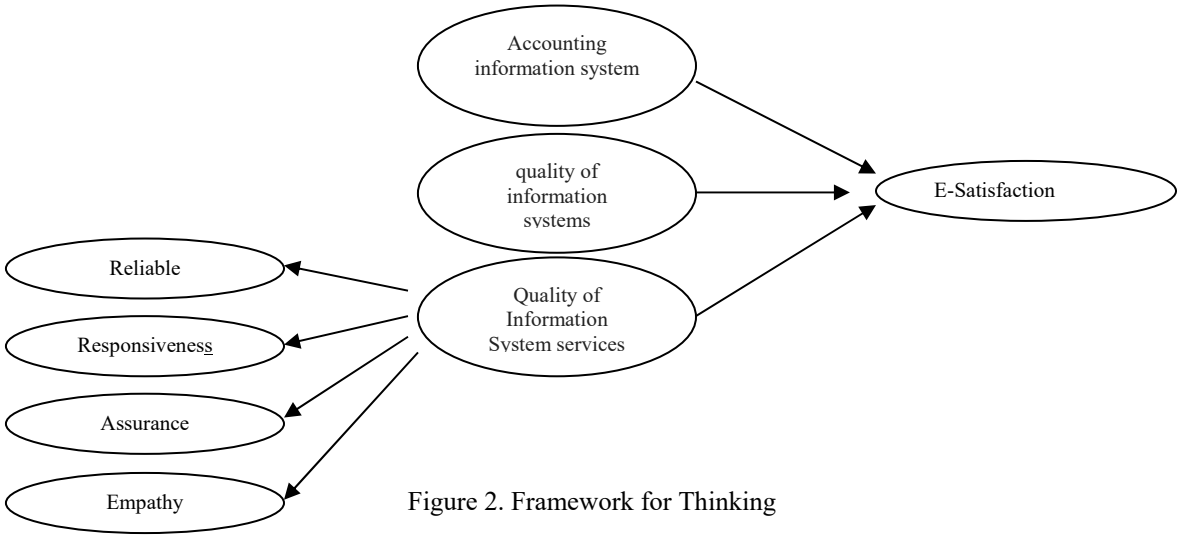

Figure 2. Framework for Thinking

3. RESEARCH METHOD

The purpose of this research is to know the impact of accounting information system, quality of accounting information system and service quality of information system to customer satisfaction of mobile banking application user. The population in this study is 450 conventional bank customers located in Surabaya and surrounding areas. The samples used are bank customers who use mobile banking based applications. The method of analysis in this study using non-linear Equation Modeling Partial Least Square (NL-SEMPLS) with the help of WarpPls 5.0 software. Analysis (NL-SEMPLS is divided into 2 stages, ie, outer model and inner model.) Outer model is used to see the validity and reliability of the indicator to the latent variable, while the Inner model is used to see the significance of the path / influence test between the latent variables.

The Outer model in this study is divided into 2, ie, explanatory factor analysis (EFA) is used if the indicator that measures the latent variable is formative and the confirmatory factor analysis (CFA) is used if the indicator measuring the latent variable is reflective .. In this study all indicators that measure the latent variable is reflective so to see the outer model using confirmatori factor analyse. Confirmatori factor analyse is divided into 3 stages namely convergen validity, discriminat validity and reability validity. Convergent validity is met if the loading value of the indicator factor measuring the latent variable is more than 0.4 and the average variance extracted (AVE) value is more than 0.5. discriminat validity is met if the AVE root value is higher than the correlation value between the latent variables. Reability validity is met if the value of composite reliability (CR) and cronbach alpha (CA) is more than 0.7. Explanatory factor analysis, an indicator is valid if the value of loading factor indicator that measures latent variables> 0.4 and significance value <0.05 while the indicator is said to be reliable if the value of composite reliability (CR) and cronbach alpha> 0.7.

