THE EFFECT OF ACCOUNTING INFORMATION SYSTEMS QUALITY, TRUST AND LOYALTY ON USER PERFORMANCE USING EXTENDED INFORMATION SYSTEM SUCCESS MODEL ON MULTIFINANCE COMPANY IN DEPOK

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Abstract

Globalization resulted in fiercer competition between the companies. To be top in the competition, companies must have good management in achieving the company's main objectives and obtain the maximum benefit effectively, efficiently and economically. Currently, the company has used information technology to carry out its business activities. However, any technology used by the company should always be evaluated, whether the use of these technologies provide a good contribution to the user and also companies that use them. This research is aimed to obtain empirical evidence of relationship between accounting information system quality, trust and loyalty of system with user performance. This study uses updated D&M IS Success Models categories to measure the system. Those categories are System Quality, Information Quality, Service Quality, System Use, User Satisfaction, and Net Benefits. This research has used questionnaires which were proceed and analyzed by multiple regression analysis method. The process of data analysis are validity and reliability test, classic assumption test, multiple regression analysis, and hypothesis testing analysis. The hypothesis analysis uses simultaneous regression analysis. The results show that System Quality, Information Quality and Service Quality have a significant effect on Use and User Satisfaction simultaneously. Use and User Satisfaction have a significant effect on Net Benefits, Trust and Loyalty simultaneously. Net Benefits, Trust, and Loyalty have a significant effect on User Performance simultaneously.

Keywords : *IS Success Model, System Quality, Information Quality, Service Quality, Trust, Loyalty*

INTRODUCTION

The rise of the globalization resulted in increasing tight competition. To be the top of the competition, companies should have a good management to achieve the company's main goal, reaching a maximum profit effectively, efficiently and economically. To maintain going concern concept of the organization, it should be realized that the business environment will continue to change, including information technology. The use of AIS which is a computer-based application brings a new trend of change from the conventional way of accounting to a computerized way which most people are not prepared for or find very difficult to adapt to (Awosejo et al 2013). Therefore, knowledge and experience in the field of technology is also very important for the accountant. The use of AIS is seen to have improved the productivity and delivery of the users' work, this was found in this study (Awosejo et al 2013).

Maharsi (2000) explained that the presence of information technology provides many benefits for companies, like being able to alleviate the complex business activities and generate information that can be trusted, relevant, timely, complete, comprehensible, and tested in the context of planning, control and management decision making. Soudani (2012) wrote that Accounting Information System (AIS) is vital to all organizations (Borthick and Clark, 1990; Curtis, 1995; Rahman *et al.*, 1988; Wilkinson, 1993; Wilkinson et al., 2000) and perhaps, each organization either profit or non profit-oriented need to maintain the AISs (Wilkinson, 2000: 3-4). The purpose of the application of Accounting Information Systems is to make effective the performance of an existing company, which was originally quite well to be better again.

An information system will be successful if it is supported by several supporting factors, including user participation (Chandrarin and Indriantoro, 1997; Setianingsih and Indriantoro, 1998; Suryaningrum, 2003). One way that business organizations are able to compete with its competitors is to use information system. To support the purpose of accounting information system applications in a company, the quality of accounting information systems can be measured until the accounting information system is feasible to continue to be applied or not. According to Komara (2006), the application of a system in a company is faced with two things, namely the successful implementation of the system or system failure. To avoid system failure, it is necessary to note the factors that determine the success of a system. According to DeLone and McLean (1992) the success factors of information systems can be measured by six categories: System Quality, Information Quality, System Usage, User Satisfaction, Impact on Individuals, and their impact on the organization.

