The 13th Malaysia-Indonesia International Conference on Economics, Management and Accounting (MIICEMA) 2012

"ASIA EMERGING ECONOMY TOWARD GLOBAL ECONOMIC INTEGRATION"

Organized by

**Faculty of Economics
Sriwijaya University**

Palembang, October 18-20, 2012

Co Organizer:

UKM   IPB   UNSYIAH   UNPAD   UNIB   UMS

THURSDAY, 18th OCTOBER 2012
TIME: 13.00-14.30

Room 1				
Finance				
Moderator:				
MIICEMA UnSri-1	TESTING THE VALIDITY OF CAPITAL ASSET PRICING MODEL (CAPM) AND ARBITRAGE PRICING THEORY (APT) IN PREDICTING THE RETURN OF STOCKS IN AN EMERGING MARKET: Evidence from Indonesia Stock Exchange (IDX) 2008-2010.	Shintabelle Restiyanita M. & Zainul Kisman	STEKPI	Indonesia
MIICEMA UnSri-15	Early Aftermarket mispricing of Initial Public Offering Across Market Condition: Malaysian Evidence	Cheedradevi Narayanasamy	UKM	Malaysia
MIICEMA UnSri-16	THE ROLE OF CASH WAQF IN PROVIDING CAPITAL FOR SUSTAINABLE DEVELOPMENT	Magda Ismail Abdel Mohsin	INCEIF	Malaysia
MIICEMA UnSri-18	THE EFFECT OF CHANGES IN WORLD OIL PRICES, FOREIGN STOCK INDEX AND FACTORS OF MONETARY TOWARD MOVEMENT JCI, PERIOD 2005-2011	Darmawan Achmad, Ishak Ramli	Tarumanagara University	Indonesia
MIICEMA UnSri-19	The Effect of Microfinance on Entrepreneurial Quality and Small Business Growth: A Conceptual Model	Syamsuriana Sidek, M. Mohd Rosli	Universiti Malaysia Kelantan	Malaysia

Room 2				
Finance				
MIICEMA UnSri-72	DIVERSIFICATION, PERFORMANCE , AND FIRM VALUE	nikmah, fitrawati ilyas; mike ayuningtiyas	Bengkulu University	Indonesia
MIICEMA UnSri-73	The Long Run Performance of IPOs and SEOs Listed on Bursa Malaysia	Zarina Mohd Zaki	Universiti Kebangsaan Malaysia	Malaysia
MIICEMA UnSri-83	Is the January effect alive in IPO market?	Chan Siew LIan	Graduate School of Business UKM	Malaysia

MIICEMA UnSri-84	STOCK MARKET OVERREACTION AND GENERAL ELECTION EFFECT IN MALAYSIA	Chong Sok Fong, Rafidah Othman	Graduate School of Business, UKM	Malaysia

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Room 3				
Finance				
Moderator				
MIICEMA UnSri-184	STOCK MARKET AND THE INSTABILITY OF ECONOMY	Hendri tanjung	Universitas Ibnu Khaldun Bogor	Indonesia
MIICEMA UnSri-189	Firm Performance in the Craft Industry: Mediating Role of Entrepreneur's Competencies	M. Mohd Rosli, Mohd Rafi Yaacob and Rosman Mahmood	Universiti Malaysia Kelantan, Universiti Teknologi Mara	Malaysia
MIICEMA UnSri-195	Valuing Banks	Dr Jagdish Joshipura	Som Lalit Institute Of Management	India
MIICEMA UnSri-200	'Validity' Issues in Qualitative Research in Social Sciences: View from Two Angles, Have a Better Look	Ashfaq Ahmad Khan	University of New England	Australia
MIICEMA UnSri-301	The Effect of Iran Oil Sanction on The European Stock Market	Hanieh Sharif, Ruzita Abd Rahim	UKM, Malaysia	Malaysia

Room 4				
Economics				
MIICEMA UnSri-55	Fiscal Policy, External Shocks, and Macroeconomic Fluctuations: A SVAR Modeling of Indonesia	Putri Bintusy Syathi, Zulkefly Abdul Karim ; Dr Mohd Azlan Shah Bin Zaidi; Prof Madya Dr Noor Aini Khalifah	UKM and UNSYIAH	Malaysia, Indonesia
MIICEMA UnSri-60	DOES THE LOCAL ECONOMIC GOVERNANCE IN INDONESIA PERFORM AN IMPROVEMENT?	Haryo Kuncoro	State University of Jakarta	Indonesia
MIICEMA UnSri-137	MONEY DEMAND IN MALAYSIA: PRE- AND POST-CRISES ANALYSIS	Uma Devi Vadiveloo and Zarinah Yusof	University Malaya	Malaysia
MIICEMA UnSri-145	ECONOMIC STUDY ON THE PARTICIPANTS HOUSEHOLD OF NON REVITALISATION RUBBER DEVELOPMENT PROGRAM IN TAPIN REGENCY OF SOUTH KALIMANTAN	Yusuf Azis, Nuri Dewi Yanti; Athaillah Mursyid	Faculty of Agriculture, University of Lambung Mangkurat	Indonesia
MIICEMA UnSri-157	Survey The influences of establishing Academic centers in women's wealth	Sedighe hasani ahmadie, Rouhollah tavakolizadeh, Rouhollah cheraghpoor	Islamic Azad University - Kahnooj Branch	Iran

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Room 5				
Economics				
MIICEMA UnSri- 318	Determinant of Profit Efficiency of Rice Farmers in Bengkulu	M. Mustopa R, dkk	Sriwijaya University, Indonesia	Indonesia
MIICEMA UnSri-336	Performance and Reconstruction Strategy of Rice Granary in South Sumatera Indonesia	Dessy Adriani, Henny Malini	Sriwijaya University	Indonesia
MIICEMA UnSri-328	Income Disparity in ASEAN 2000-2010	Sisca Octavia Sentosa, Taufiq Marwa, Azwardi	Sriwijaya University	Indonesia
MIICEMA UnSri-330	Profit efficiency of rainfeed rice farming system in bengkulu: stochastic profit frontier approach	evada dewata, M. Muhammad Mustofa Romdon, Hadi Jauhari	Politeknik Negeri Sriwijaya	Indonesia
MIICEMA UnSri-331	The Role of Human Capital in the Rubber Smallholders Productivity in Kabupaten Banyuasin, South Sumatera	Muhammad Yusuf, Jamalludin Sulaiman	Politeknik Negeri Sriwijaya	Indonesia

Room 6				
Marketing				
MIICEMA UnSri-181	ANALYSIS OF CELLULAR PHONE PURCHASE DECISION: CASE STUDY FOR ESIA CELLULAR PHONE IN GUNADARMA UNIVERSITY	Desi Asrianty, Henny Medyawati	Gunadarma University	Indonesia
MIICEMA UnSri-203	The Influence of Entrepreneurial Orientation and Market Orientation on Small Firm Business Performance (A Study in Food Processing Industry in South Kalimantan)	Marijati Sangen, Meiske Claudia	Lambung Mangkurat University	Indonesia
MIICEMA UnSri-95	Consumers Ethnocentrism Towards Globalization	Dewi Fadila	Politeknik Negeri Sriwijaya	Indonesia

MIICEMA UnSri-111	Effects of Customer Dissatisfaction in Social Online Networks	Richard Lackes, Erik Frank, Patrick Lübbecke	TU Dortmund	Germany
MIICEMA UnSri-307	The Impact of Brand Personality and Promotional Mix to Brand Equity of MUBA Regent Candidates 2011	Siska Marleni, Isnurhadi	Ramania College of Economics Sekayu, Indonesia	Indonesia

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Human Resource				
MIICEMA UnSri-14	Internet Job Search and Labor Market Outcomes	Hazrul Shahiri	University of Arizona	America
MIICEMA UnSri-36	Participatory Ergonomic: Mechanism to Improve Workers Productivity	Mohd Nasir Selamat	Universiti Kebangsaan Malaysia	Malaysia
MIICEMA UnSri-52	Role Models' Influence on Academic Career Choice	JAKARIA DASAN, MOHD NASIR SELAMAT	Universiti Malaysia Sabah	Malaysia
MIICEMA UnSri-306	People Risk and Human Capital Attributes : An Exploratory Study in Islamic Bank	Aisyah Abd Rahman, Ph.D, dkk	UKM, Malaysia	Malaysia
MIICEMA UnSri-117	PERFORMANCE ANALYSIS OF LECTURERS FACULTY ECONOMIC UNIVERSITY RIAU	jumiati sasmita	Riau University	Indonesia

