

The Influence of Service Quality on the Image of Auliya Integrated Islamic School

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Abstract

The rapid progress of technology and information has accelerated innovation in the field of education, especially in the field of finance. The popularity of electronic money-based digital payments is increasing along with the development of the Balipay application in Bali. This research aims to determine the influence of perceptions of convenience, trust, risk, environment and accounting information systems on user satisfaction of the Balipay application. This research was conducted at SMA/SMK in Tabanan Regency with a total student population of 1,234 students with a sample of 123 students. Data collection was carried out using questionnaires and interviews. Data analysis was carried out using SEM-PLS. The research results found that perceived convenience, perceived trust, perceived risk, perceived environment and accounting information systems had a positive and significant effect on user satisfaction of the Balipay application.

Keywords: *Application Effectiveness, Satisfaction, Perceived Ease, Trust, Risk, Environment And Accounting Information Systems*

Introduction

Globalization with the use of advances in accounting computer technology, information can be retrieved more quickly. The primary purpose of information is to offer direction and help select optimal actions to allocate resources to commercial and economic activities. The impact of the rapid movement of industry means that business people must be ready to accept the industrial revolution where technology changes the way individuals live (Adiputra, et.al., 2019).

The rapid progress of technology and information has accelerated innovation in the field of education, especially in the field of finance. Technological developments influence the development of capital markets in the world. This developing system is an innovation in the field of information technology (Kusumawati, 2017). This system was developed from e-commerce technology or internet technology-based business systems. This technological development supports business activities to become more effective and efficient (Wulandari, et.al., 2017). Digital payment is a technology that provides a more practical, efficient and safe view of non-cash payments in transactions via digital media (Dewi, et.al., 2017).

A digital wallet called Balipay is currently one of the most frequently used non-cash payment methods. Electronic wallet is a service that stores information on payment instruments, including those that use cards and/or electronic money to collect funds and

make payments, in accordance with Bank Indonesia Regulation Number 18/40/PBI/2016 concerning Implementation of Payment Transaction Processing (Bank Indonesia, 2016).

Because this digital wallet is server-based, all transactions must be completed using a computer or smartphone that is online and connected to the issuing server. This is different from electronic money which is found on cards or other forms of media such as chips. The value of electronic money is regulated in Bank Indonesia Regulation Number 20/6/PBI/2018 which reads: "Electronic money value is value that is stored electronically in a media server or chip that can be moved for payment transactions and/or fund transfers" (Bank Indonesia, 2018b).

The perception of risk that customers have when using Balipay services or goods is known as perceived risk. The use of digital wallets as a non-cash payment method is closely related to a number of challenges, both in terms of usefulness and dangers. The amount of trust decreases as individual risk increases. On the other hand, trust is stronger when a person's risk level is lower. Up to 33% of respondents to the Vesta Online Payments study expressed concern about user cybersecurity threats (Basoeky et al, 2021). In Purbalingga, up to 55% of Generation Z respondents said that using digital wallets was risk.

According to Fred (1986), perceived ease of transactions is the belief that utilizing technology will not require additional labor from the user or, in other words, will not make his job worse. Every technology is developed to make people's daily lives simpler, and the more people who are interested in utilizing a technology, the easier it is to use. The term effective, which shows influence, impact, or the ability to produce results, is the root of the word trust in Indonesian (KBBI, 2023).

In the context of this research, trust refers to the results of technology use that are consistent with the user's goals. Balipay product users do not benefit much from using the Balipay product application because there are still many manual or direct cash transactions. To complete a transaction using the Balipay product application, customers must also hand over cash in addition to topping up their balance. Considering that there are still few people in the surrounding area who carry out digital transactions or use Balipay goods.

With so many cases of fraud, e-commerce consumers also have to deal with security issues. Because there are so many incidents of fraud in online transactions, both consumers and sellers are of course worried about this. As a result, both of them are more careful when making online transactions. Internet-related crimes are widespread, increasing, and taking many forms.