Several studies have shown that the application of Accounting Information Systems can improve the company's performance, profitability, and efficiency of work/operations (S. Kharuddin, Z. Ashhari and Nassir, 2010; E. Grande, R. Estebanez and C. Colomina, 2010; Gullkvist, B., 2002; R. Kouser, A. Awan, G. and F. Shahzad Rana, 2011; H. Sajady, M. and H. Hashem Dastgir Nejad, 2008; SN Soudani 2012). In addition to improving the performance of the company, several other studies have also shown that the effectiveness of Accounting Information Systems can improve the performance of individual employees (Salman Jumalili, 2005; Dwina Septinigtyas, 2012; Novia Fabiola P, 2014). Another factor that can affect the performance of the individual is the trust and loyalty of users of the system (Salman Jumaili, 2005; Novia Fabiola P, 2014). Accounting Information Systems users trust is very important because of user trust in the system is expected to increase performance. Trust in the system can affect the system user loyalty (Sri Maharsih, Fenny 2006), if the user does not have trust in the system that is being

used, then loyalty to the system as well not exist.

Based on the description of the background that has been mentioned above, the author formulates the problem as follows: (1) Does the success of Accounting Information Systems improve individual performance of employees? (2) Does the trust users of Accounting Information Systems improve the performance of individual employees? (3) Does the user loyalty Accounting Information Systems improve the performance of individual employees? (4) Does the success of Accounting Information Systems and the trust and loyalty of users of the system together improve the performance of individual employees?

LITERATURE REVIEW

Accounting Information System

James A. Hall (2001) in his book explaines that the accounting information system is a system that consists of three sub-systems, (1) the transaction processing system, which supports the daily business operations through various documents and messages to users in the company; (2) the general ledger/financial reporting system, which results in the financial statements; and (3) the management reporting system, which provides for the internal management of a variety of special-purpose financial statements for decision-making. According to Neogy (2014), Accounting Information System process accounting transactions and supplies information for the interested users which is used to take effective decision making process, to help management for performing business activities properly and finally to measure the performance of the company. In his book, Cushing and Romney (1994) wrote that the accounting information system supports operations by collecting and storing data relating to the transactions of the organization.

According to Romney and Steinbart (2006), Accounting Information System consists of five components:

1. People who operate the system and perform a variety of functions.
2. The procedures, both manual and automated, which is involved in collecting, processing, and saving data on the activities of the organization.
3. Data on the organization's business processes.
4. The software is used to process an organization's data.
5. Infrastructure of information technology, including computers, ancillary equipment (peripheral device), and equipment for communications networks.

These five components together allow an accounting information system fulfills three important functions in the organization:

1. Collecting and storing data about the activities undertaken by the organization, resources affected by these activities, and the actors involved in these activities, in order for the management, employees, and external parties concerned may reviewing things that have happened
2. Changing the data into useful information for the management to make decisions in activity planning, implementation, and supervision
3. Providing adequate controls to safeguard the assets of the organization, including the organization of data, to ensure that the data is available when needed, accurately, and reliably

Most organizations aim to provide value to their customers. This requires the implementation of a variety of different activities. Organizational value chain consists of five main activities (primary activities) that directly provide value to its customers:

1. Inbound logistics consists of receipt, storage, and distribution of material inputs used by organizations to produce the products and services it sells.
2. Operations are activities that transform inputs into products or services that are already finished.
3. Outbound logistics are activities involving the distribution of finished products to customers.
4. Marketing and sales lead to activities related to helping customers to purchase services or products produced by the organization.
5. Services providing after sales support to its customers.

Organizations also carry out various support activities which allows the five main activities to be carried out efficiently and effectively. Supporting activities can be grouped into four categories:

1. Infrastructure companies lead the activities of accounting, finance, law, and public administrations which are essential for an organization to operate.
2. Human resources involve activities related to recruitment, contracting, training, and compensation and benefits for employees.
3. Technology is an activity that enhances the product or service.
4. Purchase includes all activities involving the acquisition of raw materials, supplies, machinery, and buildings used to carry out major activities.