Room 8				
Accounting				
MIICEMA UnSri-4	Background of the Degree in Public Accounting	José G. Vargas.Hernández	University center for economic and Managerial sciences, University of Guadalajara	Mexico
MIICEMA UnSri-3 22	The Importance of Forensic Auditing to Combat Fraud in Indonesia	Lukluk Fuadah	Unsri, Indonesia	Indonesia
MIICEMA UnSri-23	GOODS AND SERVICES TAX (GST) COMPLIANCE COST AMONG SMALL AND MEDIUM ENTERPRISES	Mohd Rizal Palil,Rosiati Ramli,Ahmad Fariq Mustapha,Nurul Syuhada Abu Hassan	Universiti Kebangsaan Malaysia	Malaysia
MIICEMA UnSri-24	External auditor's reliance on the work of internal audit function, audit committee characteristics and audit report lag in Jordan	Noor Azizi Ismail, Faudziah Hanim Fadzil, Ghassan Saeed Bagulaidah	Univeristi Utara Malaysia	Malaysia
MIICEMA UnSri-33	FIRM LIFE CYCLE AND THE VALUE RELEVANCE ON INTANGIBLE ASSETS: THE CASE OF AUSTRALIAN FIRMS	Hartini Jaafar, Hazianti Abdul Halim	Universiti Pendidikan Sultan Idris	Malaysia

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Room 9				
Accounting				
MIICEMA UnSri-41	The Effect of Financial Ratios, Prior Audit Opinion, and Growth on the Auditors' Going Concern Opinion	Erly Sherlita, Elok Tika Puspita	Widyatama University	Indonesia
MIICEMA UnSri-42	The Impacts of Malaysian Code of Corporate Governance on the Quality of Reported Earnings of KLCI Components	Rizwana Md Yusof	UITM Shah Alam	Malaysia
MIICEMA UnSri-61	THE PRACTICE OF EARNINGS MANAGEMENT : SHORT TERM AND LONG TERM DISCRETIONARY ACCRUAL APPROACH MODEL (Empirical Studies in LQ - 45 During The period of 2004-2010)	Wiyadi, Lina Ayu Safitri	Muhammadiyah University of Surakarta	Indonesia
MIICEMA UnSri-64	THE EFFECT OF CORPORATE GOVERNANCE ON INCOME STATEMENT DISCLOSURE COMPLIANCE IN THE STATE OWNED ENTERPRISES	Abdul Kharis	Muhammadiyah University of Surakarta	Indonesia
MIICEMA UnSri-344	Earnings Management, Underinvestment and Valu	Mohammat Sabri J	Universiti Kebang	Malysia

Room 10				
Accounting				
MIICEMA UnSri-135	The Influence of The Quality of Board of The Council on Local Finance (APBD) with Good Governance as The Moderating Variables	Rosalina Pebrica Mayasari, Prof. Syamsurijal, Drs. Burhanuddin	Tridinanty University	Indonesia
MIICEMA UnSri-138	Auditor Choice of Indonesian Listed Firms: Do Ownership Concentration and Family Control Matter?	Salim Darmadi	Indonesian Capital Market and Financial Institut	Indonesia
MIICEMA UnSri-143	The Role of professional accounting association in direct companies to regard accounting standards.	Rouhollah tavakolizadeh, Maryam Mazaheri; Mahdi sharifii mansour	Islamic Azad University	Iran

MIICEMA UnSri-159	THE FACTORS THAT EFFECT TO THE DISCLOSURE OF CORPORATE SOCIAL RESPONSIBILITY IN MANUFACTURING COMPANIES LISTED IN INDONESIA STOCK EXCHANGE	Verawaty, Citra Indah Merina	Bina Darma University	Indonesia
MIICEMA UnSri- 204	WESTERN CULTURAL VALUES AND ITS IMPLICATIONS ON MANAGEMENT PRACTICES	A. M. INUN JARIYA	South Eastern University of Sri Lanka	Sri Lanka

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Room 1				
Finance				
MIICEMA UnSri-26	Strength Measurement of Bid & Ask in Individual Stocks: Intra-Day Evidence from UMA in Indonesia	Deddy P. Koesrindartoto, Felisca Oriana Surjoko	Institut Teknologi Bandung	Indonesia
MIICEMA UnSri-31	The Influence of Cash Flow Changing and Profit Accounting to Stock Return in Manufacturing compaies listed on the Indonesia Stock Exchange	Debby Novianti, Mukhtaruddin, Rina Tjandrakirana	Sriwijaya University	Indonesia
MIICEMA UnSri-34	Finding Market Leaders among Institutional Investors: Case of Indonesia Government Bond Market	Isabelle Aranditha Gusdinar, Deddy P. Koesrindartoto	Institut Teknologi Bandung	Indonesia
MIICEMA Unsri-35	LOCALIZATION OF ZAKAT DISTRIBUTION, RELIGIOSITY, QUALITY OF LIFE AND ATTITUDE CHANGE (PERCEPTIOMS OF ZAKAT RECIPIENTS IN MALAYSIA)	Hairunnizam Wahid, Radiah Abdul Kader (PdD), Sanep Ahmad (PhD)	National University of Malaysia	Malaysia
MIICEMA UnSri-38	Developing a Customers' Oriented Ar-Rahnu (Islamic Pawn Brokeing) Model for Cooperatives in Micro Financing in Malaysia-Providers' Perspectives	Mohd Rafi Yaacob, Ghazali Ahmad, Mohamed Dahlan Ibrahim	University of Malaysia Kelantan	Malaysia

Room 2				
Finance				
MIICEMA UnSri-89	THE COMPARATIVE OF PREDICTING BANKRUPTCY MODELS IN BANKING WHICH LISTED IN BURSA EFEK INDONESIA (BEI)	Meisita Sari, Tirta Ibat Rainbow; Rini Indriani	Bengkulu University	Indonesia
MIICEMA UnSri-90	MANAGEMENT CONTROL SYSTEM, COOPERATION AND THE PERFORMANCE OF PROFIT AND LOSS SHARING FINANCING	ATAINA HUDAYATI, SOFIAH MD AUZAIR	INDONESIAN ISLAMIC UNIVERSITY	Indonesia
MIICEMA UnSri-94	THE INFLUENCE OF COUPON BOND AND BOND MATURITY TO BOND YIELD IN INDONESIA STOCK EXCHANGE	Richard Andrew, Andi Wijaya	Tarumanagara University	Indonesia
MIICEMA UnSri 27	Corparate Demand For Islamic Insurance (Takaful) In Malaysia	Prof.Mohamad Abdul hamid	UKM	Malaysia
MIICEMA UnSri-124	FACTORS THAT INFLUENCE COMPANY DECISION MADE SHARE REPURCHASE	R. Ryan Wijaya Mulya, Eddy Suranta, Pratana Puspa Midiastuty	Bengkulu University	Indonesia

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MIICEMA UnSri-163	MARKET TIMING PERFOMANCE MEASURE – DOES THIS MATTER?	RAFIDAH OTHMAN	Graduate School Of Business, Universiti Kebangsaan Malaysia	Malaysia
MIICEMA UnSri-170	SOCIAL CAPITAL AS CORPORATE KNOWLEDGE	Felix Ferryanto Lukman, M.M.	Prasetya Mulya Business School	Indonesia
MIICEMA UnSri-174	The Impact of Legal Origin Toward Shariah Governance	Ince Nopica, Prof. Abdul Ghafar Ismail	Universiti Kebangsaan Malaysia	Malaysia
MIICEMA UnSri-175	Risk Return Tradeoff For Jakarta Islamic Index: Does The Link Exist?	Farra Munna Harun	Universiti Kebangsaan Malaysia	Malaysia
MIICEMA UnSri-178	THE EFFECT OF INVESTMENT OPPORTUNITY SET (IOS) TO EARNINGS MANAGEMENT: REAL ACTIVITIES AND ACCRUAL MANIPULATION	Dewi Kusuma Wardani	Faculty of Economics, Universitas Sarjanawiyata Tamansiswa	Indonesia

	Room 4			
	Economics			
MIICEMA UnSri-335	Indonesia Discourage Worker Performance in Agriculture-Rural and Industri-Urban Sector	Nurlina Tarmizi, Dessy Adriani	Sriwijaya University	Indonesia
MIICEMA UnSri-162	Emissions, energy and economic growth in an environmental Kuznets curve: Pooled mean group estimations of developed, developing, and least-developed countries	Mohd Adib Ismail, Mawar Murni Yunus	Universiti Kebangsaan Malaysia	Malaysia
MIICEMA UnSri-166	The impact of globalization on the consumption pattern of households with a family case songket producers as a single parent mothers	Lisnini, Purwati, Neneng Miskiyah	Politeknik Negeri Sriwijaya	Indonesia

MIICEMA UnSri-172	THE PRODUCTION FACTORS PATTERN IN INCREASING PALEMBANG TRADITIONAL FOOD MANAGERS INCOME IN PALEMBANG	Esya Alhadi, Yusleli Herawati, Nirwan Rasyid	Politeknik Negeri Sriwijaya	Indonesia
MIICEMA UnSri-193	Economic Instability and Financial Crises in a Capitalist Financial System: Empirical Evidence from the UK	Dr Ashfaq Ahmad Khan, Mr. Waqar Ahmad	University of New England, Armidale, NSW 2351	Australia
MIICEMA UnSri-202	FOOD SECURITY AND POVERTY IN RURAL OF SOUTH SUMATERA, INDONESIA	Faharuddin, Prof. Dr. Ir. Andy Mulyana, M.Sc.	Sriwijaya University	Indonesia

