HOW DOES EXPERIENCE INFLUENCE THE ACCEPTANCE OF ISLAMIC ACCOUNTING SOFTWARE AT KSPPS SIDOARJO REGENCY, EAST JAVA

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ABSTRACT

This study examines how the management of Sharia Savings, Loan and Financing Cooperatives (KSPPS) of Sidoarjo Regional Office in East Java accepts the sharia-based accounting program. The Technology Acceptance Model (TAM) was used as the foundation of this study to evaluate system acceptance. This research was conducted in the Sidoajo regional office, where there are 40 KSPPS that are still operating, with the management of each KSPPS as the sample. Thus, the sample used was 120 core administrators. According to the research, experience has a positive effect on perceived usefulness or ease of use. In contrast, perceived ease of use is not significantly positive. Perceived ease of use has a positive impact on intention to use; however, perceived ease of use does not have a significant impact on intention to use.

Keywords: Experience, Perceived Usefulness, Perceived Ease of Use, Intention to Use, Implementation, Transfer Training, Technology Acceptance Model.

INTRODUCTION

Cooperatives are companies established by people or legal entities that work together with the principle of mutual cooperation. Cooperatives improve the economic capacity of the community and build and develop the potential of members, improving social and economic welfare. The Timur Java Provincial Government has provided support of IDR 25,000,000 to religious functional groups such as NU, Muhamadiyah, and others. The aim is to enable women in urban and rural areas to act as mediators for channeling funds to the community. As a business entity was needed, and it was suggested to form a cooperative, an Islamic Savings and Loan and Financing Cooperative (KSPPS) was formed to provide loan capital for businesses that are members of the cooperative. However, the required information cannot be obtained quickly during the transaction process due to many obstacles in preparing financial reports. Therefore, the results of the financial statements received are not accountable and will then be reported to the Cooperative Office in each district or city of the KSPPS. Rp. 25,000,000 in grants were given to fifty KSPPS and USPPS. To help Indonesian cooperatives become more "digitally literate", the government has started various joint programs with various institutions, such as state institutions, State-Owned Enterprises (BUMN), and the private sector (Andjarwati and Wulan, 2021). It is expected that cooperative managers can

make financial reports quickly and accountably with training and free accounting software from the Cooperative Office.

The study of Riyadi, Munizu, and Arif (2021) found that the use of IT has a direct impact on business competition. The Office of Cooperatives and SMEs of East Java Province has made various efforts to encourage KSPPS and USPPS in East Java to develop information technology. The management of KSPPS in Sidoarjo Regional Office is advised to attend accounting software training organized by the Office of Cooperatives and SMEs in East Java. The purpose of this training is to gain the ability to run a sharia-based financial system. Some KSPPS in the Sidoarjo region have used and implemented software processes, but many have experienced difficulties in implementation. As a result, DK-UKM of East Java Province worked with researchers to create new accounting software. The transaction process in KSPPS has been customized and provided to the researcher.

This is based on the findings of Suwondo, Ratnawati, Pudjirahardjo, and Nugroho (2018), which show that financial reports that have an impact on the Management Accounting Information System (MAIS) can be made easily. Researchers provide software and training to all KSPPS in the Sidoarjo Regional Office. Testers conducted system acceptance testing using the Technology Acceptance Model (TAM) because they found that the use of software was still very small. In their research, Miranti and Hwihanus (2022) found that there was no effect of the Accounting Information System on the accuracy of the financial statements of the Grobogan Regency Government. According to Romney and Steinbart (2014), user factors can affect the success and usefulness of information technology. This is because system errors often occur due to database problems or lack of personal skills.

This is in line with what was stated by Nugroho, Ratnawati, and Moehaditoyo (2015), which states that variations in the explanation of internal systems (human resources and SOPs) and external systems (hardware and software) partially have an impact on improving the quality of financial information. However, the value of the internal system is greater than the value of the external system, which means that the use of users will be more influential than the devices used. This study found several results on the adoption of Accounting Information Systems (AIS). Hilmi and Satria (2021) found that the quality of BUMG Lhokseumawecity's financial statements is influenced by the effectiveness of accounting information systems. Meiryani and Lorenzo's (2021) research on Bank Amar Indonesia Tbk employees found that perceived employee benefits had no impact on the quality of AIS, but perceived employee

convenience. Allahyari & Ramazani's (2020) research in Iran found that perceived employee benefits have an impact on technology acceptance. Selamat & Jaffar (2009) examined the use of banking IT by 200 bankers in Malaysia, and these findings were concluded as well.

This study found that there are research gaps in the variables that have been studied previously. Because the results of previous studies are different, this study will test these variables again to find new findings and increase knowledge or enrich the literature on the Theory of Acceptance Model.