Accounting Information Systems are included in activities that support the company's

infrastructure. Accounting Information Systems can add value to the organization by providing information that is accurate and timely, so that the five major activities of the value chain can be implemented more effectively and efficiently. Accounting Information Systems are well designed can do this by:

1. Improving the quality and reduce the cost to produce the product or service.

2. Improving efficiency. Accounting Information Systems are designed properly to help improving the efficiency of the course of a process to provide more timely information.
3. Improving decision making. Accounting Information System can improve decision-making by providing information in a timely manner.
4. Sharing knowledge. Accounting Information Systems are designed to ease the process of sharing knowledge and expertise, which can further improve the company's operating processes, and even provide a competitive advantage.

The Quality of Accounting Information System with IS Success Model

Baroudi and Orlikowski (1987) used the information user satisfaction as a quality measurement system, while Doll and Torkzadeh (1988) used the satisfaction of end users of the system to measure the quality of accounting information system. In their study, Doll and Torkzadeh measure end-user satisfaction with the system of five categories: (1) Content, indicating that the system has to provide information in accordance with the needs of system users; (2) Accuracy, indicating that the system provide accurate information; (3) Format, indicating that the system provides information in a format that is easy to understand; (4) Ease of use, indicating that the system is easy to use; (5) Timeliness, indicating that the system provides information up-to-date.

DeLone and McLean (1992) conducted a study to review the existing research to produce any category which can be an indicator of the success of an information system. Research DeLone and McLean produce any variables that can measure the success of Accounting Information Systems. DeLone and McLean outlined that the success of information systems can be measured by six categories, namely: (1) Quality System; (2) Quality of Information; (3) The use; (4) User Satisfaction; (5) Individual Impact; (6) The impact of the Organization.

In their new study about the IS Success Model, DeLone and McLean (2003) updated categories of the indicators to measure the success of an information system. There are different indicators from the previous studies, which are the quality of service and net profit. Quality of service indicates that the system has

support facilities that help the system work, while net profit indicates that by applying a system, the company will receive benefits such as reduced cost and increased decision-making process. Figure 1.1 shows update IS Success Model concept.

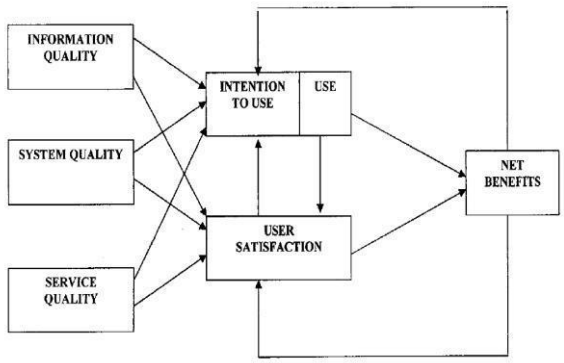

Figure 1.1

Petter dan McLean (2009) evaluated the relationships within the D&M IS success model using the quantitative method of meta-analysis and found that the majority of
the relationships posited in the updated D&M IS success model were supported. As businesses have become more reliant on IT in achieving success within their organizations, IS has become essential. A good information systems and quality will affect the habits and behavior of users in improving the performance of individuals and organizations (Hamzah, 2009).

Trust

In achieving the success of information systems, user trust towards the system is very important because of the presence of user trust in the system is expected to increase performance. Lau and Lee (1999) defined trust as an individual's willingness to rely on to other party with certain risks. This willingness arises because of the individual's understanding of the other party based on their past, their hopes that others will contribute positively, although there is also the possibility of other parties will give a negative contribution.

In 1948, Claude E. Shannon (in Gerck, 2003) created the theory of information and stated that the issue in the communication is whether the clone message from the starting point would be to start at another point when the message was sent to. In this case the trust on communication technologies are applied in a new information system that emerged from the user's information system expected to improve individual's performance (Jumaili, 2005).

Loyalty

According Shergill and Li (2005), loyalty is the intention of consumers to re-use technology based on experience and their expectations in the past. In the context of the use of information systems, loyalty is the intention of the user to continue to take advantage of information systems based on user experience and user expectations of the
systems used in the past. User loyalty system is closely associated with the quality system and quality of output given by the system, for example, with the rapid time to access or usefulness of output produced by the system,

that will cause the user not to feel reluctant to reuse (reuse), thus the intensity of use of the system will increase. Repeated use of this can be interpreted that the use is beneficial to the user.

