

HOW SHARIA FINANCING SAVING AND LOAN COOPERATIVES (KSPPS) IN EAST JAVA ACCEPT COOPERATIVE ACCOUNTING SOFTWARE?

UJANG SYAIFUL HIDAYAT¹, MULYANTO NUGROHO² and SLAMET RIYADI³

^{1,2,3} Universitas 17 Agustus 1945 Surabaya, Indonesia.

Email: ¹1272000054@surel.untag-sby.ac.id, ²nugroho@untag-sby.ac.id, ³slametriyadi10@untag-sby.ac.id

Abstract

This study aims to evaluate the probability of acceptance of accounting software by the management of Islamic Savings and Loan and Financing Cooperatives (KSPPS) in East Java, Indonesia. The researcher used the Technology Acceptance Model (TAM) as a framework and Transfer Training as moderation to evaluate the subjectivity of norms, experiences, and expectations towards the benefits and ease of use of the software. The research sample consisted of 225 core managers from 75 KSPPS actively registered in the Sharia Economic Forum in East Java. The findings show that norm subjectivity has a significant negative effect on perceived usefulness and significantly affects perceived ease of use. Experience has a positive effect on perceived usefulness, but has no significant impact on perceived ease of use. Expectations have a significant positive effect on perceived usefulness, perceived ease of use, while Perceived usefulness has a positive effect on intention to use, but perceived ease of use has no significant impact on intention to use. There is a significant positive relationship between intention to use and implementation, and transfer training increases the influence of intention to use on implementation.

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

JEL Classification Codes: E10, O140

1. INTRODUCTION

Cooperatives are business entities whose members are individuals or legal entities with the principles of kinship and mutual cooperation. Cooperatives have a function to improve the economic capacity of the community and build and develop the potential of members, so as to improve the economic and social welfare of the community. The Tomur Java Provincial Government has provided support in the form of a grant of Rp 25,000,000 to religious functional groups such as NU, Muhammadiyah, and others with the aim of empowering women in urban and rural areas in the role of mediating the distribution of funds to the community. The results of the remaining operating results of the cooperative will also provide benefits to members by increasing the economic level that is increasingly established. The funds are managed by providing loan capital for businesses that are included in the cooperative members, because it requires a business entity and it is recommended to form a cooperative, then form a Sharia Savings and Loan Cooperative (KSPPS). However, in the operational process, there are still obstacles in making financial reports so that the information needed cannot be obtained quickly. Therefore, the results of the financial statements received are not accountable, then the financial statements and the development of the cooperative will be reported to the

Cooperative Office in the district or city area of each KSPPS. The grant funds disbursed amounting to Rp. 57,675,000,000,000 have been disbursed to 2,307 KSPPS and USPPS with total members of 59,529 people and total assets of Rp. 60,821,239,000, resulting in almost 50% of these KSPPS have never conducted an adequate annual members meeting (RAT). The Indonesian government has initiated various programs to help Indonesian cooperatives become more "digitally literate", working with various organizations including state institutions, State-Owned Enterprises (SOEs), and the private sector (Andjarwati and Wulan, 2021). For this reason, the Cooperative Office seeks to improve the human resources of cooperative managers by providing training and free accounting software so that they are expected to be able to make financial reports quickly and accountably. In addition, Riyadi, Munizu and Arif (2021) state that the application of information technology directly affects the competitiveness of companies. Among other activities, advocacy for the development of information technology for KSPPS and USPPS in East Java has been carried out by the Office of Cooperatives and SMEs of East Java Province.

Cooperative managers are asked to participate in various trainings organized by the Cooperatives & SMEs Office (DK-UKM) in order to manage cooperative organizations professionally. Some KSPPS have used financial software made by a local company suggested by DK-UKM, however, the cooperative financial reports received by DK-UKM of East Java Province still do not meet the set standards. Therefore, DK-UKM of East Java Province cooperates with researchers to use accounting software made by researchers that has been adjusted to the transaction process in KSPPS and is given free of charge to KSPPS/USPPS. This is based on the opinion of Suwondo, Ratnawati, Pudjirahardjo and Nugroho (2018) which states that financial flexibility has an impact on the Management Accounting Information System (MAIS). Researchers also provide training and assistance in using the accounting software, including in several regional offices and districts in East Java. The problem faced, although the business process has been adjusted to KSPSS, but the use of software is still very small, namely only 7%, to determine the probability of acceptance of the KSPPS / USPPS management of the accounting software that has been provided, researchers conducted software acceptance testing using the Technology Acceptance Model (TAM).

