JRAK
Jurnal Riset Akuntansi Kontemporer

NET BENEFITS OF USING ZAHIR ACCOUNTING SOFTWARE IN THE USER'S PERSPECTIVE

https://journal.unpas.ac.id/index.php/jrak/index

Ayu Ningtiyas[1]✉, Emmy Indrayani[2]
Universitas Gunadarma
✉ayuningtiyas222@gmail.com
Jl. Margonda Raya 100, Depok, Jawa Barat, Indonesia

Article Info

History of Article
Received: 25/8/2021
Revised: 9/1/2022
Published: 4/4/2022

Jurnal Riset Akuntansi Kontemporer
Volume 14, No. 1, April 2022, Page 7-15
ISSN 2088-5091 (Print)
ISSN 2597-6826 (Online)

Keywords: accounting information systems; delone & mclean success model; system quality; net benefit; zahir accounting

Abstract
This research aims at examining and analyzing the effect of system quality, information, and services on user usage and satisfaction. Moreover, the user usage and satisfaction on net benefits provided by Zahir Accounting Software using the Delone and Mclean models. Then, the analysis of this research used SEM-PLS as the analytical tool. Furthermore, The selection of this research sample used purposive sampling on companies who used Zahir Accounting Software in Indonesia as many as 100 respondents. The method of collecting data was done by making an online questionnaire using Google Form. In conclusion, The results showed that the net benefits of using Zahir Accounting Software were influenced by user satisfaction, while user usage did not give any influence on it.

INTRODUCTION

The existence of the Covid-19 pandemic in 2020 has brought impactful changes to the world, including Indonesia. In this current situation, information technology has grown rapidly along with the increasing public need for information in various scales of life. Technological advances increased productivity capabilities both from the aspect of industrial technology and from the aspect of the type of production. As reported by 2020 (Warta) Ekonomi.co.id, Era Society 5.0 was expected to create new value through the development of advanced technology that can assist humans in doing human work in daily life. The development and use of technology in Indonesia showed an increasing trend, one of the means of using technology in Indonesia was the internet. Indonesia currently ranks fourth in the number of internet users with the following data as presented below:

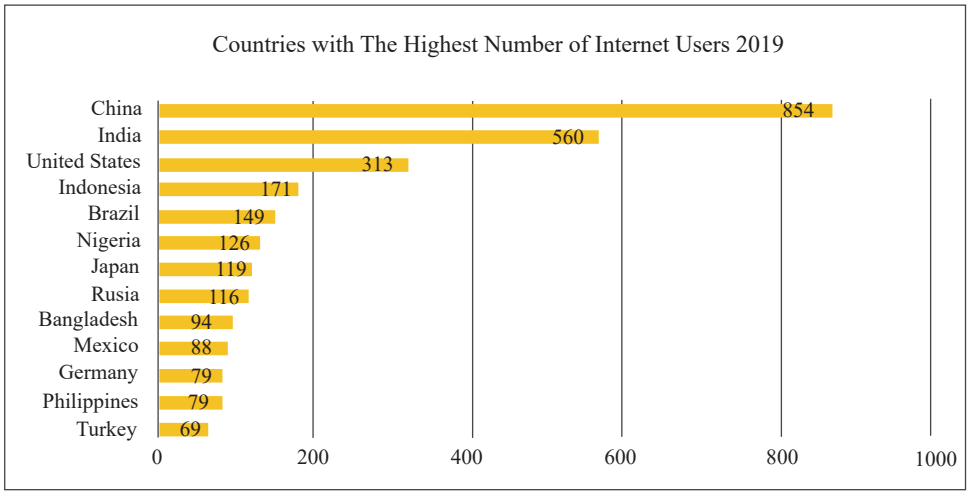

Figure 1. Use of Highest Technology

Source: Statista, 2021

The more advanced information technology, the greater its influence in the accounting field. This has changed the pattern of people's lives. Including the need for technology. The development of information technology has a significant impact on the accounting information system (AIS) in a company. Before information technology appeared in the world, accounting records were carried out manually by professional accountants, using paper and stationery to record the company's business activities, namely transactions, journals and ledgers. That took a long time in progress, and logging errors were likely to occur easily. Companies today tended to use computer-based information systems because it facilitates management performance. In the field of accounting, the use of computer-based accounting information processing systems was widely offered to provide convenience for users and produce reliable, relevant, well-timed, complete, understandable, and tested information (Hadiyat, 2020).