User Performance

According to Big Indonesian Dictionary (2002, p.570) in Tarigan (2011), performance is something that is achieved, achievement shown, or the ability to work. In addition, Mangkunegara (2005) wrote that the term performance is derived from the word of job performance or someone's actual achievements that is quality and quantity output of work achieved by an employee in carrying out their duties in accordance with the responsibilities assigned to him. Performance is the output generated by functions or indicators of a job or a profession in a certain time (Wirawan, 2009). Employee performance is a measure that can be used to map the comparison of the results of the implementation of the duties, responsibilities given by the organization at a certain period, and can be used to measure the relative performance or the performance of the organization (Septiningtyas, 2010).

One of the company's performance measurement is by measure the performance of individual employees of the company or institution. Employee performance is the result of the synergy of a number of factors. These factors are internal environmental factors, external environmental factors, and internal factors of the employee (Wirawan, 2009).

1. Internal factors of employees are factors from their own selves that are a congenital factor and acquired factors when developing. Congenital factors are talent, personal characteristics, as well as the physical and mental state. Whereas, factors obtained when developing are knowledge, skills, work ethic, work experience and work motivation.
2. Internal environmental factors to the organization. In performing their duties, the employees need support from organization where he worked. This support greatly affects the level of employee. If the are compensation system and poor organization of work climate, employee performance will decrease. Internal factors of other organizations eg; organization-al strategy, support resources are necessary to carry out the work, as well as management and compensation systems. Therefore, the management of the organization should create an internal environment that is conducive to support and improve employee productivity.
3. External environmental factors. External environmental factors are a state organization, events, or situations that occur in the external environment that affect the performance of the employee in the organization.

One of the first steps in developing an effective performance evaluation system is to determine the organization's objectives. These are then translated into departmental and then individual position objectives – working with employees to meet their personal performance targets. This allows the employees to know "up front" the standards by which their performance will be evaluated. This process involves clarifying the job role, job description and responsibilities – explaining how the role and responsibilities contribute to wider goals, why individual and team performance is important and just what is expected within the current planning period. Objectives developed in this way should be reflective of the organizational goals and provide linkages between employee and organizational performance (Ramlawy, Kafina 2011).

Goodhue (1995) proposed the concept of evaluating the user to see the successful implementation of an information system. In general, the concept of user evaluation is an assessment done to the user something about the attitude of goods or services or their trust in the use of these things. In the context of information systems research, the user will be given an evaluation based on the fact whether the information system implemented in the company according to their needs and abilities.

Goodhue and Thomson (1995) explained that the achievement of individual performance is expressed with regard to the achievement of a series of individual tasks with existing information technology support.

Hypothesis

A Relationship Between System Quality with Use and User Satisfaction

Many studies measure system quality as perceived ease of use and find positive relationships with various operational-izations of use in a variety of systems at the individual level of analysis (Petter, DeLone, McLean 2008). Iivari (2005) found a positive relationship between system quality and use. McGill (2003) found that perceived system quality and perceived information quality are significant predictors of user satisfaction with the system, but not of system use. The analysis provided strong support for relationships between perceived system quality and user satisfaction, perceived information quality and user satisfaction, user satisfaction and intended use, and user satisfaction and perceived individual impact. A study by Wu and Wang (2006) has provided an expanded understanding of the factors that measure KMS success and implications of this work are discussed. The empirical results indicated that system quality and knowledge or information quality have a significantly positive influence on user satisfaction.

Based on previous research and the description above, the formulation of the first hypothesis is as follows:

H1: Accounting Information System Quality has an influence on Use and User satisfaction simultaneously.