In their research, Miranti and Hwihanus (2022) found that the Accounting Information System had no effect on the accuracy of the financial statements of the Grobogan Regency Government. Romney & Steinbart (2014) state that system errors often occur from problematic databases to lack of personal skills. Therefore, user factors can play a role in the success and usefulness of information technology. This is interpreted the same as a different explanation by Nugroho, Ratnawati and Moehaditoyo (2015), namely the internal system (related to HR and SOPs) and the external system (hardware and software) partially affect the improvement of the quality of financial information, but the value of the internal system is greater than the value of the external system, which means that user use is more influential than the device used. Research on the acceptance of Digital Accounting Information Systems (AIS) has produced mixed results. Hilmi & Satria (2021) found in their research that the effectiveness of the use of accounting information systems affects the quality of BUMG financial reports in Lhokseumawecity. Meiryani & Lorenzo's research (2021) on Bank Amar Indonesia Tbk.

employees found that the perceived benefits felt by employees did not have a significant effect on the quality of AIS, but the perceived convenience of employees had a significant effect on the quality of AIS. The results of Allahyari & Ramazani's (2020) research in Iran show the opposite, where perceived benefits have a significant effect on technology acceptance, but perceived employee convenience does not have a significant effect on technology acceptance. Meanwhile, research by Le & Cao (2020) in Vietnam found that respondents' perceived benefits and perceived ease of use have a positive effect on the desire to use cloud-based accounting software. This finding was also concluded in Selamat & Jaffar's (2009) research on 200 bankers in Malaysia on the use of banking IT.

This study identified a research gap in the variables that have been studied previously. Seeing the differences in the results of previous studies, this study will examine the lagiresearch gap in previously studied variables, as well as add several independent variables that have never been studied. The novelty of this research is the development of TAM, namely the addition of the moderating variable Transfer Training, which has not been studied before. This opens up opportunities to find new research results and enrich the literature on the Theory of Acceptance Model.

2. LITERATUREREVIEW

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a model used to understand user behavior in accepting information technology. The basic concept in TAM is that users tend to use technology systems if the system is easy to use and provides benefits to users. The main variables in TAM are perceived usefulness (PU) and perceived ease of use (PEU).

TAM was first proposed by Davis in 1986 and developed from the Theory of Reasoned Action (TRA) by Ajzen & Fishbein in 1980. TAM adds two main constructs to the TRA model, namely PU and PEU. Davis proved that the two constructs build user intention behavior to use the system / technology.

The TAM model was then further developed by several researchers such as Adam et.al. (1992), Igarria 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 & Bala (2008) proposed a newer and more complete development of TAM by explaining the "external variables" that shape PU and PEU. Although TAM has been developed and modified by several researchers, there is still a research gap in research on external factors that influence PU and PEU in TAM.

Subjective Norm

Subjective norm (SN) is a person's perception or view of other people's beliefs that will

influence the intention to do or not do the behavior under consideration. Fishbein & Ajzen (1975: 302) define SN as a person's perception that most people do a certain thing is normal, which is important for him to think he should or should not do the behavior in question. However, at the time this concept was only part of the TRA and Theory of Planned Behavior (Ajzen, 1991).

Jogiyanto (2007) suggests that SN is a person's perception or view of other people's beliefs that will influence the intention to do or not do the behavior under consideration. Meanwhile, Baron & Byrne (2004) explain that subjective norm is a person's perception of whether other people if he does something will support it or not, so that it can influence a person in doing something. Kreitner & Kinicki (2001) also suggest that subjective norms are the acceptance of social pressure in providing a specific behavior.

SN measurement is carried out using four indicators, namely voluntariness and compliance with social influence, internalization of social influence, image and social influence, and changes in social influence with experience.