With the advent of today's information technology, computerized accounting records have emerged. Moreover, In computerized accounting, the process of recording transactions, journals and ledgers was recorded in the form of data. From the data source, it was forwarded to the accounting process which was carried out automatically by the system using computer media. As a result, Computerized accounting helped business activities become much more effective and efficient.

Accounting software is a product of technological developments. This modern life forces business people to be aware of the latest technology to keep up with the company's developments with technological developments in the world. The accounting software can make the performance of company resources more leverage and efficient. Interestingly, This allowed the company to grow even more. According to Patmawati (2015), accounting software is a program created to facilitate accounting activities and records. All series of activities in accounting such as sales, posting to the general ledger, preparation of trial balances and financial statements can be done through an accounting program. It can be said that the presence of this accounting software can cut the work of an accountant faster.

Accounting Information Systems are often designed using the software so that the resulting information became more accurate, efficient and punctual (Davis et al. 1989). The number of accounting software that has developed in the market provided an option for companies to choose accounting software that suited the company's needs. The success of the software and information systems designed and used by the company were determined by the net profit of the company's investment (Delone and McLean, 2003). The IS success model of Delone and McLean (2003) stated that the user satisfaction variable was influenced by several dimensions, including information quality, system quality, and service quality.

System quality meant the quality of the combination of hardware and software in an information system and the focus is on system performance. The quality of the system also reflected the desired characteristics of the performance of the system in question Urbach and Mueller (2012). The quality of the system required indicators to measure how much the quality of the information system was. System quality indicators were manifested in a series of system quality questions that can be measured through the following indicators (Delone and McLean, 1992) (1) Ease of use; (2) Response Time; (3) Reliability; (4) Flexibility; and (5) Security.

Information quality was a function concerning the value of information output generated by the system (Negash et al., 2003). The quality of information was the output of the use of information systems by users

(users). This variable described the quality of information perceived by users as measured by the completeness of information, relevance, accuracy of the information, timeliness, and presentation of information.

Service quality is the user's perception of the services provided by the e-learning system provider. Initially, this service quality measure was designed to measure customer satisfaction by Parasuraman, et al. (1985). Some indicators of service quality are responsiveness, assurance, empathy. Service quality measurement indicators from DeLone and McLean (2003) are a. Responsiveness, b. Guarantee c. Empathy.

The use of the information system that has been developed referred to how often users used the information system. The more often users used information systems, it was usually followed by the more degrees of learning that users got about information systems (McGill et al 2003). According to the Delone and McLean 2003 model, usage can be measured through the dimensions of the nature of use, navigation patterns, the number of program usage, and the number of transactions executed.

Satisfaction was a consideration of a product or service that provided a pleasant level of fulfilment of user desires at the lower or upper level (Oliver, 1987). Satisfaction with a product or service/service required the experience and use of a product/service/service for each individual. User Satisfaction can be measured through the repeat program use dimension and user surveys

Net benefits are meant to increase the process of decision-making, increased productivity, increased sales, reduced costs, increase profits, market efficiency, consumer welfare, job creation, economic development (Delone and McLean, 1992). This variable was measured by indicators consisting of increasing various abilities (Improve knowledge sharing), communication effectiveness (Communication Effectiveness), Reducing information seeking time, and Productivity.

The quality of information that was complete, relevant, accurate, well-timed and has a good presentation of information, would increase the trust of users of the system. The higher the quality of information was, the higher the use of accounting information systems would become. This showed that if information system users felt that using the system was easy, reliable and sophisticated they did not require much effort to use it, so they would have more time to do other things that were likely to improve their overall performance (Rukmiyati and Budiartha, 2016). According to the research results of Katidjan and Pawirosumarto (2017) stated that Information Quality has a significant effect on Use. Meanwhile, Nurjaya (2017) stated that Information Quality has not been proven to affect Use.