A Relationship Between Use and User Satisfaction with Net Benefits, Trust, and Loyalty

Empirical studies provide moderate support for the relationship between system use and benefits at the individual level. Several studies have found that IS use is positively associated with improved decision making (Petter, DeLone, McLean 2008). Many studies confirm these findings by finding significant relationships and/or correlations between system use and net benefits (Torkzadeh & Doll, 1999; Rai et al., 2002; Kositanurit et al., 2006). Empirical results also have shown a strong association between user satisfaction and system benefits (Iivari, 2005). User satisfaction has been found to have a positive impact to improve performance (McGill et al., 2003), to increase productivity and effectiveness (Rai et al., 2002; McGill).

Based on the description above, the second hypothesis can be formulated as follows:

H2: Use and User Satisfaction have an influence on Net Benefits, Trust and Loyalty simultaneously.

A Relationship Between Net Benefits, Trust and Loyalty with User Performance

Sari (2009) conducted a study that discusses the effectiveness of the use of AIS technology and trust with individual's performance. The results showed that the effectiveness of the use of information technology systems and trust in the information systems technology have significantly a positive effect on the performance of individual partially or simultaneously. Jumaili (2005) research results show that the new information technology systems that are supported by their trust in using the new information system has an influence in improving their individual's performance. According to Maharsi and Fenny (2006), loyalty arises because of the trust. In his research entitled "*Analisa Faktor-Faktor yang Mem-pengaruhi Kepercayaan dan Pengaruh Kepercayaan Terhadap Loyalitas Pengguna Internet Banking di Surabaya*", internet banking user trust is proved to have a significant influence on user loyalty for using internet banking. This may also be an effect on the use of accounting information system with individual's performance. If the users of the system have trust in the system that is being utilized, indirectly increases user loyalty to the use of the system. This is expected to improve the individual's performance of system user.

Based on the description above, the third hypothesis can be formulated as follows:

H3: Net Benefits, Trust and Loyalty have an influence on User Performance simul-taneously.

RESEARCH METHOD

This research is associative. This study aims to determine the relationship between two or more variables. There are independent variables (variables that affect) and a dependent variable (the variable that is affected). This study was conducted to determine and prove the relationship of Accounting Information Systems success, user trust, and user loyalty as the independent variables and individual performance as the dependent variable.

Populations in this study are all employees in three finance company branches in Depok which have implemented Accounting Information Systems Confins. Selection is done because not all finance companies apply Confins system for continuity of their business activities. In this study, the unit of analysis is the individual level, which is observed is the perception of the users of the system. The sample of this study are employees who use the Confins system in their works. All variables are measured using a Likert scale of 5 points: 1 = Strongly Disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5 = Strongly Agree.

The research hypothesis is tested using multiple linear regression analysis. Multiple linear regression analysis method is used to determine the effect or the relationship of the independent variables with the dependent variable. Data processing will be done using SPSS software application tool for windows.

RESULTS AND DISCUSSION

Analysis of Accounting Information Systems

There are so many systems for finance company such as E-Loan, EMF, and Confins. Confins is a system intended to finance company issued by PT Adicipta Innovation Technology (ADIns). Confins is an ERP which serves to support the business processes of a finance company as a whole, ranging from agreement to control the process of determining payments. Confins is a web-based system. Confins product is not only a computing system but also equipped with the system operation procedure (SOP) which is very thick with operational business processes for a finance company.

ERP Confins have an operational reporting application, which is useful for generating reports in various forms according to the needs of the company (Budiman, Harlin, Sugiharto 2014). Currently, Confins already implemented in 22 finance companies both in national and multinational scale, although it is not all branches of the company has been implementing this Confins system.

Respondent Profile Description

From 40 respondents who have participated, most of them work at the operation department (45%) and marketing department (40%), only 12.5% working in collection and just 2.5% are analysts. In term of gender, most respondents are female with a percentage of 60% and 40% for male respondents. In terms of age, respondent aged under 25 years as many as 14 people (35%), 26-35 years as many as 23

people (57.5%), while those over 35 years as many as three people (7.5%). In term of how long they are in that company, the majority of respondents had worked 1-3 years as many as 18 people (45%), work <1 year there were 12 people (30%), 3-5 years working there were 8 people (20%) and work> 5 year by 2 people (5%).