The effect of subjective norm on PU and PEU has been studied by various researchers, who concluded that there is a significant positive effect (Bendary & Al-Sahouly, 2018; Kamble et al, 2019; Chen & Aklikokou, 2019; Amsal et al., 2020; Salloum et al., 2021; and Aprilia, Winarno & Prasetyo, 2022). While research on the direct effect of subjective norm on intention to use produces mixed results. Some researchers concluded a significant positive effect (Dwivedi et al, 2019; Faqih, 2019; Philippi et al., 2021; Raza et al., 2021; Wang et al., 2022; and Eren & Gauld, 2022); and some concluded there was no significant relationship (Alalwan, 2020; Kamble et al, 2019; and Mathieson, 1991).

Experience

Experience is an important part of everyday human life, which can stimulate various aspects such as the five senses, emotions, cognition, behavior, and relationship values. According to Schmitt (1999), experience is a personal event that occurs due to a certain stimulus, while Kotler & Lee (2005) and Irawan & Wijaya (2000) define experience as a learning process that affects individual behavior.

Experience can influence one's observations of behavior, both from past actions and from formal and non-formal learning. The purpose of this research is to explore the role of experience in implementing programs or software, both for experienced and inexperienced users.

McCarthy & Wright (2004) explain that the dimensions of experience include compositional, sensual, emotional, and spatio-temporal. Compositional refers to how the elements of experience fit together to form a coherent whole, while sensual directs to the concrete, palpable, and visceral character of experience understood pre-reflectively. The emotional dimension refers to the value judgments that other people and things ascribe to us in relation to our needs and desires, and the emotional quality of experience tends to summarize the experience for us. Whereas the spatio-temporal dimension draws attention to the quality and sense of space-time

that pervades the experience.

In using a program or software, experience can influence user behavior and affect how users perceive the program or software. Therefore, companies need to pay attention to user experience in implementing programs or software.

Some experience research affects PU (Irani, 2020; Horst et al., 2007; Abdullah & Ward, 2016; Tubaishat, 2017); while Manis & Choi (2019) did not find a relationship between experience and perceived usefulness. While the effect of experience on PEU studied by Hackbartha et al. (2003); Saade & Kira (2007); Abdullah & Ward (20116); Abdullah et al. (2016); Tubaishat (2017), and Manis & Choi (2019). Research by Huang & Hsu (2006); Alalwan (2018); concluded that social influence does not predict intention to use, although other researchers, such as Irani (2000); Nasermoadeli et al. (2013); Danurdoro & Wulandari (2016); and Abdullah et al. (2016) state that experience is a predictor of intention to use.

Expectancy

Expectancy theory is one of the theories in the category of process theories that focus on the thought processes that influence human behavior. This theory was developed by Victor Vroom in 1964, and described in the book "Work and Motivation". This theory emphasizes that people will be motivated to perform certain actions if they believe that these actions will lead to the achievement of desired goals.

This theory consists of three main concepts, namely expectancy, instrumentality, and valency. First, expectancy is the link between effort and performance, which refers to the probability that individuals will achieve a certain level of performance if they exert a certain amount of effort. Second, instrumentality is the link between performance and reward, which refers to the probability that performance at a certain level will help achieve the desired outcome. Third, valency is the attractiveness of rewards, which refers to the degree to which individuals desire the potential rewards that can be achieved from a job.

In this theory, individuals want to achieve their desired goals and they will be motivated to do certain things to achieve those goals. If individuals believe that exerting effort will achieve the desired performance and that the performance will help achieve the desired outcome, then they will be motivated to perform certain actions. In addition, the attractiveness of rewards also affects individual motivation.

In later research, Vroom and other researchers also emphasized the importance of the role of environmental factors in influencing individual motivation. For example, if the work environment does not support the achievement of individual goals, then individual motivation will decrease. Therefore, there needs to be an effort to create a work environment that supports individual motivation.

From empirical studies, it was found that Alalwan (2018) and Mustaqim et al. (2018) concluded that expectancy failed to predict intention to use, although Baptista & Oliveira (2015); Morosan & DeFranc (2016); Hoque & Sorwar (2017); Indah & Agustin (2019); Dwivedi et al. (2019); Hiu & Anastasia (2020); Alalwan (2020); Philippi et al. (2021) and Raza et al. (2021) state that

Expectancy is positively related to intention. Goudas & Dermitzaki (2004) concluded that expectancy also failed to predict PU. And no previous research was found that tested the effect of expectancy on PEU.