LITERATURE REVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model-or TAM-is used to understand how users accept information technology. The basic concept of TAM is that users are likely to use a technology system if it is easy to use and benefits the user. Perceived Usefulness (PU) and Perceived Ease of Use (PEU) are the main variables of TAM. It was first proposed by Davis in 1986 and developed from the Theory of Reasoned Action (TRA) by Ajzen and Fishbein in 1980. Davis proved that these two main constructs shape users' intention behavior to use a system or technology.

The TAM model was then further developed by several researchers such as Adam *et.al*. (1992), Igbaria *et.al*. (1995), Szajna (1996), Venkatesh & Davis (2000), and Venkatesh & Bala (2008). In the development of TAM, Davis *et.al*. (1989) added an exogenous construct called "*external variables*" without confirming what constructs were included in it. Then in 2000, Davis together with Venkatesh further developed TAM by adding exogenous factors that make up perceived usefulness and produced the *Extended Technology Acceptance Model* or TAM2.

However, Venkatesh and Bala (2008) proposed a more recent and complete development of TAM by explaining the "external factors" that shape PU and PEU. They called this model TAM 3, and although many researchers have developed and modified TAM, there is still a lack of research on the external factors that influence PU and PEU in TAM.

Experience

Experience, also known as "experience", plays an important role in people's daily lives and can affect various aspects, including behavior, emotions, cognition, senses, and value relationships. Schmitt (1999) says that experience is a personal event that occurs due to a specific stimulus. On the other hand, Kotler (2005) and Irawan & Wijaya (2000) say that

experience is a learning process that affects a person's behavior.

A person's observations about behavior can be influenced by their experiences, both from past actions and from formal and non-formal learning. This research aims to study the role of experience in running programs or software, both for experienced and inexperienced users. According to McCarthy and Wright (2004), the four dimensions of experience are compositional, sensual, emotional, and spatiotemporal. Compositional refers to how the elements of the experience collaborate to form a consistent whole. While sensual refers to the concrete, vivid, and visceral nature of the experience, which can be understood pre-reflectively. The spatiotemporal dimension draws attention to the quality and sense of space-time that pervades the experience, while the emotional dimension refers to the value that other people and things ascribe to it in relation to our needs and desires. The emotional quality of the experience tends to summarize the experience for us.

User experience when using a program or software can affect their behavior and how they perceive it. Therefore, companies must consider the user experience when using a program or software. The effect of experience on PEU was studied by Hackbartha et al. (2003); Saade & Kira (2007); Abdullah & Ward (20116); Abdullah et al. (2017); Tubaishat (2017); and Manis & Choi (2019). On the other hand, some studies have found that experience influences PU (Irani, 2020; Horst et al., 2007; Abdullah & Ward, 2016; Tubaishat, 2017). Social influence does not predict usage intention, according to research by Huang & Hsu (2006) and Alalwan (2018). Other researchers, such as Irani (2000); Nasermoadeli et al. (2013); Danurdoro & Wulandari (2016); and Abdullah et al. (2017), state that experience indicates intention to use...

H_1 : *Experience* has a significant influence on *Perceived of Usefulnees.*

H_2 : *Experience* has a significant influence on *Perceived Ease of Use.*

H_3 : *Experience* has a significant influence on *Intention to Us*

Perceived Usefulness

Users' perceptions of the benefits gained from using information technology are called Perceived Usefulness (PU). Thompson et al. (1991) introduced this idea by saying that the impact expected by information technology users in carrying out their tasks is called information technology usefulness. Research conducted by Davis et al. in 1989 showed that ease of use is also an important component in the use of information technology.

PU has been defined by many researchers. Davis (1989) defines PU as a person's level

of belief that using a particular system will improve their work performance. In contrast, research by Bashir & Madhaviah (2014) defines PU as a person's level of belief that using a technology will improve their abilities.

Usability can also be defined as the perception of how a person behaves to obtain certain benefits and has an impact on a person's attitude towards their ability to gain access to information about product and service providers anytime and anywhere (Lu & Su, 2009). According to Islam et al. (2013), usability can also be defined as a way for a person to gain access to information about the products and services offered by the provider.

Consumers must have two criteria before deciding to use technology: Perceived Usefulness and Perceived Ease of Use (PEU), according to Thakur & Srivastava (2013). Users' experience with technology in daily life affects PU, according to Rivera et al. (2015). Chin and Todd (1995) divided PU into two categories: (1) usefulness, which includes aspects that make work easier, useful, and increase productivity; and (2) effectiveness, which includes aspects that increase effectiveness and improve job performance.