Inner model in this research is used to see significance of path / influence test between latent variables and magnitude of influence of exogenous variable to endogenous variable. a path in say signfikan if the value of Tstatistik count more than 1.96 and the magnitude of the effect of exogenous variables on endogenous variables are seen based on the R-square value. According to Chin (1998), R-square results. above 0.67 indicates that the model is categorized well and it can be concluded that the effect of exogenous variables on strong endogenous variables. R-square result of 0.33 to 0.67 indicates that the model is categorized as moderate and it can be concluded that the effect of exogenous variable on the endogenous variable is strong enough. While the R2 result of 0.33 indicates that the model is categorized as weak and it can be concluded that the effect of exogenous variables on endogenous variables is weak.

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The variable in this research is divided into 2, namely exogenous and endogenous variables. Exogenous variables in this study are accounting information systems, information system quality and quality of information system servants. while endogenous variable in this research is mobile banking user satisfaction. Exogenous variable in this research is divided into 2, that is, first order and second order. Exogenous variables that are first order is accounting information system, information system quality. The second order exogenous variables are the quality of information system servants measured using Reliable (RE), Responsiveness (RES), Assurance (AS) and Empathy (E).

Table 1. Construct and Observable Item

Construct	Observable Item
Accounting information system (AIS) is a collection of human resources and equipment set to transform data into Information	The mobile banking information system used by the bank has easily understood information (AIS1) The mobile banking information system used by the bank has accurate information (AIS2) The mobile banking information system used by the bank has relevant and complete information (AIS3)
quality of information systems (QIS) is the performance of the system to provide users needs information	Fast mobile banking application in transfer between accounts (QIS1) Mobile banking application is very easy to use (QIS2) Mobile banking applications have a relatively small risk and rarely error (QIS3)
customer satisfaction of mobile banking application users (E-satisfaction) is the feeling of pleasure or disappointment of a person arising from comparing perceived perceived performance of the product to their expectations	I feel satisfied in the existence of mobile banking application helps in meeting my needs (ES1) Mobile banking application that I use has helped me to do various transaction activities (ES2) I am satisfied with the mobile banking application because it gives various information that I use (ES3)
Reliable (RE) is the ability to deliver promised services reliably and accurately	The mobile banking application provides information about the bill to be paid (RE1) The mobile banking application provides the intended account info when transferring between accounts (RE2) The mobile banking application provides information on the amount of the bill to be paid (RE3)
Responsiveness (RES) is hsarat in helping customers and providing fast and precise service	Mobile banking applications can provide a positive response to customer transactions (RES1) Mobile banking applications can provide quick and precise response when making transactions (RES2) Mobile banking applications can respond in response to requests from customers' users (RES3)
Assurance (A) is a convincing service in the form of mastery of science related to the field as well as friendly	Mobile banking applications can ensure customer security and trust (AS1) Mobile banking has a way of being responsible if the customer's transaction is not done (AS2) The mobile banking application provides information about the intended account data when transferring between bank accounts (AS3)
Empathy (E) is the meaning of caring, able to listen and can communicate well, and understand the condition of the consumer	Transacting with mobile banking creates a feeling of comfort (E1) Mobile banking services can be used for all circles (E2) Mobile banking meets user expectations for transactions (E3)

Source. research of [6,8,9,10,11,25 & 34]

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4. DATA ANALYSIS AND DISCUSSION

The data obtained in this study as much as 437 data from 450 questionnaires scattered, from 437 data obtained in tabulation and in screning data. then in get 407 data that can be used based on the completeness of the data and in accordance with the desired option researchers (data meet minimum requirements). After screning the next data in doing data analysis based on the framework and research hypothesis by using non linear SEM-PLS method using WARP-PLS 5.0 assistance. The result of data analysis is divided into 2 yatiu outer model and inner model, where outer model is divided into 2 stages namely first order and second order, while inner model see influence test between latent variables.