Information Quality measured the quality of the output of the information system. The higher the quality of information was, the higher the level of user satisfaction of an accounting information system would become. This is in line with Nurjaya's research (2017) Information Quality affected user satisfaction. This is followed by the results of research Jumardi et al (2015) mentioned that the quality of information has a significant effect on user satisfaction. Delone and McLean (2003) stated that the quality of a system's information can affect user satisfaction.

Information system quality was usually focused on system performance characteristics. If the information system users believed that the quality of the information system used was good, then the number of users of the accounting information system was increased. And if the user of the information system believed that the system used was good, then the user would also feel satisfied. This was in line with the research of Jaafreh (2017), System quality has a positive effect on user use and satisfaction. The better the quality of the system itself would have an impact on increasing user satisfaction (Irfan, 2019).

Service quality was focused on efforts to meet the needs and desires of users of information systems. The higher the quality of service, the higher the use of accounting information systems. Quality of service can be in the form of updating information systems and responses from developers if the information system had problems. If the quality of service provided was good and satisfactory, it would increase user satisfaction with the use. Service quality has a significant effect on user usage and satisfaction (Akbar, 2019).

Delone and McLean (2003) stated that use and user satisfaction were closely related. The use must precede user satisfaction as a process, but a positive experience because using (use) will lead to higher user satisfaction as a causal. If the net benefits were positive, it would strengthen the use and level of user satisfaction. This was in line with the research of Jaafreh (2017), the use has a significant positive effect on user satisfaction. Meanwhile, according to Tjahjanadi and Sarosa (2016), it was shown that usage did not affect user satisfaction.

However, The higher the use of accounting information systems were, the higher the net benefits would be. So that the system was said to be successful if the use of accounting information systems can meet the needs and the system ran well. The existence of reciprocal benefits provided by users of information systems. This was in line with research conducted by Hudin and Riana (2016) and Nurjaya (2017), which stated that use affects net benefits.

The higher the satisfaction of users of accounting information systems was, the higher the net benefits would be. So that the system was said to be successful if the system was used providing a sense of satisfaction and

fast response to information system users. This was in line with the research conducted by Hudin and Riana (2016) which stated that use affected net benefits. Meanwhile, Nurjaya (2017) stated that user satisfaction was not proven to affect it.

The main objective of this research was to examine and analyze the effect of system quality, information, and services on user usage and satisfaction, user usage and satisfaction with the benefits provided by Zahir Accounting Software using the Delone and Mclean models. This was expected to be useful to help Zahir Accounting develop and carry out further system development, and to parties who needed the results of this research and can be used as additional references for further research.

METHOD

The population in this research was within the scope of Zahir accounting software users in The population in this research was within the scope of Zahir accounting software users in companies in Indonesia. The sampling technique was non-probability sampling, which was a sampling technique that did not provide equal opportunities for each element in the population to be selected as members of the sample or a sampling technique where each member of the population did not know that they were selected as objects in the research (Riduwan, 2003). Because the population in this research was unknown, the sample was determined to be 50 people who were still in the range of 30 to 500 (Wibisono, 2013). The sampling method used an online questionnaire using a google form consisted of 100 users. Participants were given an online questionnaire using a google form, then filled out the questionnaire. After that, the data were analyzed using SEM PLS and processed with SmartPLS 3.0. the use of PLS was used because it can build and test research models Musyaffi and Arinal (2021). The stages of using PLS were testing the outer model, inner model, and model fit test. The last stage was hypothesis testing. The model in this research used the DeLone and McLean, 2003 Success Model. The variable used is System Quality. Information Quality, Service Quality, Usage, User Satisfaction and Net Benefits to measure the variables studied with the Operational Definition as presented in table 1 below.