In terms of education level, the most respondents are bachelor graduates as many as 20 people (50%), followed by high school graduates as many as 11 people (27.5%) and diploma as many as 9 people (22.5%). A total of 25 people have received training or attended training of Accounting Information Systems.

Data Analysis and Validity and Reliability Test Results

The validity of the instrument is tested by using KMO and Bartlett's Test. The reliability of the instrument is tested using Cronbach's Alpha test. The results of test calculations the validity and reliability of the questionnaire show the following results.

From table 4.1, all of the variables have KMO values more than 0.5. It means that the validity of each variable is acceptable, although there are a few variables that KMO value are less than 0.6. And all of the variables have Cronbach's Alpha value more than 0.6. It means that the reliability of each variable is acceptable.

Table 4.1
Validity and Reliability Test

Variable	KMO & Bartlett	Cronbach's Alpha
System Quality	0.656	0.771
Information Quality	0.500	0.741
Service Quality	0.634	0.801
System Use	0.606	0.718
User Satisfaction	0.652	0.740
Net Benefits	0.713	0.781
Trust	0.515	0.635
Loyalty	0.635	0.738
User Performance	0.598	0.784

Classical Assumption Test

To obtain an unbiased examination value and efficiently from a multiple regression equation by the least squares method, it should be tested to determine the output of regression models meet the requirements of the classical assump-tions or not. Requirements classical assumptions are normality, multico-linearity, and heteroscedasticity.

Table 4.2
Classical Assumption Test

Classical Assumption Test	Description
Normality	Normal
Multicollinearity	No Multicollinearity problem
Heteroscedasticity	No Heteroscedasticity problem

The table showed that all of classical assumption tests have passed all regression models.

Hypothesis Analysis

A Relationship between System Quality and Use and User Satisfaction

The first hypothesis is to know a relationship between System Quality with Intention to Use / Use and User Satisfaction. There are two models regressions to test this hypothesis.

The first model uses System Quality (System Quality, Information Quality and Service Quality) as the independent variables and Use as the dependent variable. Table 4.3, table 4.4, and table 4.5 show the result of the first model.

Table 4.3
t-Test of the First Model

Variable	t Test	Sig	Description
System Quality	2.930	0.006	Effect
Information Quality	1.261	0.216	No Effect
Service Quality	0.702	0.487	No Effect

Table 4.4
f-Test of the First Model

F test	Sig	Description
10.734	0.000	Simultaneously Effect

Table 4.5
Adjusted R^2 First Model

Adjusted R^2
42,8 %

The second model uses System Quality (System Quality, Information Quality and Service Quality) as the independent variables and User Satisfaction as the dependent variable. Table 4.6, table 4.7, and table 4.8 show the result of the second model.

Table 4.6
t-Test of the Second Model

Variable	t Test	Sig	Description
System Quality	1.664	0.105	Not Effect
Information Quality	0.919	0.364	Not Effect
Service Quality	1.161	0.253	Not Effect

Table 4.7
f-Test of the Second Model

F test	Sig	Description
6.175	0.002	Simultaneously Effect

Table 4.8
Adjusted R^2 Second Model

Adjusted R^2
28,5 %

System Quality is proven to have an influence on the Use and User

Satisfaction, while the Information Quality and Service Quality partially is proven not to affect. Users think that using a higher quality system will produce the same information. However, if the System Quality, Information Quality, and Service Quality work simultaneously it will affect Use and User Satisfaction.

A Relationship between Use and User Satisfaction with Net Benefits, Trust, and Loyalty

The second hypothesis is to know a relationship between Use and User Satisfaction with Net Benefits, Trust and Loyalty. There are three models regressions to test this hypothesis.

The third model uses Use and User Satisfaction as the independent variable and Net Benefits as the dependent variable. Table 4.9, table 4.10, and table 4.11 show the result of the third model.

