

**ASSESSING THE BENEFIT OF DEBT MANAGEMENT AND
FINANCIAL ANALYSIS SYSTEM (DMFAS): A USER PERSPECTIVE**



UNDERGRADUATE THESIS

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the Undergraduate Degree of Accounting at the Undergraduate Program of
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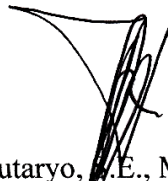
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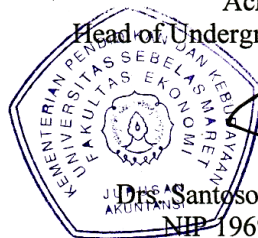
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This study is dedicated for my beloved daughter, Raniah Aolani Qianna..

PRONOUNCEMENT

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I hereby sincerely state that the undergraduate thesis titled “Assessing The Benefit of Debt Management and Financial Analysis System (DMFAS): A User Perspective” is my real work. The things out of my work in this undergraduate thesis are signed by citation and referred in the bibliography.

If later proven that my thesis has discrepancies, I am willing to take the academic sanctions in the form of repealing my thesis and academic degree.

Surakarta, 18 January 2017



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PREFACE


This study is submitted for the degree of Bachelor at the Sebelas Maret University. This research described herein was conducted under the supervision of Mr. Sutaryo, S.E., M.Si., Ak. in the Department of Accounting, Sebelas Maret University between September 2016 and December 2016.

This work is to the best of my knowledge original, except where acknowledgements and references are made to previous work. Neither this, nor any substantially similar thesis has been or is being submitted for any other degree, diploma or other qualification at any other university.

This work has been presented in the following conference:

1. The 13th Academy For Global Business Advancement (AGBA) World Congress on November 26 –27, 2016 Solo, Indonesia hosted by Sebelas Maret University Department of Accounting.
2. The 21st Eurasia Business and Economics Society (EBES) Conference on January 12 – 14, 2017 Budapest, Hungary hosted by Budapest University of Technology and Economics (BME) Department of Finance.

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ABSTRACT

Using DeLone & McLean IS success model, researcher investigate what factors influence the success of Debt Management and Financial Analysis System (DMFAS) that used by Indonesia to manage around USD 56,8 billion of government debt. Eighty-four responses from 100 DMFAS user was used as data and multiple regression analysis was applied to evaluate the model. Except link from system quality to intention to use and user satisfaction to intention to use, all of hypothesized relationships between six variables are significantly or marginally supported. Moreover – based on indirect and total effect of causal path – among three antecedents quality, system quality has strongest influence to net benefit. The findings of this study can be used to assess DMFAS success that used in other country from user perspective.

Keyword: DMFAS, Debt Management, IS success model, Mandatory System, G2G System.