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Accounting				
MIICEMA UnSri-67	EARNINGS MANAGEMENT PRACTICES ON COMPANIES IN THE SHARIAH INDEX (The comparative studies between STDAM and LTDAM in Indonesian stock exchange during 2004-2010 period)	Noer Sasongko, Happy Purbasari	Muhammadiyah University of Surakarta	Indonesia
MIICEMA UnSri-70	THE UTILIZATION OF INFORMATION TECHNOLOGY, THE USER SATISFATION OF ACCOUNTING INFORMATION SYSTEM AND TASK COMPLEXITY: Study in Banking Industry at Bengkulu city	sriwidharmanely, darman usman; hery aprizal	Universitas Bengkulu	Indonesia
MIICEMA UnSri-77	BASIC MATH AND LANGUAGES SKILL UPON ACCOUNTING STUDENTS ACADEMIC ACHIEVEMENT IN UNIVERSITY BENGKULU	Lisa Martiah Nila Puspita, Muhammad Firmansyah	Bengkulu University	Indonesia
MIICEMA UnSri-78	Corporate Governance Quality, Performance and Firm Value : Evidence from Selected Corporate Governance Perception Index.	Triyono	Universitas Muhammadiyah Surakarta	Indonesia
MIICEMA UnSri-87	THE INFLUENCE OF CORPORATE SOCIAL RESPONSIBILITY TO FIRM VALUE WITH PROFITABILITY AND LEVERAGE AS A MODERATING VARIABLE	Febi Susanti, Fenny Marietza; Rini Indriani	Bengkulu University	Indonesia

Room 6				
Accounting				
MIICEMA UnSri-93	the value relevance of the altenative accounting performance measures: empirical study in Indonesia	Felicia Julita, Nikmah; Sriwidharmanely	Bengkulu University	Indonesia
MIICEMA UnSri-101	Ratio of Bank and Divestment PT Bank Mutiara, tbk post-taken over by LPS	Marieska Lupikawaty Neneng Miskiyah, Elisa, Fetty Maretha	Politeknik Sriwijaya	Indonesia
MIICEMA UnSri-125	SHARE REPURCHASE DECISION: FREE CASH FLOW HYPOTHESIS OR SIGNALING THEORY	Endah Jati Purwanti, Eddy Suranta,Pratana Puspa Midiastuty	Bengkulu University	Indonesia
MIICEMA UnSri-131	THE INFLUENCE OF ORGANIZATIONAL COMMITMENT, DECENTRALIZATION, ORGANIZATIONAL CULTURE ON THE RELATIONSHIP BETWEEN BUDGETARY PARTICIPATION AND BUDGETARY SLACK	ismacoryanata	Bengkulu University	Indonesia
MIICEMA UnSri-134	ANALYSIS OF SOCIAL RESPONSIBILITY DISCLOSURE IN ISLAMIC BANKS: FULL ISLAMIC BANKING SYSTEM AND DUAL BANKING SYSTEM	Widya Gustifaurina, Inten Meutia ; Emylia Yuniarti; Dewi Rina Komarawati	Sriwijaya University	Indonesia

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Accounting				
MIICEMA UnSri-173	AUDIT COMMITTEE CHARACTERISTICS AND ENTERPRISE RISK MANAGEMENT OF INDONESIA PUBLIC LISTED BANKING COMPANIES	Husaini	Bengkulu University	Indonesia
MIICEMA UnSri-177	EARNINGS MANAGEMENT AND FIRM VALUE WITH INVESTMENT OPPORTUNITY SET (IOS) AS MODERATING VARIABLE: COMPARATIVE STUDY IN INDONESIA AND MALAYSIA	Dewi Kusuma Wardani, Sri Hermuningsih	Faculty of Economics, Universitas Sarjanawiyata Tamansiswa	Indonesia
MIICEMA UnSri-180	Board Structure and Earnings Quality: Malaysian Evidence	Redhwan Ahmed AL-Dhamari and Ku Nor Izah Bt Ku Ismail	uum university, malaysia	Malaysia
MIICEMA UnSri-182	Voluntary disclosure of intangibles in annual reports: An analysis of capital-raising companies in Malaysia	Hazianti Abdul Halim, Hartini Jaafar	Universiti Pendidikan Sultan Idris, 35900 Tanjung Malim, Perak	Malaysia
MIICEMA UnSri-185	AUDIT COMMITTEE AND TIMELINESS OF FINANCIAL REPORTING: Malaysian Public Listed Companies	Sharinah Puasa, Mohd Fairuz Md Salleh and Azlina Ahmad	Universiti Kebangsaan Malaysia	Malaysia

Room 8				
Human Resourse				
MIICEMA UnSri-303	Performance Appraisal for Civil Servant in Department of Public Works Cipta Karya of South Sumatera	Dr. Agustina Hanafi, Afriadi Cahyadi, SE, MM	Unsri, Indonesia	Indonesia
MIICEMA UnSri-148	RISK ASSESSMENTAND EFFECTIVE RISK MANAGEMENT: THE MEDIATING ROLE OF ORGANIZATIONAL CULTURE SUPPORT	Irzan Bin Ismail,Nik Mutasim Nik Ab Rahman,Mohamad Abdul Hamid,Fazlil Idris	Universiti Teknologi MARA, Universiti Kebangsaan Malaysia	Malaysia
CEMA UnSri-3	An Evaluating of Business Performance through Supply Chain Management Implementation	Inda Sukati, Abu Bakar Hamid, Rohaizat Baharun	Universiti Teknolog	Malaysia

MIICEMA UnSri-194	EFFECTIVENESS OF TALENT MANAGEMENT STRATEGIES IN DEVELOPING EMPLOYEE POTENTIAL AND REDUCING TURNOVER INTENTION	FATIMAH PA'WAN, NURITA JUHDI, RAMMILAH HANSARAM,SIM RANPREET KAUR AND NORIZAN MOHD KASSIM	Universiti Teknologi Malaysia	Malaysia
MIICEMA UnSri-324	Awareness and Socialisation of Consumer Rights among UKM Students	Doris Padmini Selvratnam, Tan Kok Jing, Norlaila Abu Bakar, Wook	UKM, Malaysia	Malaysia
MIICEMA UnSri-85	Market Potential Analysis Service of Forerunner Air Transport in Pagar Alam as Feeder Line National Air Transport in South Sumatra Province	Hanifati Intan	Politeknik Negeri Sriwijaya	Indonesia

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Marketing				
MIICEMA UnSri-88	TRANSFORMATIVE SERVICE TO IMPROVE WELL-BEING OF SOCIETY (1 MCA MEDICAL FOUNDATION)	Chong Sok Fong	Graduate School of Business, UKM	Malaysia
MIICEMA UnSri-108	E-commerce adoption by Small Medium Enterprises and Firm Performance	Rita Rahayu, John Day	Huddersfield University	England
MIICEMA UnSri-110	The effects of Brand Status on Brand Attitude and Willingness to Pay a Price Premium on Generation Y in Indonesia	Arief Budiman	Lambung Mangkurat University (UNLAM)	Indonesia
MIICEMA UnSri- 321	The Influence of Visual Merchandising on Impulse Buying	Efendi, Martin	Atmajaya Univerity	Indonesia
MIICEMA UnSri-320	Increasing Number of Tourists by Means of Building Tourist Values	Didin Syarifuddin	ARS International Institute of Tourism, Bandung, Indonesia	Indonesia

Room 10				
Marketing				
MIICEMA UnSri-141	The Effect Of Ability Vendor on Consumer Trust in e-commerce (Study Business Retail Online)	Seprianti Eka Putri	university of bengkulu	Indonesia
MIICEMA UnSri-22	How Social Network Media Influences University's Brand Image	Bambang Sukma Wijaya, Dianingtyas M. Putri	Bakrie University	Indonesia
MIICEMA UnSri-342	Analysis of Market Potential Preference of By Product from Traditional Food Product to Enhance Competitiveness in Globalization	Yusleli Herawati, Dewi Fadila, Nirwan Rasyid	Sriwjaya University	
MIICEMA UnSri-343	The Dimension of Bengkulu City's Development Us	Muhartini Salim, Ar	Bengkulu Universi	Indonesia

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Room 1				
Finance				
MIICEMA UnSri-128	ARBITRAGE PRICING THEORY MODEL TESTING ON SHARES IN INDONESIAN BANKING SECTOR	Fida Muthia, Isnurhadi Banaluddin	Sriwijaya University	Indonesia
MIICEMA UnSri-133	THE INFLUINCING OF RISK FACTORS, MANAGEMENT ENTRENCHMENT, AND CORPORATE GOVERNANCE QUALITY ON EQUITY RISK PREMIUM	Saiful,Ph.D	Bengkulu University	Indonesia
MIICEMA UnSri-146	Survey the usual & ethic ways to decrease eBbanking fraud	kamal javanmard, Rouhollah tavakolizadeh; Maryam Mazaheri; Ali Tavakolizadeh	Islamic Azad University, Kahnooj Branch.	Iran
MIICEMA UnSri-152	The Impact of Shari'ah Boards on Islamic Bank Performance	Majdi Anwar Quttainah	College of Business Administration, University of Kuwait	Kuwait
MIICEMA UnSri-155	Unobservable Effects and Firms' Capital Structure Determinants in Malaysia	Matemilola B.T, Bany Ariffin, A.N and Azman-Saini, W.N.W	University Putra Malaysia	Malaysia