A. Outer Model - Confirmatory Factor Analysis

Outer model in this research using confirmatory factor analysis (CFA) method. Confirmatory factor analysis is used to determine the validity and reliability of indicators against latent variables. Outer model in this research is divided into 2 namely, first order and second order. CFA First order accounting information system variables inform that all accounting system indicator of information system able to measure well variable accounting system information, it is shown in table 2 and table 3 that is, all value loading factor more than 0,4 and value of AVE more than 0 , 5 (Convergen validity is met). The AVE root value is greater than the correlation value between the latent variable and the loading value of the indicator factor that measures the latent variable greater than the other indicator (Dicriminant validity is met). Value of cronbach alpha and composite reliability accounting information system more than 0.7 (realibility validity fulfilled). The most able indicators to reflect the accounting information system variables are AIS 2, namely the mobile banking information system used by the bank has accurate information.

CFA First order variable quality information system informs that all indicators of quality information system are able to measure well variable quality information system, it is shown in table 2 and table 3 that is, all value loading factor more than 0,4 and AVE value more than 0 , 5 (Convergen validity is met). The AVE root value is greater than the correlation value between the latent variable and the loading value of the indicator factor that measures the latent variable greater than the other indicator (Dicriminant validity is met). Value of cronbach alpha and composite reliability accounting information system more than 0.7 (realibility validity fulfilled). The most able indicator to reflect the variables of accounting system information is QIS 1 is the application of mobile banking fast in the transfer between accounts

CFA second order variable Quality of Information System services informs that all indicators of Quality of Information System services (Reliable, Responsiveness, Assurance and Empathy) are able to measure well the Quality of Information System Services variable, it is shown in table 2 and table 3 that is, all value loading factor more than 0.4 and AVE value more than 0,5 (Convergen validity fulfilled). The AVE root value is greater than the correlation value between the latent variable and the loading value of the indicator factor that measures the latent variable greater than the other indicator (Dicriminant validity is met). Value of cronbach alpha and composite reliability accounting information system more than 0.7 (realibility validity fulfilled). The most able indicator to reflect the variable Quality of Information System services is Responsiveness (RES) is the desire to help customers and provide fast and precise service, the most influential RES2 indicator is RES2 so it can be concluded that the indicator capable of reflecting variable Quality of Information System services namely, mobile banking applications can provide quick and precise response when making transactions.

Table 2. Loading Factor, *AVE,* Composite Reliability, Croncbach Alpha

Variable	Indicator	Loading Factor								AVE	CA	CR
		AIS	SQ	US	RE	RES	AS	E	QCP			
AIS	AIS1	**0.827**	0.082	-0.075	0.037	0.000	0.150	-0.032	-0.220	0.714	0.799	0.882
	AIS2	**0.869**	0.107	-0.125	0.287	0.000	0.225	0.204	-0.453			
	AIS3	**0.838**	-0.193	0.203	-0.334	0.000	-0.381	-0.180	0.688			