Security is the capacity of online retailers to manage and maintain the security of customer data transactions, according to Park and Kim (2016). According to him, security guarantees increase trust by eliminating customer concerns about exploitation of personal information and data transfer. When security guarantees are obtained and are in line with what consumers expect, consumers will be willing to disclose their personal information to sellers and will buy with a sense of security.

Consumer trust is defined by (Mowen & Minor, 2012: 122) as all the information that customers have and all the assessments they have made regarding products, quality and superiority. As a result, consumer trust is unique from other customers. The ability of an online retailer to meet customer expectations, the benevolence shown to customers to gain their trust, and the existence of integrity between trustees (people who can be trusted) adhere to a set of principles that are felt to be in accordance with the trustor. people who believe) is an important factor in increasing consumer buying interest (Arfianti, 2014).

A number of retail sites have prepared for cyber attacks to increase customer confidence. For example, by setting up a browser antivirus program such as PayPal Verified or TRUSTe Certified Privacy. In connection with the rise of fintech and the potential to increase transaction value, Bank Indonesia pays attention to the level of security in online transactions.

For students who use the Balipay application, where users and developers are not physically present because use is done remotely, trust is very important. The developers themselves must be able to improve the security of their systems and educate potential users so that they can minimize errors that are detrimental to users because the use of the Balipay application is carried out independently by the user. There are various kinds of risks that have the potential to harm users and developers themselves. With mutually beneficial policies between both parties, it is possible to reduce any risks and prevent major losses for either party.

The novelty of this research compared to previous research is that it includes a moderating variable in the form of customer satisfaction. As in Suhir's (2014) research, there is no moderating variable there. The moderating variable was also not found in Benito & Imroatul's (2011) research. Apart from not finding a moderating variable, the research object of the Balipay application has also never been used, as in Emma et al's (2015) research which used online shopping as a research object. However, it does not specifically mention the online application used.

Based on the description of the background, problems can be identified, namely: (1) There are several problems with using the Balipay application, including paying tuition fees via the online application which is still considered foreign to school residents. Parents of students are not yet familiar with the Balipay application, so in the future parents of students will still rely on conventional payments related to tuition fees every semester.

This proves that the facilities and infrastructure owned by students and the school are not yet ready to make paying tuition fees via the Balipay application a success; (2) Another problem lies in the user's trust regarding the Balipay application, namely that there are several system downtimes, and a user interface that cannot be understood by the student's parents.

This proves that in the future there will still need to be updates to the Balipay application so that the system becomes better and can be used easily; (3) Other risks that are no less important are data leaks, user errors in inputting the amount of money, and the

Balipay application security system that cannot be trusted by users. Even though it offers many conveniences, this risk still haunts potential Balipay application users. This proves that there needs to be continuous socialization in every school so that schools and student guardians can become more familiar with the Balipay application and make the government program a success.

Research Methods

This research uses an empirical study strategy with a quantitative approach. The quantitative approach is a research approach whose research method is based on the philosophy of positivism which is used to research certain populations or samples (Sugiyono, 2018).

This research was conducted at SMA/SMK in Tabanan Regency with a total student population of 1,234 students with a sample of 123 students. In general, quantitative data is data collected, processed and presented by researchers from the first source, namely the results of research questionnaires.

The data collection technique in this research is through questionnaires and interviews. The analysis technique used is variance-based structural equation modeling (SEM) or component-based SEM, known as Partial Least Square (PLS).

Results and Discussion

Based on the validity test, the cross-loading value for each item has a value > 0.70 , and also each item has the greatest value when connected to the latent variable compared to when connected to other latent variables. This shows that each variable in this research has correctly explained the latent variable and proves that the discriminant validity of all items is valid.

Based on the reliability test, it can be seen that the composite reliability value of all research variables is > 0.7 and Cronbach Alpha > 0.7 . These results indicate that each variable has met composite reliability and Cronbach alpha so it can be concluded that all variables have a high level of reliability. So further analysis can be carried out by checking the goodness of fit of the model by evaluating the inner model.