Room 2				
Finance				
MIICEMA UnSri-308	An Analysis of Factors Influencing Underpricing in Initial Public Offering at the Indonesian Stock Exchange year 2007-2010	Ridwan Nurazi, Y Hernitha	UKM, Malaysia	Malaysia
MIICEMA UnSri-310	The Effect of Public Ownership on Financial and Operation Performances and Sustainable Competitive Advantage Based on Accounting Reputation Measure in Indonesia's States Owned Enterprises	Dr. Haryadi, Dr. Tona Aurora Lubis		Indonesia
MIICEMA UnSri-313	The Opportunity of Sukuk al-intifa'a For Financing Infrstructure Projects in Indonesia	Izzuddin Abd Manaf, Hendro Wibowo	SEBI School of Islamic Economics, Indonesia	Malaysia

MIICEMA UnSri- 316	Corporate Governance Mechanisms and Privatized Companies Performance in Jordan	Ahnaf Ali Al Smadi	UKM, Malaysia	Malaysia
MIICEMA UnSri-326	Investment, Capital Structure, Dividend Policy, and Firm Performances: Evidence Indonesia Listed Companies	Darmawati Muchtar	UKM, Malaysia	Malaysia

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Room 3				
Finance				
MIICEMA UnSri-40	Global Financial Crisis, Islamic Stock Markets Integration: A Case Study of Selected Asian Countries	Zahoor Khan, Prof. Dr. Jamalludin Sulaiman	University Sains Malaysia	Malaysia
MIICEMA UnSri-43	Price Impact of Block Trades and Price Behavior Surrounding Block Trades in Indonesian Capital Market (Case Study : Stocks in LQ45)	Moh.Rickki Yantriolatu, Deddy P. Koesrindartoto	Institut Teknologi Bandung	Indonesia
MIICEMA UnSri-45	Financial literacy in Malaysia: A review and future research opportunities	Hawati Janor (PhD)	Universiti Kebangsaan Malaysia	Malaysia
MIICEMA UnSri-47	DETERMINANT OF CREDIT CRUNCH IN BANKING CREDIT LOAN (Case Study In Indonesia Banking 2005-2010)	Sulaeman Rahman Nidar, Noviana Puspita Sari	Padjadjaran University	Indonesia
MIICEMA UnSri-59	Does Large Price Change Have A Predictable Pattern? : Emperical Evidence LQ45 Stock Index	Yudy Putra Agung, Deddy Priatmodjo Koesrindartoto	School of Business and Management ITB	Indonesia

	Room 4			
	Finance			
MIICEMA UnSri-317	The Technical Analysis For Buying And Selling Decisons : A Case Study of Astra International (ASII) Stock	Iskandar Zulkarnain	UNIB	Indonesia
MIICEMA UnSri-338	Google Search Traffic And it's Influence on Bid/Ask Spread	Berto Usman, Paulus S Kananlua, Sugeng Susetyo	UNIB	Indonesia
MIICEMA UnSri-123	INDONESIA STOCK EXCHANGE'S ANOMALY: THE RAMADHAN EFFECT	Bregita Amatory, Eddy Suranta; Pratana Puspa Midiastuty	Bengkulu University	Indonesia
MIICEMA UnSri-311	Ownership Structure And Bank Performance During Economic Crisis In Indonesia	Hamdi Agustin, SE, MM	University of Islam Riau, Universiti Utara Malaysia	Indonesia

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	Room 5			
	Marketing			
MIICEMA UnSri-80	Entrepreneurial Orientation and Business Success of Malay Entrepreneurs: Religiosity as Moderator	Mohamad Zulkifli Bin Abdul Rahim	Universiti Malaysia Kelantan	Malaysia
MIICEMA UnSri-10	ETHNOCENTRISM, ANIMOSITY AND COUNTRY OF ORIGIN IMAGE TOWARD INDONESIAN PRODUCT IN MALAYSIA	ISMI RAJIANI, AZAH ABDUL AZIZ	Universiti Teknikal Malaysia Melaka	Malaysia
MIICEMA UnSri-20	CUSTOMER SATISFACTION AND THE PURCHASE DECISION IN THE FINANCIAL INDUSTRY: A CONCEPTUAL MODEL	Noormariana Mohd Din, M. Mohd Rosli	Universiti Malaysia Kelantan	Malaysia
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MIICEMA UnSri-7	BRIDGES ACROSS CRITICAL INTERNATIONAL SHIPPING WAYS: A STUDY OF THE PROPOSED STRAIT OF MALACCA BRIDGE	Mohd Hazmi bin Mohd Rusli	Universiti Sains Islam Malaysia	Malaysia

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MIICEMA UnSri-32	MODELING THE SUCCESS FACTOR OF COOPERATIVE IN KELANTAN	RASMANI A.GHANI, M.MOHD ROSLI	Univeristi Malaysia Kelantan	Malaysia
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MIICEMA UnSri-315	Analysis Effect of Price and Non Price Determinants Toward Procurement of Rice From Regional Rice Production by Badan Urusan Logistik Divisi Regiornal of South Sumatera	Idham Alamsyah	Faculty of Agriculture, UNSRI, Palembang	Indonesia
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MIICEMA UnSri-337	Role of Public Accounting Control in Public Sector Organizations in South Sumatera	Yulia Djahir, Sofendi	Sriwjaya University	Indonesia

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MIICEMA UnSri- 323	The Effect of Budgetary Participation, Asymmetry Information, Budget Emphasis and Commitment Organization to Budgetary Slack at SKPD Governmental of Bengkulu City	Nila Aprila, Selvi Hidayani	Bengkulu University, Indonesia	Indonesia
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MIICEMA UnSri-13	The Effect of Economic Value Added, Market Value Added and Corporate Social Responsibility Disclosure to the Stock Return in Companies Listed on Indonesia Stock Exchange	Kurnia Widya Oktarini, Mukhtaruddin, Aryanto	Universitas Sriwijaya	Indonesia
MIICEMA UnSri-66	CORPORATE GOVERNANCE IN BANKING AND FINANCE INDUSTRY: THE ROLE OF SUPERVISORY BOARD	Zaitul	University of Bung Hatta	Indonesia

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Room 6-10 in Postgraduate Schoola (Pasca Sarjana) UNSRI.

THE UTILIZATION OF INFORMATION TECHNOLOGY, THE USER SATISFATION OF ACCOUNTING INFORMATION SYSTEM AND TASK COMPLEXITY:
Study in Banking Industry at Bengkulu city

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ABSTRACT

The objective of the study was to know the effect of the utilization of information technology (in term of diversity of information technology utilization and the extent of information technology utilization) toward user satisfaction of accounting information system using the task complexity as the moderating variable. This research used survey method by using questioners to gather data. The samples of this research were 44 middle and lower managers from banking industry in Bengkulu city. To test the effect of the interaction between the utilization of information technology and task complexity toward user satisfaction of accounting information system used multiple regression analysis.

The research showed that the diversity and the extent of information technology had the positive significant effect toward the user satisfaction of accounting information system. The interaction between the diversity of information technology utilization and task complexity significantly influenced the user satisfaction of accounting information system, and the interaction between the extent of information technology utilization and task complexity also significantly influenced the user satisfaction of accounting information system.

Key words: Utilization of information technology, user satisfaction and task complexity.

1. INTRODUCTION

Nowadays, information technology is an integral part of the business world. The rapid development of today's business world is always accompanied by the development of information technology. Information technology has become the primary choice in creating aresilient organization's information systems and able to produce a competitive advantage in the increasingly fierce competition today (Darmini and Putra, 2007). Information technology for the enterprise is inseparable problem from the computer. The existence of computer usage in various fields led to various changes such as

recording by labor is replaced by the database, typewriters replaced with word processors, calculating machines replaced with excel and other changes.

Information from a computer was used by managers, non-managers, as well as people within a company. The managers need tools to coordinate, plan limited resources in order to compete in the rapid changing environmental conditions. One of the tools and information that is relevant for this condition is accounting information. Therefore, now the computer is an important aspect of accounting information systems, due to developments in information technology have improved the accounting information system.

Accounting information system aims to provide information needed by management for decision-making process. Accounting information is crucial for the management of an efficient economic unit (Cushing, 1989). Many managers are now realizing that they need information as quickly as possible and know the system information including information needs, so it requires relevantand timelysystem information. According to Wilkinson (1993), information systems tend to be more evolved and became more formal when the company grow and become complex. The growing and complexity of the firm make the traditional accounting system less reliable in providing information for the company. Because of this, companies need computer technology to produce information more quickly and accurately.