Table 1. Operational Definition

Variable	Indicator	Code
	Access Convenience	SQ1
	Flexibility	SQ2
	Ease of Use	SQ3
System Quality	Realization of User Expectations	SQ4
	Uses of Specific Functions	SQ5
	Reliability	SQ6
	Response Time	SQ7
	Completeness	IQ1
	Relevance	IQ2
Information Quality	Accurate	IQ3
	Timeliness	IQ4
	Format	IQ5
	Responsiveness	SeQ1
Service Quality	Assurance	SeQ2
	Empathy	SeQ3
Use	Nature of Use	U1
	Daily Used Time	U2
	Frequency of Use	U3
	Efficiency	US1
User Satisfaction	Effectiveness	US2
	Satisfaction	US3

	Information Satisfaction	US4
	Overall Satisfaction	US5
	Improve Knowledge Sharing	NB1
Net Benefits	Communication Effectiveness	NB2
	Reduce Information Search Time	NB3
	Productivity	NB4

Source: DeLone and McLean (2003)

RESULTS

The results of this research included data analysis and a comprehensive discussion. After studying further step by step in PLS analysis, data analysis was obtained, namely analyzing the outer model, inner model and hypothesis testing. The Outer Model Test consisted of a Convergent Validity Test which was measured using the loading factor parameter, namely the correlation between item scores/component scores and construct scores. A Loading Factor value > 0.7 was said to be ideal, meaning that the indicator was valid to measure the shape construct its forms, in empirical research experiencing a loading factor > 0.5 was still acceptable. As it presented in Figure 2, outside the loading value for all indicators exceeded the value The recommended one was > 0.6 which meant this research can be accepted and no one was excluded and met the requirements of convergent validity.

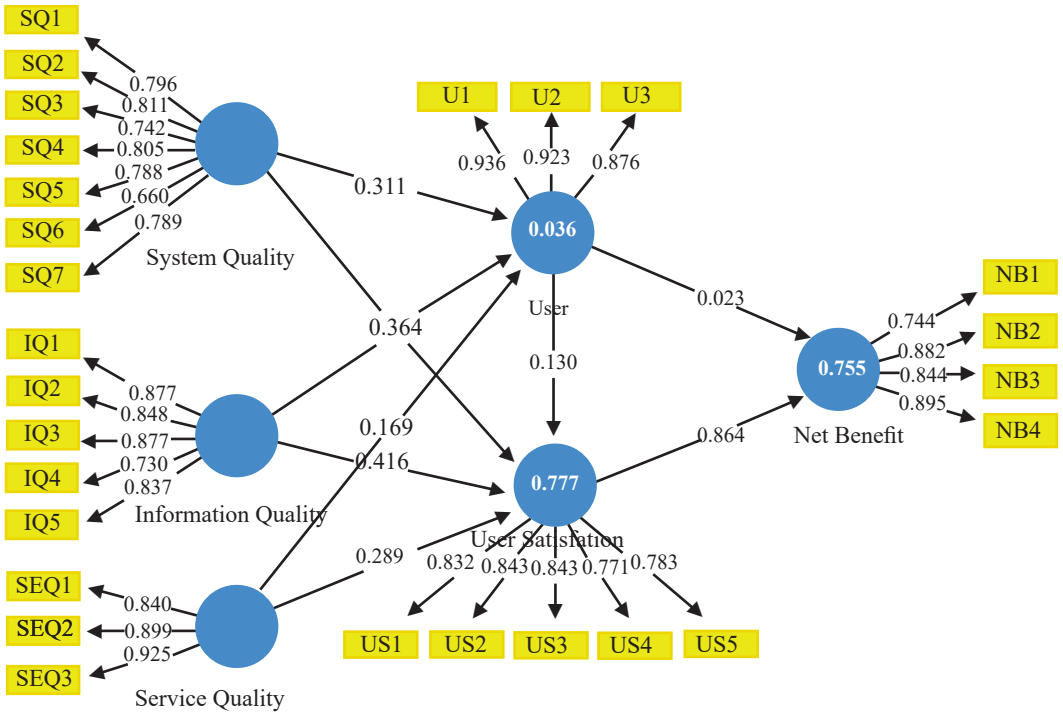

Figure 2. Loading Factor Value

After that, Discrimination Validity was carried out, and this test was used to know the validity of a model. The discriminant validity test was said to be valid if the item correlation value in that variable was the highest compared to the item's correlation with other variables, (Chin and Todd, 1995). Based on the research results, it can be seen that each indicator block has a higher cross-loading value for each measured latent variable compared to indicators for other variables.