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QIS	QIS1	0.232	**0.858**	-0.355	0.024	0.000	-0.241	-0.205	0.451	0.719	0.804	0.885
	QIS2	0.075	**0.841**	0.073	0.055	0.000	-0.086	-0.127	0.004			
	QIS3	-0.311	**0.844**	0.288	-0.079	0.000	0.331	0.335	-0.462			
ES	ES1	0.014	0.205	**0.857**	0.025	0.000	0.110	0.125	-0.332	0.740	0.824	0.895
	ES2	0.019	-0.032	**0.864**	0.038	0.000	0.235	0.157	-0.396			
	ES3	-0.032	-0.172	**0.860**	-0.063	0.000	-0.345	-0.283	0.729			
RE	RE1	0.094	-0.150	0.398	**0.850**	0.000	0.162	0.112	-0.438	0.773	0.853	0.911
	RE2	-0.108	-0.029	-0.270	**0.884**	0.000	-0.094	-0.055	0.365			
	RE3	0.017	0.170	-0.110	**0.901**	0.000	-0.061	-0.051	0.055			
RES	RES1	-0.026	0.082	-0.098	-0.825	**0.876**	-1.088	-0.881	3.348	0.788	0.866	0.918
	RES2	-0.200	0.010	0.101	-0.753	**0.894**	-0.477	-0.713	2.665			
	RES3	0.226	-0.090	-0.005	-1.033	**0.893**	-1.027	-1.011	3.470			
AS	AS1	-0.135	0.070	-0.162	-0.530	0.000	**0.836**	-0.744	2.041	0.727	0.812	0.889
	AS2	0.001	-0.018	0.074	0.082	0.000	**0.886**	0.072	-0.352			
	AS3	0.134	-0.051	0.085	0.444	0.000	**0.835**	0.669	-1.670			
E	E1	-0.000	0.118	-0.211	-0.212	0.000	0.161	**0.781**	0.187	0.727	0.811	0.888
	E2	-0.091	0.021	0.084	-0.078	0.000	-0.233	**0.878**	0.338			
	E3	0.090	-0.123	0.102	0.262	0.000	0.088	**0.894**	-0.494			
QISS	lv_RE	-0.000	0.000	-0.000	1.000	0.000	-0.000	0.000	**0.903**	0.820	0.927	0.948
	lv_RES	0.000	0.000	-0.000	-0.980	0.000	-0.971	-0.978	**0.922**			
	lv_AS	-0.000	-0.000	-0.000	0.000	0.000	1.000	0.000	**0.895**			
	lv_E	-0.000	-0.000	-0.000	0.000	0.000	-0.000	1.000	**0.901**			

Source. Process by Warp-PLS 5.0

Table 3.Correlations Among l.vs. with sq. rts. of AVEs

Variabel	Correlations among l.vs. with sq. rts. of AVEs							
	AIS	SQ	US	RE	RES	AS	E	QCP
AIS	**0.845**	0.700	0.735	0.719	0.731	0.727	0.757	0.810
SQ	0.700	**0.848**	0.810	0.776	0.775	0.710	0.768	0.837
US	0.735	0.810	**0.860**	0.818	0.766	0.729	0.736	0.842
RE	0.719	0.776	0.818	**0.879**	0.792	0.716	0.764	0.903
RES	0.731	0.775	0.766	0.792	**0.888**	0.784	0.758	0.922
AS	0.727	0.710	0.729	0.716	0.784	**0.853**	0.745	0.895
E	0.757	0.768	0.736	0.764	0.758	0.745	**0.853**	0.901
QCP	0.810	0.837	0.842	0.903	0.922	0.895	0.901	**0.905**

Source. Process by Warp-PLS 5.0

Inner Model

Inner model on non-linear analysis SEM-PLS is divided into 3 stages. the first stage is to determine the equation of the structural model of the frame of thought, this stage can see the magnitude of the effect of exogenous variables on endogenous variables. The second stage is to interpret the effect of exogenous variables on the endogenous variables through the coefficient of determination (R-Square). The third stage is to test the significance of the path of exogenous variables to the endogenous variables, the test of significance is called hypothesis test so that it

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can conclude whether the hypothesis already in form is acceptable or rejected.

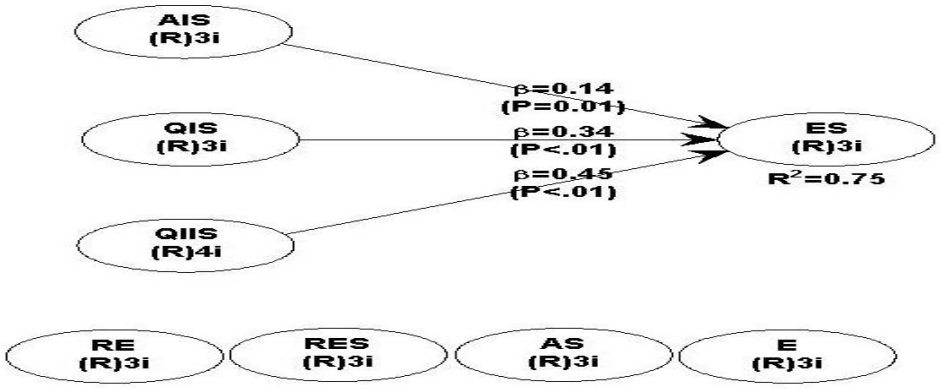

Figure 3. Structural Equation Modelling

Source. Process by Warp-PLS 5.0

Model

Based on figure 1, Models are formed as

ES = 0,14 AIS + O,34 QIS + 0,45 QIIS

Where

ES : E-Satisfaction
AIS : Accounting information system
QIS : Quality of information systems
QIIS : Quality of Information System services