Successful of the utilization of information technology depends highly on the individual, not only on the technology. If you want to be success, it is necessary to know the necessary information. This shows the importance of understanding the information in carrying out the task. According to Christopher (1992) in Widuri (2010), it is an ideal thatthe existence of computer-based information systems within an organization can be received with enthusiasm by its users, but one of the factors that cause failure in the use of information systems is a factor of human behavior as the user's system. To support all that, the application of technology in enterprise information systems should consider the users of the system, that the system will be applied within an organization can meet the needs of users in using the system. In addition, meeting the needs of these users will be able to provide the user satisfaction of information systems in carrying out daily duties.

To determine whether an information system is required and can be used well, the factor that to be considered is the user satisfaction of a system (Choe, 1996) in (Fauziyah and Agustin, 2008). User satisfaction of information systems can potentially be measured by the usefulness of the information systems that support decision making. Usefulness of information systems in decision making can be improved if the output is information required by the user.Utilization of information technology can be effective if the users benefit from the system and users can use the technology properly. Therefore, this study used two characteristics of utilization, that are diversity of the utilization which is obtained by users in the use of information technology and the extent of the use which is how widespread the use of information technology in completing tasks. Utilization is the best measure which is more objective and easier to quantify (Delone and McLean, 1992).

Some researchers use the approach of the utilization of information technology and user satisfaction as a measure that can be used to measure the successful of information systems implementation. Someresearch results have not shown consistent results. The research done by Kim, Suh and Lee (1998) examined the relationship between the utilization of information technology and user satisfaction with the task

uncertainty as a moderating variable. The results showed that the two utilization characteristics, the diversity of utilization and the utilization extent,had a positive effect on user satisfaction.

Widuri (2010) tested the uncertainty of the task as a moderator variable on the relationship between the utilization of information technology and user satisfaction in end-user computing. These results indicated that the diversity of the utilization of information technology a significant positive effect on user satisfaction and the extend use of information technology was also a significant positive effect on user satisfaction. Fauziyah and Agustin (2008), examine the same research. The results showed that the diversity of utilization significantly influence user satisfaction, while the utilization extendhad no significant impact on user satisfaction. Therefore, it is necessary to identify the factors that may interact in influencing the interactions between variables through contingency approach such as the complexity of the system (Kim and Lee, 1986) the uncertainty of the task (Kim et al., 1998), and the complexity of the task (Candrarin and Indriantoro,1997).

This study referredto the study ofWiduri (2010) and Fauziyah and Agustin (2008). What distinguishes this study with previous research was in moderating variables and objects used. The complexity of task variablewasthe contingency factors that play a role as a moderator variables to clarify the interaction between utilization and user satisfaction because of the behavior of users of information systems is influenced by the complexity of the task. According Widiastuti (2006) in Veronica and Krisnadewi (2009), the complexity of the task is a not structured, confusing and difficult task. Complexity of the task will require an information technology that can assist users in completing tasks. The more complex a task it will be increasingly frequent use of technology, because by using computer technology,users can ease the burden of the jobs, especially in planning, decision making and reporting. The user of the information on the banking system in the city of Bengkulu was chosen as the research object, because the banking companyis one of the very complex organization that face the advances of information technology nowadays, wherethe needs to use computers in their daily tasks were very high. Byusingthe information technology among banks, the information required by management in decision-making can be obtained in a timely manner.

The primary aim of this research was to provide an empirical evidence about: 1. The influence of diversity of the utilization of information technology onthe user satisfaction of accounting information system; 2. The influence of the extend of the utilization of information technology onthe user satisfaction of accounting information system; 3. The complexity of the task as a moderating variable on the relationship of the diversity of information technology utilization and the user satisfaction of accounting information systems; 4. The complexity of the task as a moderating variable on the relationship of the extend of utilization of information technology and the user satisfaction of accounting information system.

2. LITERATURE REVIEW
2.1 THE UTILIZATION OF INFORMATION TECHNOLOGY

Implementation of information systems within an organization or company at present cannot be separated from the utilization of technology that has given a lot of convenience to users. It also can make an organization or company can compete with its competitors. The utilization of information systems is a measure of the success of

information systems (Delone and McLean, 1992).The term information technology systems include the use of information technology for managers. The benefits of the utilization of information technology systems according to Hartono (2007) are: a. as a place forinformation exchange of each unit of work; b. as a direct communication tool for each unit of work; c. as a control medium for the realization of activities, both physical performance and absorption of funds; d. as the initial media for the implementation of e-government, e. as a mediafor good governance implementation to achieve transparency, efficiency and effectiveness.

The utilization of information technology (IT), according to Thompson (1991) are the expected benefits of information system users in performing their duties. Its measurement is based on the diversity and extend of utilization. The diversity is the diversity utilization obtained by the user in using information technology, while the utilization extend is how widespread the use of information technology in completing tasks. The use of computer technology depends on the confidence of IT users in deciding the acceptance of IT, where IT users trust and feel that the use of IT has provided benefits to its work and achievements. Substantial investment in IT would not be useful if the technology was not accepted by the members of the organization. Therefore,it is very important for members to be able to use and understand the usefulness of the system.

Utilization according to Davis (1989) in Suhaili (2004) can be interpreted as a level at which a person believes that using a particular system will be able to increase the person's work performance. The utilization of technology by Goodhue and Thompson (1995) is defined as behaviors in usingthe technology in completing tasks. The utilization of information technology is an individual decision to use or not use the technology whichis influenced by factors that become its antecedent.Based on some definitions and literature review can be concluded that the use of IT can be known from the IT user confidence in deciding the acceptance of IT, with one belief that the use of IT is a positive contribution to the user. Someone trust and feel that by using a computer, it will be very helpful and enhance work performance which will be achieved, in other words, these people believe that the use of IT has provided benefits to its work and achievements.

2.2 USER SATISFACTION of ACCOUNTING INFORMATION SYSTEM

The user is a part that cannot be released from the successful implementation of a system or technology. Therefore, the information system user satisfaction is one measure of the success of the sustem such as accounting information systems. User satisfaction illustrates the harmony between one's expectations and the results obtained from the existence of a system, which is where a person is participating in its development. According to Ives, Baroudi and Olson (1983), the users' satisfaction of the system is defined as how much information is provided to meet the needs of the information which they needed.

User satisfaction is defined as a condition in which the user believes that the information system provided the way toenter and meet their information needs (Delone and McLean, 1992). User satisfaction reveals the harmony between one's expectations with results obtained from the system inrelation to the participation that providedalong the development of the system (Ives et al, 1993). The failure of an information may be due to the inability of an information system meets user expectations.

Based on the those definitions show that the users' satisfaction ofaccounting information systems relate to the suitability of the information needs with the characteristics of information which is characterized by the content, accuracy, format, ease of use, and timely. User satisfaction of information system can be influenced by several factors, including the quality of information systems, user participation in information systems development, ease of use of information technology and utilization of information technology.

2.3 TASK COMPLEXITY

According to Imbiri (2006),the complexity of tasks arising from the presence of ambiguity and uncertainty about the decision of something on a number of options available or the task, which allowed a number of options, the combination of choice and the relationship between one another, and the existence of other related policies. Uncertainty of the task can be defined as the difference between the amount of information needed to complete the task and the amount of information already held by the organization (Galbraith in Fauziyah and Agustin, 2008).

Restuningdiah and Indrianto (2000) stated that complexity arises from the ambiguity and weak structure, both in the main duties and other tasks. Complexity of the task can be defined as a function of the task itself. Complexity of the task is a task that is not structured, confusing and difficult (Widiastuti, 2006) in (Veronica and Krisnadewi, 2009). Level of task difficulty and task structure are the two constituent aspects of the complexity of the task. Level of difficulty of the task is always associated with much information about the task, while the structure is related to the clarity of information.

2.4 THE UTILIZATIONof INFORMATION AND USER SATISFACTION of ACCOUNTING INFORMATION SYSTEM

One method of measuring the success of information systems is the most widely performed by using the utilization and user satisfaction as a representative of the success of information systems and end-user computing (Kim et al, 1998). The utilization of technology related to the behavior of using technology to accomplish the task. According Thompsonetal (1991), IT utilization is expected benefits by the user of information technology in carrying out their duties. The measurement is based on the diversity of utilization of information and level of utilization of information technology.

In general, the implemented system within an enterprise should facilitate users to identify data, access data, and interpret data. Users feel that the use of information technology will ease the burden of work, especially in planning, decision making and reporting. Seddon (1997) suggests that the impact of the use of information systems in the form of increased individual performance, which will also affect the level of user satisfaction. Positive relationship between the uses of information technology with user satisfaction has been demonstrated from several studies. Darmini and Putra (2009) say that the proper use of information technology and backed by the expertise of personnel who operate it can improve the performance and will affect user satisfaction.