Table 4.9
t-Test of the Third Model

Variable	t Test	Sig	Description
System Use	-0.498	0.622	Not Effect
User Satisfaction	2.819	0.008	Effect

Table 4.10
f-Test of the Third Model

F test	Sig	Description
4.857	0.013	Simultaneously Effect

Table 4.11
Adjusted R^2 Third Model

Adjusted R^2
16,5%

The fourth model uses Use and User Satisfaction as the independent variable and Trust as the dependent variable. Table 4.12, table 4.13, and table 4.14 show the result of the fourth model.

Table 4.12
t-Test of the Fourth Model

Variable	t Test	Sig	Description
System Use	-0.213	0.833	Not Effect
User Satisfaction	2.301	0.027	Effect

Table 4.13
f-Test of the Fourth Model

F test	Sig	Description
3.516	0.040	Simultaneously Effect

Table 4.14
Adjusted R^2 Fourth Model

Adjusted R^2
11,4%

The fifth model uses Use and User Satisfaction as the independent variable and Loyalty as the dependent variable. Table 4.15, table 4.16, and table 4.17 show the result of the fifth model.

Table 4.15
t-Test of the Fifth Model

Variable	t Test	Sig	Description
System Use	1.301	0.201	Not Effect
User Satisfaction	1.175	0.247	Not Effect

Table 4.16
f-Test Fifth Model

F test	Sig	Description
3.528	0.040	Simultaneously Effect

Table 4.17
Adjusted R^2 Fifth Model

Adjusted R^2
11,5%

User Satisfaction shown to have an influence on the Net Benefits and Trust partially and insignificant in Loyalty, whereas Use proved not to affect in the Net Benefits, Trust and Loyalty, this indicates that the higher frequency of use may reflect an inefficient system (McGill, 2003). However, if the Use and User Satisfaction work simultaneously it will affect the Net Benefits, Trust and Loyalty.

A Relationship between Net Benefits, Trust and Loyalty with User Per-formance

The third hypothesis is to know a relationship between Net Benefits, Trust and Loyalty with User Performance. There is one model's regression to test this hypothesis where Net Benefits, Trust, Loyalty as the independent variables and User Performance as the dependent variable. Table 4.18, table 4.19, and table 420 showed the result of the sixth model.

Table 4.18
t-Test of the Fifth Model

Variable	t Test	Sig	Description
Net Benefits	0.562	0.578	No Effect
Trust	1.616	0.115	No Effect
Loyalty	2.313	0.027	Effect

Table 4.19
f-Test of the Sixth Model

F test	Sig	Description
8.305	0.000	Simultaneously Effect

Table 4.20
Adjusted R^2 of the Sixth Model

Adjusted R^2
36%

Net Benefit is the combination of individual impact and organizational impact on the IS Success Model that has not been updated does not affect user performance. This can happen due to many things, such as the newly implemented system, users do not fully understand the use of the system, or the system does not evolve so the user feels that the use of the system inhibits their performance. It's the same with user

trust, they have not fully believed that the system would improve their performance. However, if the Net Benefits, Trust and Loyalty work together then it will affect the User Performance.

CONCLUSION AND SUGGESTION

Based on the research that has been described in the previous chapter, the following conclusions can be drawn:

1. System Quality, Information Quality and Service Quality have a significant effect on Use and User Satisfaction simultaneously.
2. Use and User Satisfaction have a significant effect on the Net Benefits, Trust and Loyalty simultaneously.
3. Net Benefits, Trust, and Loyalty have a significant effect on User Performance simultaneously.

It is notable that the model paths that were supported in this study are those that reflect user perceptions rather than objective measures. User satisfaction reflects a user's perceptions of system quality, and the impact that an individual feels an information system has on their work reflects their satisfaction with the information system. This study indicates that Net Benefits (Individual Impact and Organizational Impact), Trust and Loyalty play a significant role in User Performance simultaneously. The impact is felt by the user and department if coupled with a tendency to believe and loyalty, will improve the user performance.

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