Various researchers conducted research on the effect of PU on usage goals. They overall concluded that PU indicates the purpose of use (Irani, 2000; Venkatesh & Morris, 2000; Venkatesh et al., 2002; Yuen & Ma., 2002; Chinomona, 2013; Alharbi & Drew, 2014; Saade et al, 2007; Katharaki et al., 2009; Mohammadi, 2015; Danurdoro & Wulandari, 2016; Al-Maroof & However, according to Kustono, Dahani, Nanggala, and Effendi (2021), PU does not affect the desire to use.

H_4 : *Perceived of Usefulnees has* a significant influence on *Intention to Use.*

Perceived Ease of Use

Users' desire to use information technology (IT) is strongly influenced by ease of use. Davis (1989) says ease of use is when someone finds IT easy to use. According to Goodwin (1987) and Silver (1995), the intensity of system use and user interaction can also indicate ease of use. The more systems used indicate that information technology is better known and easier for users to operate.

PEU may also play a role in determining customers' intention to use technology, according to Püschel et al. (2010). Chen et al. (2008) explain that PEU plays an important role in creating a perception of the advantages of available tools, increasing user acceptance. But behavioral decision making suggests that people seek to minimize effort in their behavior; in the case of a new system, this suggests that people perceive the system to be more beneficial to

them (Gefen et al., 2003).

Lu and Su (2009) point out that when people do not have the ability to use new technology, they will be afraid. According to Kwon et al. (2007), ease of use will make a particular system or application easier to use and make its users believe that it is more flexible, easy to understand, and easy to operate. Most studies show that perceived ease of use of technology is a major factor influencing technology use; this includes internet banking use (Davis, 1989; Venkatesh & Davis, 2000; Pikkarainen et al., 2004). Other researchers, such as Chinimona (2013), Bonn et al. (2015), Choi & Ji (2015), Agrebi & Jallais (2015), Danurdoro & Wulandari (2016), Hansen, Saridakis & Benson (2017), Chen & Aklikokou (2019), Rafique et al. (2019), Oanh & Quynh (2019), Salloum et al. 2021, and Kumar, Santosh, Koshore & Swar (2022). However, studies such as those conducted by Mohammadi (2015), Liébana-Cabanillas, Marinkovic & Kalinic (2017), Yang & Dwivedi (2017), Lewa et al. (2020), and Kustono, Dahani, Nanggala & Effendi (2021) found that PEU does not affect the desire to use.

H_5 : *Perceived Ease of Use has* a significant influence on *Intention to Use.*

Intention to Use

His interest in user behavior in using information technology is a person's view or belief about how the use of information technology can improve their performance. According to some researchers, such as Davis (1989) and Venkatesh et al. (2000), interest in usage behavior is influenced by several things. These include the desire to add supporting peripherals, the desire to continue using, and the desire to encourage others to do so as well. Users' views and attention to information technology can be used to predict the level of interest in the technology. Sekarini (2013) explains that if someone believes that using information technology can improve their performance, is easy to use, and has an impact on the surrounding environment, they will be interested in using it.

User behavior is strongly influenced by the desire to use information technology. Davis (1989) says that intention to use is the level of a person's plan to do or not do a behavior in the future that has been predetermined. According to Venkatesh and Davis (2000), indicators of intention to use include the likelihood of using, interest in using in the near future, and the desire to use when the opportunity arises. Therefore, understanding what influences user behavioral interest and desire to use can help in the design and development of better information technology and improve user performance. There has been no research investigating the relationship between the *Intention to Use* variable and the *Implementation*

variable.

H_6 : *Intention to Use has* a significant influence on *Implementation*

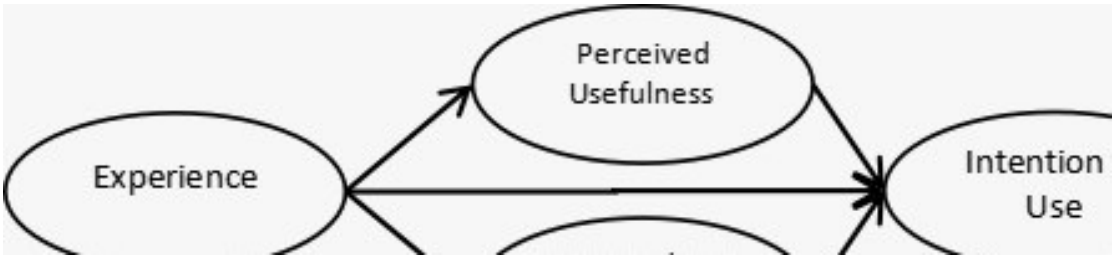
Implementation

Implementation is an action taken to achieve a goal. According to Grindle (1980), implementation is a general administrative process that can be studied at the level of a particular program. Implementation objectives include ensuring that the application goes according to plan, assessing the results to ensure that it meets the requirements, and performing validation to ensure that the system is correct. According to Purwanto & Sulistyastuti (2012), the quality of inputs, the adequacy of inputs, the accuracy of the instruments used, the capacity of implementers, the characteristics and support of target groups, and environmental conditions are some of the factors that influence the success of the implementation process.