Research conducted Widuri (2010) showed that the diversity of utilization of information and extend of utilization of information technology had a significant positive effect on user satisfaction. The adoption of information technology in accordance with the needs of users and reliable in performance of duties related to the application of the various applications of information systems can provide the benefits

to its user. This has been described also in Nurdiana(2009)research, whichshowed that the use of information technology affected the activity of a profitable company, so it will improve the performance of managers. The results of Kim, Suh and Lee (1998) research also showed that the diversity and extend of utilization of information technology had a positive effect on user satisfaction. Thus, the utilization of information technology can provide benefits in accordance with user's tasks will increase user satisfaction, than the level of technology use according to user needs will also increase user satisfaction.

Thus the first and secondhypotheses proposed in this study are:

H$_1$: The diversity of utilization of information technology has a positive effect on users'satisfaction of accounting information systems

H$_2$: The extend of utilization of information technology has a positive effect on users' satisfaction of accounting information systems

2.5 TASK COMPLEXITY, UTILIZATIONof INFORMATION AND USER SATISFACTION of ACCOUNTING INFORMATION SYSTEM

The complexity of tasks based on individual perceptions about the difficulty of a task. The information was needed to cope the complexity of the task, and will affect the organization's information processing which will affect the information required of individuals in comleting his task. Thus, the relationship between the utilization and user satisfaction will be greater if utilization fits to task complexity.

Complexity of the task is ambiguity and uncertainty surrounding the business practices / tasks. Ambiguity means confusion, lack of understanding and disagreement, while the uncertainty of the task indicates the absence of the necessary information (Garner, 1962) in Restuningdiah and Indriantoro (2000), which was the difference between information that is available and what is needed to complete the task. Information required by the user arises because of the uncertaintyof task, while the information processing capacity will depend on the utilization (Kim, Suh and Lee, 1998). The more complex a task it will increase the utilization of information technology. Thus the user satisfaction will increase if there is harmony between the utilization and the complexity of the task.

Based on these statements, the proposed relationship between diversity and the utilization of information and user satisfaction may be more appropriate to the complexity of the task. Task complexity will lead to the need of a technology that can provide a variety of uses and also theextend of utilization of information technology based on the user needs. Purwandari (2009) said that the relationship between user participation and user satisfaction will increase over the complexity of the task-oriented jobs.

Widuri'sresearch (2010) indicateda significant moderating influence of task uncertainty onthe utilization of information influence toward user satisfaction. Complexity of the task will affect the user's level of understanding in applying the required application information, so that,it needed careful consideration of various aspects, suchasthe application needed and the ability of the user. Riyadi'sresearch (2004) showed that the complexity of the task was a pure moderator of the relationship between user participation and user satisfaction in the development of accounting information systems. While the study Rata (2007) showed that the complexity of the task was a quasi moderator in the relationship between participation and user satisfaction.

Based on the explanation above, then the third and fourth hypotheses proposed in this study are:

H_3: The complexity of the task was moderating the influence of diversity of information technology utilization toward the user satisfaction of accounting information systems

H_4: The complexity of the task was moderating influence of the extend ofinformation technology utilization toward the user satisfaction of accounting information systems

3. DATA AND METHODOLOGY
3.1 DEFINITION AND MEASUREMENT OF OPERATIONAL VARIABLES

All variables were measured by using a 5-point Likert scale, with the lowest score (one point) indicates strongly disagree, while the highest score (five point) which indicates strongly agree with statements in the questioners.The variables in this study were the utilization of information technologywhich consisted of diversity of utilizationand the extent of utilization as independent variables, user satisfactionas the dependent variable and the task complexityas a moderating variable, whichwere described below:

3.1.1 UTILIZATION OF INFORMATION TECHNOLOGY

Utilization of information technology is a benefit that is expected by the users of information systems to information technology used in performing their duties. The measurement of utilization adopted instruments used by Amoroso and Cheney (1991, 1992) and Iqbaria et al(1989) in the Widuri (2010), consisting of diversityand extent ofthe utilization of the information technology.

Diversity of utilizationis obtained by the users'diversity of utilization in using information technology. The instrument used consisted of 10questioners.A value of 1 meant that the diversity of the utilization of information technology was not very helpful in carrying out the duties and the value of 5 meantthat the diversity of the utilization of information technology was very helpful in performing the task. While the extent of utilizationwas measured using a frequency or hours of information technology utilization in the performance of duties. The instrument used consisted of four questioners. A value of 1 meantthat extend of information technology utilization was very low in carrying out the task, and the value of 5 meantthat the utilization of information technology was very high incarrying out the job.

3.1.2 USER SATISFACTION

User satisfaction reveals the harmony between one's expectations and the results obtained from the system. User satisfaction is the level of user confidence that information systems are provided to meet the information needs which they need (Ives, Baroudi and Olson; 1983). the User satisfaction identifiedthe success in the application of information technology in the banking industry in the city of Bengkulu. User satisfaction was measured using an instrument adapted from the Widuri (2010) which consists of 6 questions. A value of 1 meant that the user was not satisfied with the accounting information systems used in performing his duties and the value 5 meantthat user was very satisfied with the system of accounting information used in performing his task.

3.1.3 TASK COMPLEXITY

Complexity of the taskbased on the perception of difficulty of a task in the development of information systems (Restuningdiah and Indriantoro, 2000). These variables were

measured with an instrument developed by Rizzo et al. (1970) in Purwandari (2009) which consisted of six 6 questioners. A value of 1 meant that the users of accounting information systems had a very complex task and a score of 5 meant that users of accounting information systems did not have a very complex task.

3.2 SAMPLING METHOD

The populations in this study were all managers of banking company in the city of Bengkulu becausethe banking company was rapidly affected by information technologywhich was made to assist management in making decisions and carrying out various functions and roles of the organization.

The sampling in this study was determined using the purposive sampling methodwhich is based on the sampling considerations or certain characteristics, so that all the populations that meet the specified characteristics will have an equal chance to be selected as the sample (Indriantoro and Supomo, 2000). Sample of this study focused on the middle-level managers such as the vice manager or as level or vice manager and the lower-level managers such as supervisors or as a level of supervisor at the banking companyin the city of Bengkulu who used computer applications of accounting information systems for carrying out their the task.

3.3 DATA ANALYSIS METHODS

Validity test is used to determine the extent of accuracy and precision measuring instrument in carrying out its functions. An instrument can be declared valid if the instrument is measuring what it should be measured. This test uses Pearson correlation method, using the following criteria(Ghozali, 2005): if the correlation between the scores of each item question on the total score significantly (p <0.05) then the question can be said to be valid, and if the correlation between the scores of each item question on the total score was not significant (p> 0.05) then question can be said to be invalid.

Reliability is a tool to measure a questionnaire which is an indicator of the variables or constructs (Ghozali, 2005). A questionnaire is reliableif someone answers to questions are consistent or stable over time. Reliability of measurement in this study used one shot which is measurement of only once and the results compared with the other question or measure the correlation between answers of questionaires. SPSS provides the facility to measure the reliability of the statistical test cronbach alpha (α) with the following criteria(Nunnaly in Ghozali, 2005): if the value of Cronbach's alpha> 0.60 then the questions to measure variables that are observed are reliable, and if the value of Cronbach alpha <0.60 then the questions to measure variables that are observed are not reliable.

3.4 CLASSICAL ASSUMPTION TESTS
3.4.1   NORMALITY TEST

Normality test aims to test whether in the regression model, the variables in this study had a normal distribution or not. Good model is one that has a normal data distribution or near normal (Ghozali, 2005). A priori assumption of normality is considered met if the data used is greater enough (N> 30). Tests were conducted on the residuals of a regression model using one-sample test of Kolmogorov-Smirnov T-test.This test can be determined wheather data are normally distributed or notwith the following criteria(Ghozali, 2005): if the residual value is greater than 0.05 then the data are

normally distributed, and if the residual value is less than 0.05 then the data are not normally distributed.

3.4.2 MULTICOLLINEARITY TEST

Multicollinearity test aims to test whether the regression model found that there is correlation a between the independent variables. A good regression model should not be a correlation between the independent variables. If the independent variables are correlated, then these variables are not orthogonal. Orthogonal variables are independent variables that the correlation between the members of the independent variables equal to zero (Ghozali, 2005). Multicollinearity test done by looking at the tolerance value and Variance Inflation Factor (VIF), with the following criteria: if the tolerance value is close to 1 and VIF values below 10, then multicollinearity problem does not occur, and if the tolerance is not close to 1 and the value of VIF is above 10, then multicollinearity problems occur.

To overcome the problem of multicollinearity, according to Aiken and West (1971) in Robinson (2006) carried out by using the data center, which the total scores of the answers obtained for each variable was reduced by the average of individual answer.

3.5 HYPOTHESES TESTING

To determine the influence of independent variables on the dependent variableand the influence of moderating variables on the relationship between independent variables and the dependent variable tested using multiple linear regression models.

1. Regression equation to test hypotheses 1 and 2:

$$Y = a + b_1X_1 + b_2X_2 + e \quad\quad \text{... (1)}$$

The influence of independent variables on the dependent variable will be tested with a significant level of 0.05. If a significant value of the regression coefficients indicate the value of <0,05 then the hypothesis is acceptablewhereas if the value of significant regression coefficients show the value of> 0,05 then the hypothesis is rejected.