Based on the model that is formed it can be interpreted that the relationship of Accounting information system to customer satisfaction of mobile banking users (e-Satisfaction) is positive with regression coefficient of 0.14 which means that each increase of one unit of Accounting information system (AIS) unit will increase the value mobile banking user satisfaction (e-Satisfaction) of 0.14 and vice versa. the relationship of Quality of information systems to the satisfaction of customers of mobile banking (e-Satisfaction) customers is positive with regression coefficient of 0.34 which means that every increase of one unit of Quality of information systems (QIS) will raise the value of customer satisfaction of mobile banking user (e - Satisfaction) of 0.34 and vice versa. the relationship of Quality of Information System Services (QIIS) to customer satisfaction of mobile banking user (e-Satisfaction) is positive with regression coefficient of 0.45 which means that every increase of one unit of Quality of Information System Services (QISS) will raise the value of customer satisfaction mobile banking (e-Satisfaction) users of 0.45 and vice versa.

Coefficient of Determination

Testing the coefficient of determination using R-squared (R2) is a way to measure the level of Goodness of Fit (GOF) of a structural model. The R-squared (R2) value is used to assess how much of the latent independent latent variables affect latent dependent variables. Figure 1 shows that the magnitude of R-squared = 0.75, this result indicates that the influence of Accounting Information System (QIS), Quality of Information Systems (QIS), on the satisfaction of customer of mobile banking (e- Satisfaction) of 75%. The value of R-squared = 0.75 also shows that the model is able to explain well the relationship of Accounting Information System (AIS), Quality of Information Systems (QIS), Quality of Information System Services (QIIS) to customer satisfaction of mobile banking user (e - Satisfaction).

Influence Testing

The influence test aims to determine the effect of independent variables on dependent variable. The influence test on the boostrapping method on SEM-PLS, the independent variable in question is the exogenous latent variable and the

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dependent variable is the endogenous latent variable. Significant value can be obtained with bootstrapping procedure developed by Geisser & Stone. The independent variable affects the dependent variable if the value of Pvalue <alpha or Tstatistic value> Ttable. In this research the fault tolerance is 5%, so it can be concluded that the independent variable has an effect on the dependent variable if the value of Pvalue <0.05 or the value of Tstatistik> 1.96. Further significance test can also be called hypothesis test, test whether the hypothesis of a study received or rejected. A hypothesis is received if the value of Pvalue <0.05 or the value of Tstatistik> 1.96.

Tabel 3. Hypothesis Testing

Variable	Path Coeficient	Pvalue	Conclusion
AIS on ES	0,14	<0.01	Affected
QIS on ES	0,34	<0.01	Affected
QIIS on ES	0,45	<0.01	Affected

Source. Process by Warp-PLS 5.0

H_1: There is influence of Accounting information system on e-Satisfaction

The results of the first hypothesis testing informed that the value of the Accounting Information System (AIS), the path coefficient toward mobile banking user satisfaction (e-Satisfaction) was 0.14 with a Pvalue of less than 0.01 <0.05. These results indicate that the Accounting Information System (AIS) is the positive influences of mobile banking user satisfaction (e-Satisfaction) (Hypothesis 1 is accepted) and the influence of Accounting information system on customer satisfaction of mobile banking user (e-Satisfaction) is positive, which means that any change in accounting information system improvement will influence the improvement of customer satisfaction of mobile banking user (e-Satisfaction) and vice versa. When viewed from indicators that measure accounting information systems, the best indicator that reflects the accounting information system is AIS 2, namely mobile banking information system used by the bank has accurate information - information. The above results conclude that mobile subscribers of mobile banking (e-Satisfaction) customer satisfaction due to the mobile banking information system used by the bank has accurate information.