Perceived Usefulness

Perceived Usefulness (PU) is the user's perception of the benefits gained from using an information technology. This concept was introduced by Thompson et al. in 1991, which states that the usefulness of information technology is the impact expected by information technology users in carrying out their tasks. Ease of use is also an important factor in the use of information technology and has been tested in the research of Davis et al. in 1989.

Several researchers have defined PU in different ways. Davis (1989) defines PU as the level of a person's belief that using a particular system will improve that person's work performance. Meanwhile, Bashir & Madhaviah's (2014) research defines PU as how high a person's level of belief that using a technology will improve their abilities.

Usability or usefulness can also be interpreted as the perception of an action of individual behavior to obtain certain benefits and influence individual attitudes to get access anywhere and anytime to information from a product or service (Lu & Su, 2009). According to Islam et al. (2013), usability can also be interpreted as a means for a person to gain access to information about products and services offered by product or service providers from anywhere and at any time according to the person's wishes.

According to Thakur & Srivastava (2014), Perceived Usefulness and Perceived Ease of Use (PEU) are two prerequisites that consumers must have to consider or try a technology. Rivera et al. (2015) said that PU is influenced by the user's experience in using a technology in his daily life.

Chin & Todd (1995) divided PU into two categories, namely (1) usefulness includes the dimensions of making work easier, useful, and increasing productivity; (2) effectiveness includes the dimensions of increasing effectiveness and developing job performance.

The effect of PU on intention to use has been studied by various researchers, all of whom concluded that PU is a predictor of intention to 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-Marroof & Al-Emran, 2018; Estrieganaa et al., 2019; Sukendroet al., 2020; Le & Cao, 2020; Salloum et al., 2021; Mathieson., 1991 and Thuy, Hien, Linh, Ha, Trang & Thinh, 2022). However, the findings of Kustono, Dahani, Nanggala & Effendi (2021) state that PU has no effect on intention to use.

Perceived Ease of Use

Ease of use in information technology (IT) is an important factor in determining user intention to use the technology. Davis (1989) defines ease of use as the degree to which a person believes that IT can be easily understood. Goodwin (1987) and Silver (1995) point out that the intensity of use and interaction between users and the system can also indicate ease of use. A system

that is used more frequently indicates that the IT is better known and easier to operate by its users.

Püschel et al. (2010) revealed that PEU can also play an important role in determining customer intention to use technology. PEU builds an important role in providing influence to create a perception of the advantages of available tools, thus encouraging their user acceptance. However, behavioral decision making suggests that individuals seek to minimize effort in their behavior, which in the case of a new system indicates that the system is more perceived as useful to the individual (Gefen et al., 2003).

Lu & Su (2009) show that a person's fear will arise when they are not skilled in using a newly used technology. Kwon et al. (2007) suggest that ease of use will reduce a person's effort in learning a particular system or application so that users of the system or application believe that a system or application that is more flexible, easy to understand, and easy to operate is a characteristic of ease of use.

Several studies have shown that perceived ease of use is a major factor influencing technology use, such as the use of internet banking (Davis, 1989; Venkatesh & Davis, 2000; Pikkarainen et al., 2004). These results are confirmed by 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; Le & Cao, 2020; Salloum et al., 2021 and Kumar, Santosh, Koshore & Swar (2022). However, research by Mohammadi (2015), Liébana-Cabanillas, Marinkovic & Kalinic (2017), Yang & Dwivedi (2017), Lewa et al. (2020) and Kustono, Dahani, Nanggala & Effendi (2021) concluded that PEU has no effect on Intention to Use.

Intention to Use

Interest in user behavior in utilizing information technology is a form of attitude or belief in the use of information technology that can improve performance. Some researchers such as Davis (1989) and Venkatesh et al. (2000) state that interest in usage behavior is influenced by factors such as the desire to add supporting peripherals, motivation to continue using, and the desire to motivate other users. The level of interest in utilizing information technology can be predicted through the user's attitude and attention to the technology. Sekarini (2013) explains that someone will be interested in using information technology if they believe that the use of this technology can improve their performance, can be used easily, and get the influence of the surrounding environment in using it.