In contrast, Lister (1991) says that implementation is concerned with how far the programmed direction is actually satisfied. The success of a program or project depends on its implementation. Therefore, implementers must pay attention to elements that can affect the success of implementation to achieve goals.

RESEARCH METHODS

Conceptual frameworks and hypotheses are built based on theoretical and empirical studies. Theory is used as a deductive (general) reference. The study involved several researchers, as listed in the article, with several variables as research subjects. These variables include experience, perceived usefulness, perceived ease of use, desire for use, and implementation. The influence between the variables under study is described using a conceptual framework. In this study, the moderating variable is transfer training. Therefore, to explain the relationship between the variables under study, this study uses both theoretical and empirical approaches.



Koperasi Simpan Pinjaman dan Pembiayaan Syariah Korwil Sidoarho consists of 40 KSPPS, with 3 respondents from each KSPPS, namely the chairman of the board, secretary, and treasurer. This study used the saturated sample method. Each of the 120 core administrators of the three KSPPS that actively participated in the Sharia Economic Forum was taken as a sample.

RESULTS AND DISCUSSION.

Relationship of *Experience* to *Perceived Usefulness*

Experience is the result of some individual event or experience. Since it is considered important, experience variables are applied to system usage. According to McCarthy and Wright (2004), experience has compositional, sensual, emotional, and spatiotemporal instigators. The results show that experience affects Perceived Usefulness. This is supported by studies such as Tubaishat (2017), Goudas & Dermitzaki (2004), and others. In addition, the research shows that, according to the KSPPS Management, experience is very important in the use of software.

Relationship of *Experience* to *Perceived Ease of Use*

The fact that experience has a negative and insignificant effect on Perceived Ease of Use was demonstrated and Hypothesis 5 was rejected. In addition, Tubaishat (2017) investigated previous experience about the ease of a system. Further research supported by Abdullah et al. (2017), Abdullah & Ward, 2016, Hackbartha et al. (2003), Saade & Kira (2007), but Manis & Choi (2019) did not find significant results. According to Miralles et al. (2015), experience has a significant positive impact on intention, as shown by the findings of this study.

Relationship between *Experience* and *Intention to Use*

This study shows that experience has a positive impact on the desire to use, but it is not significant. This finding is in line with Miralles et al (2015) and Danurdoro & Wulandari (2016). Nevertheless, it is said that experience is a good predictor of intention to use, which means that their results have a high level of significance. According to the theories of Schmitt (1999:60) and Pine II & Gilmore (1998), experience is considered important. This study shows that experience can influence administrators' intention to implement the KSPPS application.

Relationship between *Perceived Usefulness* and *Intention to Use*

The results of this research hypothesis analysis are in line with the TAM 2 theory proposed by Venkatesh & Davis (2000), as well as the findings of several previous studies, such as Choi & Ji (2015), Chung et al (2015), Fathema et al (2015), and others. This study shows that Perceived Usefulness increases the desire to use. In addition, researchers found that the application is very helpful for administrators in making financial reports; this is in line with the statements made by KSPPS administrators in the questionnaires they filled out.

Relationship between *Perceived Ease of Use* and *Intention to Use*

This study does not support the TAM 2 theory by Venkatesh & Davis (2000), and the findings are different from previous research. However, as Liébana-Cabanillas (2017) states, Perceived Ease of Use does not have a significant impact on Intention to Use. As stated by Davis (1989) and Goodwin (1987), ease of use can reduce the effort to learn information technology. Field observations and questionnaires show that reports and data can be generated quickly with a system that is easy to operate.

Relationship between *Intention* to *Use and Implementation*

This study shows a significant positive relationship between intention to use and implementation, which is a new finding from similar studies. The Intention to Use variable consists of three indicators, each with two statements. Some researchers, such as Davis et al (1989), support this finding. Respondents indicated that they were very happy with the use of KSPPS accounting software because it made it easier to use and showed that they were interested in it. Due to the difficulties that arise, some KSPPS members still use the manual method. This finding shows that the KSPPS board wants to use the application and produce good results.

CONCLUSIONS AND ADVICE

In addition, this study shows that the basis of TRA, which is the positive intention of software users, has an effect on actual behavior.

This study moves the moderating variable (experience) in the UTAUT model to an external variable because they want to see how experience can affect perceived benefits and ease of use, especially for users who have no experience using it. This is also related to the Theory of Planned Behavior, where experience can determine a person's attitude.

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ease of use of the software used can be influenced by their own experience. This is also related to the Theory of Planned Behavior, where experience can determine a person's attitude.

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