H_2: There is influence of Quality of information systems on e-Satisfaction

The results of the first hypothesis testing informed that the value of Quality of information systems (QIS), the path coefficient toward mobile banking user satisfaction (e-Satisfaction) was 0.34 with a Pvalue of less than 0.01 <0.05. These results indicate that the quality of information systems (QIS) is the success of the customer satisfaction of mobile banking customers (Hypothesis 2 is accepted) and the influence of Quality of information systems on customer satisfaction of mobile banking users (e-Satisfaction) positive, which means that any change in customer satisfaction

of mobile banking user (e-Satisfaction) and vice versa. When viewed from indicators that measure Quality of information systems, the best indicator to reflect Quality of information systems is QIS1, which is a fast mobile banking application for transfer between accounts (QIS1). The above results conclude that mobile subscribers' satisfaction of mobile banking (e-Satisfaction) customers is due to fast mobile banking application in transfer between accounts.

H_3: There is influence of Quality of Information System services on e-Satisfaction

The results of the first hypothesis testing informed that the value of Quality of Information System services (QIIS), the path coefficient toward mobile banking user satisfaction (e-Satisfaction) was 0.14 with a Pvalue of less than 0.01 <0.05. These results indicate that the Quality of Information System services (QIIS) significantly influences mobile banking user satisfaction (e-Satisfaction) (Hypothesis 3 is accepted) and the influence of Quality of Information System services on mobile banking user satisfaction (e-Satisfaction)is positive, which means that any change in Quality of Information System services improvement will influence the improvement of mobile banking

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user satisfaction (e-Satisfaction) and vice versa. When viewed from indicators that measure Quality of Information System services, the best indicator that reflects Quality of Information System services is Responsiveness (RES) on RES 2 indicator that is mobile banking application can give fast and accurate response when doing transaction. The above results conclude that mobile subscribers of mobile banking (e-Satisfaction) customer satisfaction because mobile banking application can give fast and accurate response when doing transaction.

5. CONCLUSION

The results of the research inform that the data obtained in this study as many as 437 data from 450 questionnaires scattered, from 437 data obtained in tabulation and in screning data. then in get 407 data that can be used based on the completeness of the data and in accordance with the desired option researchers (data meet minimum requirements). Outer model testing shows that Reliable (RE), Responsiveness (RES), Assurance (AS) and Empathy (E) indicators are able to measure well the variables of service quality of accounting information system. The best indicator to measure the quality of accounting information system services is Responsiveness (RES). The measurement of outer model of accounting information system (AIS) shows that all indicators are able to measure well the accounting information system (AIS) variable, the best indicator to measure the variables of accounting information system (AIS) is AIS 2 that is mobile banking information system used by the bank has accurate information. The results of outer measurements of the quality of information systems (QIS) indicate that all indicators are able to measure well the quality of information systems (QIS) variable, the best indicator to measure the variable quality of information systems (QIS) is QIS 1, the fast mobile banking application in transferring between accounts. Inner model measurement shows Accounting information system, accounting information system quality and service quality of accounting information system influence to customer satisfaction of mobile banking application user (E-satisfaction). The most influential factor on customer satisfaction of mobile banking application user (E-satisfaction) is Quality of Information System Services (QISS) that is Responsiveness (RES) on RES 2 indicator that can be concluded that customer satisfaction of mobile banking application user (E-satisfaction) most of the effectivity of mobile banking applications can provide quick and precise response when conducting transactions (RES2). Based on the limitation of this study is Respondents who researched only bank customers in Surabaya that use mobile banking based applications. For the next researcher for the next researcher the researcher suggest to expand the existing sample, then add the variable not only about satisfaction but also customer loyalty of application user base on mobile banking.

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