Then to measure the validity of the data, Cronbach Alpha and Average Variance Extracted (AVE) tests were carried out. In the validity test, it can be said to meet if the Average Variance Extracted (AVE) value must be > 0.50 and in the reliability test, it was said to be reliable if each latent variable had a Cronbach's Alpha value > 0.70 (Jr et al., 2010). Following Table 2, the Cronbach Alpha and AVE values exceeded the recommended values, namely 0.7 and 0.5. Thus, all variables were this research had valid and reliable data.

Table 2. Validity and Reliability

	AVE	Composite Reliability	Croncbach's Alpha
System Quality	0.596	0.911	0.886
Information Quality	0.677	0.912	0.879
Service Quality	0.790	0.918	0.867
Use	0.832	0.937	0.898
User Satisfaction	0.621	0.891	0.846
Net Benefit	0.711	0.908	0.863

This can be seen from table 3 R-Square for the dependent variable, namely Variable Usage, Variable User Satisfaction, and Variable Net Benefit. The R-Square value was 0.036 for the Usage variable, 0.777 for the User Satisfaction Variable, 0.755 for the Net Benefit Variable, which meant the percentage of influence on the independent variable was 3.6%, 77.7%, and 75.5% while the rest was 96.4 %, 22.3% and 24.5% were influenced by other factors.

Table 3. R Square

Variable	R Square
Use	0.036
User Satisfaction	0.777
Net Benefit	0.755

To find out whether each hypothesis can be accepted, a bootstrap algorithm with a t-value (t-value) was used to determine the significance level of the path coefficients. The hypothesis was accepted if the value of t count > 1.96 and p value < 0.050.

Table 4. Hypothesis Testing

	Original Sample	Sample Mean (M)	Standard Deviation	T Statistics (IO/STDEV)	P Values
Information Quality → Use	-0.364	-0.366	0.270	1.347	0.089
Information Quality→User Satisfaction	0.416	0.419	0.141	2.952	0.002
Service Quality → Use	0.169	0.179	0.179	0.945	0.173
Service Quality → User Satisfaction	0.289	0.294	0.098	2.944	0.002
System Quality → Use	0.311	0.323	0.251	1.241	0.108
System Quality → User Satisfaction	0.227	0.217	0.104	2.191	0.014
Use → Net Benefit	0.023	0.031	0.061	0.382	0.351
Use → User Satisfaction	0.130	0.125	0.051	2.543	0.006
User Satisfaction → Net Benefit	0.864	0.859	0.041	20.825	0.000

DISCUSSION

Information Quality did not affect Usage. The quality of information was low, then the level of system use was also low. Based on the results of testing the structural model above, it showed that the p-value of Information Quality on Use was weak when compared to the influence of information system factors on use. Zahir Accounting needed to improve its quality of information that was more accurate and relevant to the work needs of users, to increase the use of accounting software. According to research from Zeinora and Septarian (2020) shown that Zahir Accounting cannot calculate Cost Accounting in calculating costs per hour and per worker, thus requiring users to calculate themselves for more accurate results.

Information Quality did not affect User Satisfaction. If a system could provide quality information, users would be more satisfied with the information obtained. This meant that the indicators of completeness of information, relevant, accurate, well-timed and according to the format produced by the Zahir Accounting

system had an impact on increasing user satisfaction. The results of this research were supported by Irfan's research (2019) which revealed that the more complete the information was, the easier it is to understand and the relevance of a system would be. Zahir Accounting was equipped with a special form to input all transactions carried out by the company and the presentation of information or the resulted output format in the form of financial reports that can be exported and sent to other forms according to user needs.