Table 1. R Square Test Results

Variable	R-Square	R-Square Adjusted
Effectiveness of Application Use	0.313	0.307
User satisfaction	0.364	0.337

Source: SmartPLS Output Results (2023)

Based on table 1, it shows that the R-Square value of the Application Usage Effectiveness variable is 0.313, this value means that the Application Usage Effectiveness variable can be explained by the independent variable of 31.3% and the remaining 68.7% can be explained by other variables not included in the research. This. Meanwhile, the R-Square value of the User Satisfaction variable is 0.364, this value means that the User

Satisfaction variable can be explained by the independent variable of 36.4% and the remaining 63.6% can be explained by other variables not included in this research.

Predictive relevance is a test carried out to show how good the observation value is produced using a blindfolding procedure by looking at the Q square value. If the Q square value > 0 then it can be said to have a good observation value, whereas if the Q square value < 0 then it can be said that the observation value is not good. Q-Square predictive relevance for structural models, measures how well the conservation values are produced by the model and also the parameter estimates.

Table 2.
Predictive Relevance Test

Variable	Q ² (=1-SSE/SSO)	Description
Effectiveness of Aplication Use	0.230	Has predictive relevance value
User satisfaction	0.257	Has predictive relevance value

Source: SmartPLS Output Results (2023)

Based on the data presented in the table above, it can be seen that the Q square value for the dependent variable is > 0. By looking at this value, it can be concluded that this research has a good observation value because the Q square value is > 0 (zero). Testing of the inner model or structural model is carried out to see the relationship between constructs, significance values and R-square of the research model. Testing the structural relationship model is to explain the relationship between the variables in the research.

Structural model testing was carried out through tests using PLS software. The basis used to test the hypothesis directly is the image output and the values contained in the pathcoefficients output. The basis used to test the hypothesis directly is if the p value < 0.05 (significance level = 5%) and the T statistic value > 1.960, then it is stated that there is a significant influence of the exogenous variable on the endogenous variable. The following is a complete explanation of hypothesis testing.

Table 3. Hypothesis Test

Variable	Original Sample (O)	T Statistik (O/STDEV)	P Values
User Satisfaction -> Effectiveness of Application Use	0.559	10.370	0.000
Perception of Ease -> User Satisfaction	0.414	2.525	0.012
Perception of Trust -> User Satisfaction	-0.728	3.998	0.000
Perception of Risk -> User Satisfaction	0.433	2.520	0.012
Perception of Environmental -> User Satisfaction	0.318	2.018	0.044
Accounting Information System -> User Satisfaction	0.249	3.146	0.002
Perception of Ease -> User Satisfaction -> Effectiveness of Application Use	0.232	2.429	0.015
Perception of Trust -> User Satisfaction -> Effectiveness of Application Use	-0.407	4.119	0.000
Perception of Risk -> User Satisfaction -> Effectiveness of Application Use	0.242	2.449	0.015
Perception of Environmental -> User Satisfaction -> Effectiveness of Application Use	0.178	1.988	0.047
Accounting Information System -> User Satisfaction -> Effectiveness of Application Use	0.139	2.823	0.005

Source: SmartPLS Output Results (2023)

In PLS, statistical testing of each hypothesized relationship is carried out using simulation. In this case, it is done using the bootstrapping method for the sample. The following are the results of the PL bootstrapping analysis as follows.

The Influence of Perceived Ease on User Satisfaction

The results of testing the first hypothesis, namely the Influence of Perceived Convenience on User Satisfaction, show a coefficient value of 0.414, p-values of $0.012 < 0.05$ and t-statistics of $2,525 > 1.960$. These results indicate that perceived convenience has an influence on user satisfaction. So the hypothesis which states that "Perception of Convenience has a Positive and Significant Influence on User Satisfaction" is accepted.

The Influence of Perceived Trust on User Satisfaction

The results of testing the second hypothesis, namely the Influence of Perceived Trust on User Satisfaction, show a coefficient value of - 0.728, p-values of $0.000 < 0.05$ and t-statistics of $3,998 > 1.960$. These results indicate that Perceived Trust Influences User Satisfaction. So the hypothesis which states that "Perception of Trust has a Positive and Significant Influence on User Satisfaction" is accepted.