Intention to use or the desire to use an information technology is an important factor in determining user behavior. Davis (1989) explains that intention to use is a level of a person's conscious plan to do or not do a behavior in the future that has been previously determined. According to Venkatesh & Davis (2000), indicators of intention to use include the possibility of using, being interested in using in the near future, and wanting to use when the opportunity arises. Therefore, understanding the factors that influence user behavior interest and intention to use can help in designing and developing better information technology and can improve user performance.

There has been no research investigating the relationship between the Intention to Use variable and the Implementation variable.

Implementation

Implementation is an action to achieve the goals that have been formulated. Grindle (1980) states that implementation is a general process of administrative action that can be studied at a certain program level. Implementation objectives include ensuring the application runs according to plan, evaluating the results against predetermined needs, and validating to see the correctness of the system. Factors that influence the success or failure of an implementation process according to Purwanto & Sulistyastuti (2012) include 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. A different point of view, Lister (1991) states that implementation concerns the action of how far the programmed direction is actually satisfying. Implementation plays an important role in the success of a program or project. Therefore, implementers must pay attention to factors that can affect the success of implementation to achieve the set goals.

Transfer Training

Transfer of training is a person's ability to apply the knowledge and skills acquired in training to daily work. Transfer of training is important to ensure the effectiveness and efficiency of training programs. Simamora (2004), Burke & Hutchins (2007) and Nijman et al. (2006) underline the importance of training transfer in ensuring a successful training program. In the psychology literature, learner characteristics influence training outcomes, and this has been the focus of many studies such as the one by Sackett et al. (1998). Nonetheless, only about 10% of training results in behavior change (Georgenson, 1982).

To ensure training transfer occurs, learned behaviors must be generalized to the work context and maintained over a period of time in the workplace (Baldwin & Ford, 1988). There are also individual factors that influence training transfer, such as cognitive ability, self-efficacy, anxiety, openness to experience, perceived usefulness, career planning, and commitment to the organization (Saks, 2002).

Training itself can be defined as part of education to gain and improve skills outside the prevailing education system, in a relatively short time with methods that prioritize practice over theory (Moekijat, 2008). Training aims to help people develop their skills and abilities, so that when applying to work, their performance improves (Tziner et al., 2007). Thus, it can be concluded that training transfer is important to improve employees' skills and work performance, and is necessary to ensure the success of the training program.

There is no research that uses the Transfer Training variable as a moderating variable.

3. RESEARCHMETHODS

3.1 ResearchFramework

Theoretical and empirical studies form the basis for the preparation of conceptual frameworks and hypotheses. Theories are used as deductive (general) references. This study involved several researchers as listed in the article, using several variables as research subjects, including Subjective Norm, Experience, Expectancy, Perceived Usefulness, Perceived Ease of Use, Intention to Use, Implementation, and Transfer Training. The conceptual framework is used to describe the influence between the variables studied. Transfer Training is a moderating variable in this study. Thus, this study uses theoretical and empirical approaches to explain the relationship between the variables studied.