2. Regression equation to test the hypothesis 3:

$$Y = a + b_1X_1 + b_3X_3 + e \quad\quad \text{... (2)}$$
$$Y = a + b_1X_1 + b_3X_3 + + b_4(X_1.X_3) + e \quad\quad \text{... (3)}$$

3. Regression equation to test the hypothesis 4:

$$Y = a + b_2X_2 + b_3X_3 + e \quad\quad \text{... (4)}$$
$$Y = a + b_2X_2 + b_3X_3 + b_5(X_2.X_3) + e \text{ ... (5)}$$

Notes:

Y = The user satisfaction
X_1 = Thediversityof information technology utilization
X_2 = The extend of information technology utilization
X_3 = The complexity of the task
$X_1.X_3$ = interaction between diversity of the utilization and complexity of task
$X_2.X_3$ = interaction between extwnd of the utilization and complexity of task
b_1-b_5 = coefficient of regression

Multiplication variables between the $X_1$to X_3 and $X_2$to X_3describes the influence of moderating variables (X_3) on the relationship X_1, X_2, and Y. The Criteria to determine that the complexity of the task variable is moderating variables in relation to the utilization of information technology and user satisfaction of accounting information system wasif the b_4 and b_5 coefficients are significant at the level of 0.05 and 0.10.

4. FINDINGS AND DISCUSSION
4.1 RESPONDENT DEMOGRAPHICS

Based on 44 questionnaires that can be processed obtained descriptions of the respondents, namely: the majority of the respondents of this study was 68.2% were men while the rest of 31.8% were female. The ages of the respondents in this study most wereunder the age of 40 years by 68.2% while the remaining 31.8% aged over 40 years. In terms of occupation, the majority of respondents in this study served as managers of 56.8%, while respondents who served as supervisor of 43.2%. Furthermore, the majority of respondents educated S1 by 86%. Computer applications for accounting information systems are used on each bank of a sample of this study such as OLIBS (On Line Integrated Banking Sistem) used by Bank Bengkulu and ICONS (Integrated Centralized Online Sistem) used by Bank Negara Indonesia which the details were inAppendix 1.

4.2 DESCRIPTIVE STATISTICS

Overview of the answers of the research variables in more detail can be seen in Appendix 2. The actual average value for the diversity of utilization variable was40.33, with maximum values of 50 and minimum value of 30. This suggested that the diversity of IT utilization was pretty good. Standard deviation of 3.882 with an average value of 40.34 indicated that the respondent's answers of the diversity of IT utilization questions were likely or tends to homogeneous. Based on these statistics can be seen that respondents gain many benefits from the use of information technology, means diversity of the utilization of information technology support the respondents in carrying out their task.

In the utilization extend variable can be seen the actual average value was 15.48, with maximum values of 20 and a minimum value of 11. This shows that the average ofutilization extend of IT is quite good. In the appendix 2 can be seen that the standard deviation was 1.861 with the mean value of 15.48 meant that the respondents answersof the questionnaires did not vary or tend to homogeneous. The statistical data showed that the respondents quite often use information technology in carrying out their task.

On user satisfaction variable can be seen that the actual average value of 24.23, with maximum values of 29 and a minimum value of 18. This showed that the average of user satisfaction was good enough. In the appendix 2 can be seen a standard deviation at 2.271 with of the mean value of 24.2, it meant that the respondents' answers on the questionnaires did not vary or likely to be similar. these the statistical data showed that the average of the respondents are satisfied with the accounting information system.

On the complexity of the task variable can be seen that the actual average value was 24.36, with maximum values of 16 and a minimum value of 6. This showed that the average of task complexit was obvious. With a standard deviation of 2.344 and the mean value of 11.64 showed that the respondents' answers on the questionnaireswere quite varied. Based on the statistical data showed that the average of the respondents stated that they did not face a complex task, but some respondents stated that they faced a complex task.

4.3 DATA QUALITY TEST

Validity test is used to measure the validity of a questionnaire. A questionnaire is said valid if the P value/significance of each item the question is less than 0.05. Validity test was conducted using Pearson correlation analysis. The goal is to ensure that each question does represent the presence of that variable. Validity test results showed that all statements of the questionnaire variables diversity utilization, utilization rates, user satisfaction and the complexity of the assignment is valid at a significant level of 0.01 (Appendix 3). This means that all the statements in the questionnaire were able to measure each variable in this study.

The questionnaires werea reliable if a person answers to the statement are consistent or stable over time (Ghozali, 2005). Reliability test was done by using croncbach's alpha. A construct was said to be reliable if Croncbach's alpha value greater than 0.6 (Nunally) in (Ghozali, 2005). The results of reliability test Cronbach's Alpha showed that coefficient values for the four variables is greater than 0.06 which value were between 0.648 to 0.809 (Appendix 4), thus it can be concluded that all the variables reliably.

4.4 CLASSICAL TEST ASSUMPTIONS
4.4.1 NORMALITY TESTS

Test for normality in this study using the Kolmogorov-Smirnov Test (KS) with a significance level of 5%. Otherwise the data are normally distributed if the asymp sig (2-tailed) is greater than 0.05 (Ghozali, 2005). The results of normality test showed that all variables in this study have asymp sig value (2-tailed) was greater than 0.05 (Appendix 5), so it can be said that all variables were normally distributed.

4.4.2 MULTICOLLINEARITY TEST

Multicollinearitytestaimstotest whethertheregression modelfoundno correlationbetweenthe independentvariables. Multicollinearitycan be seenfromthe value oftoleranceandits opponent is VarianceInflationFactor(VIF). Lowtolerancevalueequal tothe high VIFvalue (because VIF=1/tolerance) andshowed ahighcollinieirty. Cutoffvalueused is thetolerancevalue of0.10 orequal tothe value ofVIF>10.

Based onmulticollinearitytesting for equations1-5, it showed that equations1, 2and4freemulticollinearity, it was seen fromthe value ofthe variabletolerancewas more than0.1andVIFvalueswas lessthan 10variables. Equation3and5 hadmulticollinearity problems, it was seen fromthe value ofthe variabletolerancewas lessthan 0.1andVIFvaluewas more than10variables.

Toovercome the problem ofmulticollinearityinequations3and5, it wasdone using thedata centerwhich wasthe number ofanswers scoresobtainedfromeachrespondent for each variables minusthe meanof each. Based on the multicollinearitytestingresultsusing thedata center(Appendix6), it appeared that all theequationsdid nothavemulticollinearityproblems, it was seen fromthe value ofthe tolerancevariable was more than0.1andVIFvalueswas lessthan 10variables.

4.5 HYPOTHESIS TESTING RESULTS

The results of hypothesis testing of the first and second multiple regression analysis showed that the diversity variable got thet-value of 2.737 with a significant value of 0.009. Because of the probability coefficient b_1 (0.224) was smaller than 0.05 (0.009 <0.05), **the H₁was accepted**. It meant that diversity utilization of information

technology had a positive significantlyeffect on user satisfaction of accounting information systems. Extend of utilization variable obtained t-value of 2.560 with a significant value of 0.014. Because of the probability of coefficient b_2 (0.436) was smaller than 0.05 (0.014 <0.05), **the $H_2$was accepted,**. It meant that the extend of utilization of information technology had a positive significantlyeffect on satisfaction of users of accounting information systems.

F-test results obtained F-value of 14.651 with a p-value of 0.000 was received on a significant level of 5%. It meant that the regression model was fit. Because of the probability was smaller than 0.05, then together the independent variable (diversity utilization and the utilization rate) had a positive effect on the dependent variable (user satisfaction). Further test results obtained R_2 value of 0.417 meant that 41.7% variation in the variables of user satisfaction can be explained by the variable of information technology utilization, while the remaining 58.3% was explained by other factors outside this model.

The results of testing hypothesis 3 (Appendix 8) showed that the F-value of 14.638 with a significance level of 0.000 (<0.05). This showed that the model of IT utilization diversity, complexity of tasks and interactions between the diversity and complexity of the task of IT utilization was fit. R_2 value of 0.523 indicated that the diversity of IT utilization,complexity of the task and interaction between the diversity of IT utilization and complexity of the task can explained the accounting information system user satisfaction at 52.3%, while the remaining 47.7% described other factors outside this model. The test results showed the value of coefficient b_1 of 0.258 and t-value of 3.487 with a significant level of 0.001. the Value of coefficient b_3 was -0.322 with a t-value of -2.624 and with a significant level of 0.012, and the value of coefficient b_4 was 0.066 and t-value of 2.553 with a significance level of 0.015 (<0.05). This showed that the complexity of the task moderated the relationship between diversity of information technology utilization toward accounting information system user satisfaction.