The Influence of Risk Perception on User Satisfaction

The results of testing the third hypothesis, namely the Influence of Risk Perception on User Satisfaction, show a coefficient value of 0.433, a p-value of $0.012 < 0.05$ and a t-statistic of $2,520 > 1.960$. These results indicate that risk perception influences user satisfaction. So the hypothesis which states that "Risk Perception has a Positive and Significant Influence on User Satisfaction" is accepted.

The Influence of Environmental Perception on User Satisfaction

The results of testing the third hypothesis, namely the Influence of Environmental Perception on User Satisfaction, show a coefficient value of 0.318, p-values of $0.044 < 0.05$ and t-statistics of $2,081 > 1.960$. These results indicate that environmental perception has an influence on user satisfaction. So the hypothesis which states that "Environmental Perception has a Positive and Significant Influence on User Satisfaction" is accepted.

The Influence of Accounting Information Systems on User Satisfaction

The results of testing the third hypothesis, namely the Influence of Accounting Information Systems on User Satisfaction, show a coefficient value of 0.249, p-values of $0.002 < 0.05$ and t-statistics of $3,146 > 1.960$. These results indicate that the Accounting Information System has an influence on user satisfaction. So the hypothesis which states that "Accounting Information Systems Have a Positive and Significant Influence on User Satisfaction" is accepted.

Discussion

Positive Influence of Perception of Ease on Balipay Application User Satisfaction

Lewicki and Bunker (1996) trust is often defined as the expectations of other parties in carrying out social relationships, which includes the risks associated with those expectations. This means that if someone trusts other people, when this is not proven, they will receive negative consequences such as feeling betrayed, disappointed and angry

(in Wachdi, 2003). Based on trust theory, consumers feel some convenience in using a product.

According to Nasution (2004), perceived ease of use refers to how much the system will make work easier so that it is often used. Frequent use of the system indicates that this system is more well-known and easy to use. The extent to which a person thinks using a particular technology will be simple is referred to as perceived ease of use. Another way to define convenience is the degree to which someone thinks that marketing or selling is simple and does not require much effort on their part.

One of the factors customers consider is usability. Based on the description above, convenience refers to how easy information technology is seen to be understood and used. This convenience element is related to how the transaction runs. Shoppers usually face problems during the initial transaction, and as a result of convenience and security concerns, they are more likely to not shop. Additionally, some customers decide to try because they have the information.

The results of this research are in line with research by Permata (2016) which states that perceived usefulness, perceived ease of use, and user satisfaction have a significant influence on the intention to reuse online travel technology. The implications of this research are relevant for TripAdvisor to pay more attention to usability, ease of use and user satisfaction factors in developing its website.

The Positive Influence of Perception of Trust on Balipay Application User Satisfaction

Trust proposed by Kreitner and Kinicki (2007) is a reciprocal belief in the intentions and behavior of other people. This reciprocal relationship is described in that when a person sees another person behaving in a way that implies the existence of trust, the person will be more invested in reciprocating by trusting them more. Meanwhile, distrust will arise when the other party shows actions that violate trust. If consumers are satisfied with the use of a product, trust will arise.

In the opinion of Zur et al. (2012) in Pornpratang, et.al., (2013), consumer trust is stated as an important element for maintaining sustainable relationships between all parties involved in business (trust is one of the important factors in sustainable development, encouraging long-term relationships between partners business). Considering that each party has the trust to be able to carry out their duties, business can be formed more intensely thanks to the trust that is built between the many parties involved.

Akbar and Parvez's (2009) assertion that in business trust is seen as one of the most relevant antecedents of stable and collaborative relationships, is supported by this statement. This viewpoint suggests that building relationships requires trust. This opinion explains that trust is needed to be able to build stable relationships and comprehensive relationships between the various parties involved in the interaction.

The results of this research are in line with research conducted by Juan & Indrawati (2023) which states that trust t count is $0.437 < t$ table 1.99394 , with a significance of $0.663 > 0.05$, meaning that trust has no effect on consumer satisfaction in

West and East Surabaya in carrying out payment via Qris means that consumers are satisfied with using Qris and see the superiority of brand associations, the strength of brand associations, and the uniqueness of brand associations.