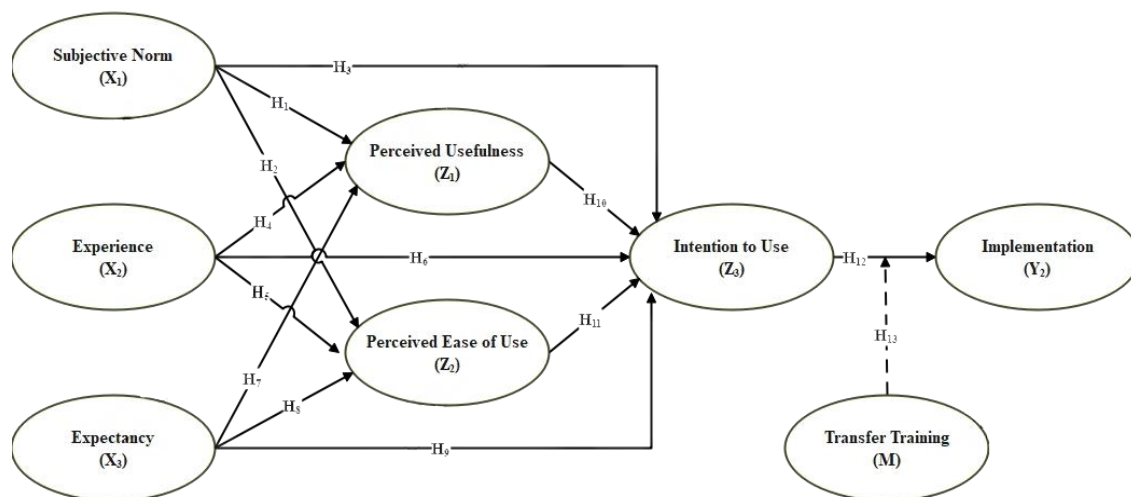


Figure 1: Conceptual Framework

As an outcome, we put forward the following hypothesis for this study:

- H₁ : Subjective Norm has a significant influence on Perceived of Usefulness.
- H₂ : Subjective Norm has a significant influence on Perceived Ease of Use.
- H₃ : Subjective Norm has a significant positive influence on Intention to Us
- H₄ : Experience has a significant influence on Perceived of Usefulness.
- H₅ : Experience has a significant influence on Perceived Ease of Use.
- H₆ : Experience has a significant influence on Intention to Us
- H₇ : Expectancy has a significant influence on Perceived of Usefulness.
- H₈ : Expectancy has a significant influence on Perceived Ease of Use.
- H₉ : Expectancy has a significant influence on Intention to Us
- H₁₀ : Perceived of Usefulness has a significant influence on Intention to Use.

H₁₁ : Perceived Ease of Use has a significant influence on Intention to Use.

H₁₂ : Intention to Use has a significant influence on Implementation

H₁₃ : Moderation of Transfer Training increases the significant effect of Intention to Use on Implementation

3.2 ResearchMethod

The total population of Sharia Savings and Loan and Financing Cooperatives in the Sharia Economic Forum is 285. Through several criteria, only 75 KSPPS in East Java recorded in the Sharia Economic Forum are suitable as research samples. From each KSPPS, 3 respondents will be taken, namely the head of the board, secretary and treasurer. The research sample used the saturated sample method, in which all 225 core administrators from 75 KSPPS actively registered in the Sharia Economic Forum were taken as samples. Data's were collected via questionnaires and analyzed using SmartPLS v. 3.3.3.

4. RESULTSANDDISCUSSION

H1: Test Results of Subjective Norm and Perceived Usefulness:

Venkatesh & Davis (2000) theory reveals that the desire of actors to use the system is influenced by the benefits perceived by users. This study shows that Subjective Norm has a significant negative effect on Perceived Usefulness. However, other studies by Abdullah & Ward (2016) and Abdullah et al. (2016) found that Subjective Norm has a significant positive effect on Perceived Usefulness.

This result can be translated that if Sharia Economic Forum and the Ministry of Cooperatives keep pushing the KSPPS to use the cooperative accounting software, the KSPPS will negatively think that the software is useless for them, even-though they haven't tried it yet. It means that Sharia Economic Forum and the Ministry of Cooperatives must have softer approach to suggest the KSPPS on using the cooperative accounting software.

H2: Test Results of Subjective Norm and Perceived Ease of Use:

This study produces conclusions similar to the research of Abdullah & Ward (2016) and Abdullah et al. (2017) which show that Subjective Norm significantly affects Perceived Ease of Use. Likewise with other studies, such as Amsal et al. (2020), Gefen, Karahanna & Straub (1999), Bonn et al. (2015), Izuagbe & Popoola (2017), and Chen & Aklikokou (2019) which found a significant positive relationship.

This result can be translated that Sharia Economic Forum and the Ministry of Cooperatives' persuasive on KSPPS to use the cooperative accounting software is working good. The KSPPS seems eager on how easy the cooperative accounting software will be.