The results of hypothesis test 4 (Appendix 9) showed that the F-value of 15.218 with a significance level of 0.000 (<0.05). This suggested that the model of IT utilization extend, the complexity of tasks and interactions between extend of IT utilization and complexity of the task was fit. R_2 value of 0.533 indicated that the extend of IT utilization, complexity of the task and interaction between extend of IT utilization and complexity of the task might explain the variable of accounting information system user satisfaction at 53.3%, while the remaining 46.7% described other factors outside this model. Test results also showed that the value of coefficient $b_1$was 0.517 and t-value of 3.436 with a significant level of 0.001. B_3 coefficient value was -0.387 and a t-value of -3.281 with significant level of 0.002. And b_5 coefficients was 0.158 and t-value of 2.796 with a significant level of 0.008 (<0.05). This showed that the complexity of the task variable was a moderating variable in relation to utilization of information technology toward the users satisfactionof accounting information systems.

4.6 DISCUSSION

The results of hypothesis testing hypotheses 1 and 2 showed that the diversity of IT utilization and IT utilization extend had a positive significant effect tothe user satisfaction of accounting information system. This meant that the higher the diversity and extend of utilization of information technology, the higher the satisfaction level of users of accounting information systems. Conversely, the lower the diversity and extend

of utilization of information technology, the lower the satisfaction level of users of accounting information systems in banking industry at Bengkulu city. These were supported by the condition of the diversity and extend of information technology utilization which felt by the middle managers in banking industry at Bengkulu city which was good enough so these managers satisfied with the accounting information system that they used. These results were consistent with results of previous studies conducted by Widuri (2010), and Kim, Suh and Lee (1998) who proved that the utilizayion of information technology had a positive effect on users' satisfaction. However, the results of this study did not support all the results of research conducted by Fauziyah and Agustin (2008) which stated that only the diversity of the utilization of information technology had affected the satisfaction of users of accounting information systems, while the utilization extend did not affect the accounting information system user satisfaction.

The results of testing the hypothesis 3 showedthat the interaction between diversity and complexity of the task affectedpositif significantly the accounting information system user satisfaction. This meant that task complexity was a moderating variable in relation oh diversity of information technology utilization and user satisfaction of information systems. Through the diversity of information technology utilization which was appropriate to the task complexitythat the middle manager in bangking industri in Bangkulu faced will increase the satisfaction of the them who used accounting information systems. The results of testing the hypothesis 4 showedthat the interaction of the extend of utilization of information technology and complexity of the task effecteduser satisfaction of accounting information system. This meant that the interaction of task complexity and utilization extend of information technology affectedthe satisfaction of the middle manager in bangking industri in Bangkulu who used the accounting information systems. The extendof information technology utilization which was suitable the complexity task that the middle manager in bangking industri in Bangkulu faced will increase the satisfaction of them in using accounting information systems.

The results of testing hypothesis 3 and hypothesis 4 suggested that task complexity was a moderating variable. This means the complexity of the task moderate the relationship between the utilization of information technology toward the satisfaction of users of accounting information systems. The results of this study supported previous research conducted by McKeen (1994), Flat (2007) and Purwandari (2009) which stated that the complexity of the task was a moderating variable in the relationship of user participation and user satisfaction. This study did not support the results of research conducted Chandrarin and Indriantoro (1997) which stated that the complexity of the task was not a moderating variable in the relationship user participation and user satisfaction.

5   CONCLUSIONSANDIMPLICATIONS

The studywas conductedtosee theeffect ofutilization ofinformationtechnology(in term of diversity of information technology utilization and the extent of information technology utilization) toward user satisfaction of accounting information system using the task complexity as the moderating variable.Based on this research, we concluded that: 1. The results ofhypothesis testingfirstandsecondhypothesisissuggestedthat thediversity ofutilization of information andextend ofutilizationof information technologyhad a positivesignificant effect on thesatisfaction ofusersof accountinginformationsystems.

This meant thatthe higherutilizationof information technology, the higher thesatisfactionlevel ofusersof accountinginformationsystems; 2. The thirdhypothesistesting resultsshowedthat thecomplexity ofthe taskmoderated therelationshipbetweendiversity ofinformation technologyutilization toward the satisfaction ofusersof accountinginformationsystems. This meant thatif theinteraction oftask complexityanddiversityof information technologyutilizationwas high,then theaccountinginformationsystemuser satisfactionwould be high; 3. The fourthhypothesistesting resultsshowedthat thecomplexity ofthe taskmoderated therelationshipbetweenthe extend ofutilizationof information technologytoward thesatisfaction ofusersof accountinginformationsystems. This meant thatif theinteraction oftask complexityandextend ofutilizationof information technology was high, sotheaccountinginformationsystemuser satisfaction would behigh.The results ofthis studymightprovideanunderstanding of theimportance ofthe utilization ofinformation technologythatcangivesatisfactionto the usersof accountinginformation systemsinthe bankingindustryin the city ofBengkulu, andthe results ofthis studyis expected tobe used asreferencematerialforfurtherresearch.

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Appendix 1. Accounting Information System Used

No.	Bank Name	Accounting Information System Used
1	Bank Bengkulu	OLIBS (On Line Integrated Banking Sistem)
2	Bank Negara Indonesia	ICONS (Integrated Centralized Online Sistem)
3	Bank Syariah Mandiri	Alphabets Syariah
4	Bank Muamalat	T2KR (Tier 2 Kiblat Reengineering)
5	Bank Tabungan Negara	SBS (Severlic Banking Sistem)
6	Bank Panin	ICBS (Integrated Comprehensive Banking Sistem)
7	Bank Mega	BDS (Branch Delivery Sistem)
8	Bank Indonesia	API (Akuntansi Perbankan Indonesia)
9	Bank Danamon	ICBS (Integrated Comprehensive Banking Sistem)

Appendix 2.   Descriptive Statistics

Variables	N	Theority range	Actual range	Mean	Deviation Std
Diversity of utilization	44	10-50	30-50	40,34	3,882
Extend of utilization	44	4-20	11-20	15,48	1,861
User satisfaction	44	6-30	18-29	24,23	2,271
Complexity of task	44	6-30	6-16	11,64	2,344

Appendix 3. Data Validity Testing Results

Variables	Pearson Correlation	Notes
Diversity of utilization	0,466** - 0,756**	Valid
Extend of utilization	0,661** - 0,752**	Valid
User satisfaction	0,467** - 0,786**	Valid
Complexity of task	0,583** - 0,728**	Valid

**Correlation is significant at the 0.01 level (2-tailed)

Appendix 4. Data Reliability Testing Results

Variables	Cronbach's Alpha	Notes
Diversity of utilization	0,809	Reliable
Extend of utilization	0,648	Reliable
User satisfation	0,755	Reliable
Complexity of task	0,744	Reliable

Appendix 5. Data Normality Testing Results

Variable	Kolmogorov-Smirnov Z	Asymp. Sig. (2-tailed)	Notes
Diversity of utilization	0,835	0,488	Normal
Extend of utilization	1,076	0,198	Normal
User satisfaction	1,018	0,251	Normal
Complexity of task	1,249	0,088	Normal

Appendix 6. Multicollinearity Testing Results

Models	Tolerance	VIF	Notes
Y = a + b1X1+ b2X2 + e	0,729 0,729	1,372 1,372	Free of multicollinearity
Y = a + b1X1+ b3X3	0,773 0,773	1,294 1,294	Free of multicollinearity
Y = a + b1X1+ b3X3+ b4(X1.X3)+e	0,744 0,742 0,948	1,344 1,349 1,054	Free of multicollinearity
Y = a + b2X2+ b3X3	0,788 0,788	1,269 1,269	Free of multicollinearity
Y = a + b2X2+ b3X3 + b5(X2.X3) + e	0,768 0,787 0,972	1,302 1,270 1,029	Free of multicollinearity

Appendix 7. Regression Analysis Results of Hyphotesis 1 and 2

Variables	Beta Coeficient	Coeficient Value	T-value	P-value	Notes
Constanta	(a)	-0,002	-0,007	0,995	
Diversity of utilization	(b₁)	0,224	2,737	0,009	Hyphotesis 1 accepted
Extend of utilization	(b₂)	0,436	2,560	0,014	Hyphotesis 2 accepted

R^2= 0,417   F= 14,651   Sig.=0,000   N=44

Appendix 8. Regression Analysis Result of Hyphotesis 3

Variables	Beta Coeficient	Coeficient Value	T-value	P-value
Constanta	(a)	0,278	1,033	0,308
Diversity of utilization	(b₁)	0,258	3,487	0,001
Complexity of task	(b₃)	-0,322	-2,624	0,012
Moderating KKP	(b₄)	0,066	2,553	0,015

R^2= 0,523   F= 14,638   Sig.=0,000   N=44

Appendix 9. Regression Analysis Result of Hyphotesis 4

Variables	Beta Coeficient	Coeficient Value	T-value	P-value
Constanta	(a)	0,308	1,155	0,255
Extend of utilization	(b₁)	0,517	3,436	0,001
Complexity of task	(b₃)	-0,387	-3,281	0,002
Moderating TP	(b₅)	0,158	2,796	0,008

R^2= 0,533   F= 15,218   Sig.=0,000   N=44