System Quality did not affect Usage. Low system quality would affect the low intensity of system use. If the quality of the system was reliable, it would increase the use of the system. This was in line with research from Nurjaya (2017) that System Quality did not affect usage. According to the author's analysis, Zahir Accounting could not meet user expectations after updating the system. Zahir's Accounting system could run faster and there were updates. However, after having been updating Zahir's system performance was still the same. Zahir's Accounting system was still about to experience bugs.

System Quality did not affect User Satisfaction. High system quality would affect user satisfaction when using the system. Davis, et al (1989) and Chin and Todd (1995) suggested System Quality as Perceived Ease of Use, namely the extent to which computer technology was considered relatively easy to understand and use. The Ease of Use indicator was an indicator that users strongly agree that Zahir Accounting was easy to operate and easy to understand from its features. The use of specific functions has been running well, for example, the sales menu contained information related to forms according to user needs such as sales order menus, sales invoices, and sales returns. In addition, Zahir Accounting was also convenient to use because of its attractive appearance when compared to other accounting software. So users did not need much effort to use it.

Quality of Service did not affect Usage. With low service quality, users would feel uncomfortable using the system which would result in a decrease in system usage. The Empathy indicator still needed to be improved with system development. Zahir Accounting Software itself did not provide a place to provide criticism and suggestions. The Zahir Accounting system experienced several errors, such as not responding/processing according to what the user ordered/ordered.

Service Quality did not affect User Satisfaction. Zahir Accounting system users felt that the quality of service consisted of responsiveness, assurance and empathy provided by the system was good, so users would tend to feel satisfied using Zahir Accounting. Users feel that Zahir can run according to instructions and the input data is safe. So that users felt satisfied using the system. However, the quality of service on the existing Zahir Accounting System needed to be improved to user satisfaction and continue to use Zahir Accounting.

Usage did not affect User Satisfaction. If users frequently accessed Zahir Accounting, they would feel satisfied in using it. According to Karya and Saputri (2020), if a system is increasingly used, it can be said that users have a sense of satisfaction with the system.

Usage did not affect Net Benefit. The lower the use of an accounting system would increase and provide a net benefit in its utilization. The better a system was, the more often users would access or use it. Then the system could have an impact on users on the performance or benefits of Zahir Accounting. Zahir Accounting must improve its system to increase user intensity so that more users would feel the benefits.

User Satisfaction did not affect Net Benefits. User responses to user satisfaction variables and other indicators were very good. User satisfaction had a very important role so that users were satisfied with the performance provided by the system and provide what users needed and expected. Zahir Accounting user satisfaction increased, the perceived benefits would also increase, which was more effective and efficient. Users felt the benefits of the Zahir Accounting system was easy to operate by non-accounting users or people who were not working in the accounting field according to the statement on the Increase Knowledge Sharing indicator.

CONCLUSION

This study aims at examining and analyzing the effect of system quality, information quality, and service quality on the use and satisfaction of Zahir Accounting software users, user usage and satisfaction with the benefits provided by Zahir Accounting Software using the Delone and Mclean models. Moreover, The results of this research indicated that user satisfaction had the greatest influence on the benefits provided by Zahir Accounting Software. Ease of access is the most important aspect of its implementation. Information quality affected user satisfaction, system quality, user satisfaction, service quality, user satisfaction, usage user satisfaction. However, of the 9 hypotheses, there were 4 that were rejected, namely Information Quality on use, System Quality on use, Service quality on use, and use of net benefits.

Based on the conclusions above, it is hoped that further research can increase the sample used, as well as expand the object of the research and find other factors that affected users of accounting information systems outside of the factors that researchers have used. Lastly, it can combine several data collection techniques such as Observation and Interview. This research was also expected to provide benefits for companies in the

future in considering things that can help Zahir Accounting grow and carry out further system development so that it can issue outputs as expected by users.

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