H3: Test Result of Subjective Norm and Intention to Use:

The results of this study concluded that Subjective Norm on Intention to Use has a positive but insignificant effect. This research is in accordance with the conclusions of research conducted

by Hoque & Sorwar (2015), Wang et al (2022), and Philippi et al (2021) which state that Subjective Norm has a positive effect on Intention to Use. Meanwhile, research by Baptista & Oliveira (2015), Danurdoro & Wulandari (2016) and Baydas & Goktas (2017) concluded that although there is a direct relationship between Subjective Norm and Intention to Use, the significance is low. The results of this study contradict the conclusion of Mathieson (1991) which states that Subjective Norm has a negative influence on Intention to Use, which means that Intention to Use is not predicted by Subjective Norm.

This result can be translated that no matter how Sharia Economic Forum and the Ministry of Cooperatives persuade KSPPS to use the cooperative accounting software, they still keep their defensive decision not to use the software. This decision happened because they thought that they have to spend more time to learn how to use a new technology.

H4: Test result of Experience and Perceived Usefulness:

Experience is the answer to several events or experiences that a person has. Experience variables are applied to system usage because they are considered important. McCarthy & Wright (2004) suggest that experience has indicators, namely Compositional, Sensual, Emotional, and Spatio-Temporal. The results showed that experience has a positive effect on Perceived Usefulness, supported by research by Tubaishat (2017), Goudas & Dermitzaki (2004), and others. The study also concluded that experience is an asset in implementing software, in line with the perception of the KSPPS management. In conclusion, experience has an important influence on system usage.

This means that if respondents have prior experience with similar technology, it will be easier for them to perceive that the new technology will be beneficial to them.

H5: Test result of Experience and Perceived Ease of Use:

Experience has a negative and insignificant effect on Perceived Ease of Use and it is stated that Hypothesis 5 is rejected. Past experience on the ease of a system was also researched by Tubaishat (2017) with a positive effect, the research was supported by Abdullah et al. (2017), Abdullah & Ward, 2016, Hackbartha et al. (2003), Saade & Kira (2007), while Manis & Choi (2019) did not find anything significant. The results of this study are also contrary with the the results of Miralles et al. (2015) research that concluded that experience has a significant positive effect on intention.

This means that even if respondents have used similar technology before, they do not immediately believe that the new technology will be as simple to use.

H6: Test result of Experience and Intention to Use:

This study shows that Experience has a positive but insignificant effect on Intention to Use. This finding is in line with Miralles et al (2015) and Danurdoro & Wulandari (2016). However, it is stated that Experience is a good predictor of Intention to Use, which means that their findings have a high level of significance. Experience is seen as important in the theories of Schmitt (1999:60) and Pine II & Gilmore (1998). In this study, it was found that experience can influence the board's intention to implement the KSPPS application.

This result can be translated that if respondents have experience on using similar technology it would not mean that they are voluntarily willing to use the new technology.

H7: Test result of Expectancy and Perceived Usefulness:

In this study, Expectancy has a significant positive effect on Perceived Usefulness. In the questionnaire given to the management with 2 statements related to expectancy on Perceived Usefulness, it resulted that most of them stated their agreement with the statement, so that Expectancy has a positive effect on perceived usefulness. This means that if respondents have a good expectancy about a technology, it will be easier for them to perceive that the new technology will be beneficial to them. Expectancy is simply defined as an individual's hope about something. When users have a high level of expectancy, they feel confident in using technology, which leads to an increased perception of usefulness.

H8: Test result of Expectancy and Perceived Ease of Use:

Expectancy variable research on Perceived Ease Of use has never been examined as well as expectancy on perceived usefulness, but in this study it results that Expectancy has a significant positive effect on Perceived Ease of Use. Researchers have observed in the field that the existence of an application can provide a considerable expectation in completing reports quickly which has been done with a manual system that takes quite a long time, In the questionnaire it was also concluded that the KSPPS Management had hopes that this application could be easily implemented. Similar to the previous finding, this result means that if respondents have used similar technology before, they have an expectation that the new technology would be as easy to use as what they experienced. But basically, it depends on the new technology features. As long as they are easy to use, it will support user's expectancy.