The Positive Influence of Risk Perception on Balipay Application User Satisfaction

Many of the risks associated with purchasing goods or services are covered under the idea of perceived risk. Therefore, customers' sense of risk increases when product price, consumer participation, and risk are all greater. A person's individual assessment of the danger they face and the significance of its impact influences how they make individual decisions. Risk scenarios are interpreted or assessed in terms of perceived danger using experience or beliefs. Risk is evaluated subjectively in the psychometric paradigm method and in mind, influenced by psychological, social, institutional and cultural variables (Arista, 2016).

The results of this research are in line with research by Rosita (2018) which states that the results of data analysis with a significance of 0.05 show that there is a positive influence of risk perception on trust in the Tokopedia site. There is a positive influence of trust on consumer satisfaction on the Tokopedia site. There is a positive influence of risk perception on consumer satisfaction on the Tokopedia site. There is a positive influence of risk perception and trust on consumer satisfaction on the Tokopedia site.

The Positive Influence of Environmental Perceptions on Balipay Application User Satisfaction

Arianto (2015) claims that the social environment includes all individuals or other humans who have an impact on us. influencing others directly, such as through daily contact with family, friends, classmates, or coworkers. Meanwhile, indirect impacts can also come from other sources, such as reading books, magazines, newspapers, listening to the radio and watching television.

Each of us, especially in terms of our personality, is a product of genetic interactions with our social environment. As a result of these genetic interactions, each individual is unique and has a distinct personality that differentiates them from each other. When individuals with some of the same genes or social environments interact, it results in significant personality variations or differences.

The results of this research are in line with research by Bustan & Setiawan (2019) which states that the research results explain that the quality of the physical environment has no significant effect on visitor satisfaction. The quality of the physical environment has no significant effect on chain messages. Food quality has a significant effect on visitor satisfaction. Food quality has no significant effect on chain messages. Visitor satisfaction has a significant effect on chain messages. The results of this research can be input for restaurant managers in providing better service to visitors.

The Positive Influence of Accounting Information Systems on Balipay Application User Satisfaction

The use of an accounting information system makes data management centralized and able to reduce operational costs (Vieta & Erdsiek, 2020). Centralized data management makes it easier for employees to access accurate information. Apart from

that, operational costs can be reduced, such as salaries for supervisors in supervising other employees while working because the accounting information system is able to run effectively (Pitafi, Rasheed, Kanwal, and Ren, 2020).

However, the use of an accounting information system must be followed by the technical capabilities of the system user. If an employee's technical user skills are high, it will make it easier to use a system so that the system can run effectively and is able to improve the performance of the organization and the employees themselves (Dewi & Dharmadiaksa, 2019). The results of this research are in line with Davison, Ou, and Ng (2019) who conducted a case study on manufacturing companies in China.

Employees who are intensively involved with Enterprise Resource Planning (ERP) indicate that AIS is not flexible. When a Bill of Materials (BOM) has been created and data is needed to be added again, the data entry process must be repeated from the beginning, so employees prefer to export the data manually to make it easier to modify the data. Another problem is that the system's limited access points mean that the system cannot be accessed by many users. When a manager from a certain division gets emergency work, users who have completed their tasks must immediately exit the system.

Conclusion

Based on the results of the research and discussion, it can be concluded that perceived ease, perceived trust, perceived risk, perceived environment, and accounting information systems have a positive effect on user satisfaction of the Balipay application.

The suggestions that can be conveyed to the Tabanan Regency Government are that they hope to always monitor the use of the Balipay application both in schools and in the community. There needs to be improvements and improvements to the application, especially regarding records of payments that have been made previously, there are no payment archives, so it looks like the student is not registered or recorded in the system. Apart from that, network improvements are needed considering that errors or unstable connections often occur when starting to apply the Balipay system, which slightly disrupts payments through this application.

It is hoped that school principals can further intensify the use of the Balipay financial application, not only for students but also for the financial system at school, so that they can contribute to good implementation of the application.

Students are expected to be more active in studying, and always use the Balipay application, especially for school payments, which has been proven to be practical, safe and easy to use. It is hoped that future researchers will be able to increase the variables and number of samples in the hope of obtaining more varied research results.

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