H9: Test result of Expectancy and Intention to Use:

This study shows results that are in line with previous findings from Baptista & Oliveira (2015), Indah & Agustin (2019), and Alalwan (2020), which state that Expectancy is the most important factor in predicting Intention to Use. The results of the questionnaire given to 225 KSPPS administrators in East Java show great expectations for the use of this application system. Victor H. Vroom's Expectancy Theory also supported by this result. However, this study found that experience only has an insignificant positive influence on Intention to Use.

H10: Test result of Perceived Usefulness and Intention to Use:

The results of the hypothesis analysis in this study are in line with the TAM 2 theory proposed by Venkatesh & Davis (2000) and 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 has a positive effect on Intention to Use. Researchers also found that the application is very useful for administrators in making financial reports, in line with the agreement of the questionnaire filled out by KSPPS administrators.

H11: Test result of Perceived Ease of Use and Intention to Use:

This study does not support the TAM 2 theory by Venkatesh & Davis (2000) and the results

are different from several previous studies, but the same as the findings of Liébana-Cabanillas (2017) that Perceived Ease of Use does not have a significant impact on Intention to Use. Ease of use can reduce the effort in learning information technology, as expressed by Davis (1989) and Goodwin (1987). Field observations and questionnaires show that using a system that is easy to operate can produce reports and information quickly.

H12: Test result of Intention to Use and Implementation:

This study shows a significant positive relationship between Intention to Use and Implementation, a new result and has not often been done similar research. The Intention to Use variable consists of 3 indicators with 2 statements each. This finding is supported by several researchers such as Davis et al (1989). Respondents showed great agreement in using KSPPS accounting software because it made work easier and showed interest in using the software. However, there are still some KSPPS administrators who still use manual methods because of the difficulty of developing. This finding proves the willingness of KSPPS management to use the application and has a positive effect on implementation.

H13: Test result of the Moderation of Transfer Training in the effect of Intention to Use on Implementation:

This research shows that all respondents agree with the statements presented, indicating that the data entered in the system is valid, quality, and complete. This new finding shows that the changes resulting from Transfer Training have a positive influence in increasing the desire of KSPPS board members to use cooperative accounting software frequently. This study also cites theories from Grindle (1980), Lister (1991), and Van Meter and Horn on the implementation process. All observed KSPPS have data that are ready to be processed, although in the form of manual writing. This research is the result of analyzing the moderating nature of transfer training and intention to use on implementation.

5. CONCLUSION

An external push (referred to in this study as a subjective norm) may still be needed to persuade the KSPPS administrators to use cooperative accounting software, but how it's done becomes the important thing. A strong persuasion may end on negative KSPPS administrators' perceived usefulness and intention to use. The best way to persuade them is by giving them information on how this software will help them with their cooperative accounting. Holding a workshop may be the best way to demonstrate the usefulness and ease of use of this software. How expectancy has a positive effect on perceived usefulness, perceived ease of use, and intention to use showed that the best way to persuade KSPPS administrators to use this cooperative accounting software is by building their good expectations. This can be done by giving enough information about the usefulness and ease of use of the software before the workshop. The main point to developing KSPPS administrators' intention to use the cooperative accounting software is proving that it is truly useful and easy to use. Although intention to use already has positive effect on implementation, but with an addition of transfer training activity will improve the effect. It means that the Sharia Economic Forum and the Ministry of Cooperatives cannot

just let the KSPPS administrators as be and hope that their accounting report become well. The key is they should hold workshops to train and to handle the KSPPS administrator's problem in using the software.

6. IMPLICATIONS

Contribution to Technology Acceptance Model (TAM) Theory

This study added implication as the last dependence variable in order to conclude the finish line of what tested by TAM. The original TAM stops in intention to use variable without any curiosity about how good or bad the implementation of the technology. We felt that it's a must to add the implication variable because we observed that the KSPPS administrators' actual use of the software is still low. We hope that this addition will complete the Technology Acceptance Model

Contribution to UTAUT Model

This study moves experience as the moderating variable in the UTAUT model to be an external variable, and adds another external variable (expectancy), because researchers want to see how perceived benefits and ease of use can be formed by experience -especially users who do not have experience- and user expectations that the software used will bring benefits and convenience to them. This is also related to the Theory of Planned Behavior where a person's attitude can be formed from experience and expectations.

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