

ANALYSIS OF USER INTEREST IN ACCOUNTING INFORMATION SYSTEM TECHNOLOGY (STUDY OF THE USE OF M-PISE APPLICATION IN VILLAGE CREDIT INSTITUTIONS)

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ABSTRACT

This study discusses the Analysis of User Interest in Accounting Information System Technology (Study of the Use of M-Pise Applications in Village Credit Institutions). Accounting Information Systems are the most important part of every information management need. Accounting information is directly related to financial documents and business activities. Among the LPDs in Bali, one of the LPDs that has utilized the M-Pise LPD Digital application is the LPD of Ambengan Traditional Village, located in Sukasada District, Buleleng Regency. The LPD of Ambengan Traditional Village has launched the M-Pise LPD Digital/LPD Mobile application in 2019 in conjunction with the celebration of the 30th anniversary of the LPD. The problem raised is how is the implementation of User Interest in Accounting Information System Technology (M-Pise Application) in Village Credit Institutions? The theory of this research using Technology Acceptance Model (TAM). The method used in this study is a quantitative research method. The results obtained are: 1. Perception of usefulness has a positive and significant effect on Interest in Using M-Pise LPD digital. 2. Perception of security does not have a significant effect on interest in using the M-Pise application for LPD Ambengan customers. 3. Perception of trust does not have a significant effect on interest in using the M-Pise application for LPD Ambengan customers. 4. Perception of ease has a significant positive effect on interest in using the M-Pise application for LPD Ambengan customers. This shows that the system is easy to operate according to user wishes. 5. Promotion does not have a significant effect on interest in using the M-Pise application for LPD Ambengan customers. The implication of this research is trust perception and promotion get negative results, the suggestion that can be given is for LPD in Buleleng Regency to provide counseling and also explanation to the public that the use of the M-Pise application is easy and safe. In addition, for further researchers to increase the number of research samples in order to be able to assess the influence of the variables in this study more widely.

Keywords: User Interest, Accounting Information System, Village Credit Institutions

INTRODUCTION

One of the financial institutions that has utilized and developed digital financial transactions is the Village Credit Institution (LPD). Based on Bali Provincial Regulation Number 3 of 2017 concerning Village Credit Institutions (LPD), it is explained that the Village Credit Institution (LPD) is a financial institution owned by the Pakraman Village which is domiciled in the Pakraman Village jurisdiction and carries out operational business activities in the Village environment and for Krama Desa has the obligation to carry out operations in accordance with the village's awig-awigpararem. LPD is one of the financial institutions that has utilized and developed a digital financial transaction application, namely a smartphone application called M-Pise LPD Digital. M-Pise LPD Digital is one of the service media from the IBS e-Channel product for Village Credit Institution (LPD) customers to be able to carry out electronic financial transactions using smartphones. The features available in the M-Pise LPD Digital application are checking savings or deposit balances, savings account mutation information, credit or loan history information, payments such as telecommunications and PLN Postpaid payments, purchases such as purchasing credit and electricity tokens, and this application even provides top up electronic wallets (E-wallets) such as Go-pay, Shopee pay and others. E-wallet is a place to store electronic money that is server-based (not chip) or application-based. No less important, the M-Pise LPD Digital application can also transfer to other bank accounts (www.play.google.com).

Among the LPDs in Bali, one of the LPDs that has utilized the M-Pise LPD Digital application is the LPD of Ambengan Traditional Village, located in Sukasada District, Buleleng Regency. The LPD of Ambengan Traditional Village has launched the M-Pise LPD Digital/LPD Mobile application in 2019 in conjunction with the celebration of the 30th anniversary of the LPD. According to the Head of the LPD of Ambengan Traditional Village, Made Nyiri Yasa, S. Sos. M.MA who is also the Chairperson of the Cooperation Agency/BKS-LPD of Buleleng Regency, also stated that the use of the M-Pise LPD Digital Application at the LPD of Ambengan Traditional Village is an innovation of the LPD of Ambengan Traditional Village to develop dynamically following the times so that it can compete with competitors. Although there are many services that have been offered by the LPD of Ambengan Traditional Village to customers with various conveniences and advantages in making transactions, many people also prefer to make transactions by directly visiting the LPD office. According to the LPD database of Ambengan Traditional Village, the number of application users as of February 2021 was 87 people, this number is very small compared to the number of customers as of February 2021 which was 4,710 people, this is also inseparable from the great benefits of the services that can be felt by customers. Several investigative studies of online banking services based on customer acceptance of the use of technology have been carried out through the expansion of the Technology Acceptance Model (TAM) theory.

To find out customer interest in using internet banking, in this case the M-Pise LPD Digital application in making transactions, a study was conducted using the Technology Acceptance Model or commonly called the TAM model with perceptions of ease and usefulness/benefits. One theory regarding the use of information systems that is considered very influential and is generally used to explain individual acceptance of the use of information systems is the Technology

Acceptance Model (TAM). The Technology Acceptance Model (TAM) is a model of acceptance of information systems that will be used by users. (Hartono, 2007). The Technology Acceptance Model (TAM) is a model of the development of psychological theory that discusses computer user behavior based on belief, behavioral attitude, intention and user behavior relationship with 5 types of important variables in this model, namely perceived ease of use, perceived usefulness, attitude toward using, behavioral intention to use and actual system usage. With the increasing number of frauds that occur in the use of online banking services, some customers of LPD Desa Adat Ambengan feel unsure about using the application services provided. Customers must consider security factors to guarantee customer funds and data. According to Dewi, Sinarwati, and Yuniarta (2017), the security aspect is very important in an information system. However, it can be a big problem when it comes to security in the company's information system, especially for banking companies, related to highly confidential banking data. In the use of electronic financial transactions, security is used to measure customer perceptions regarding the safety and reliability of services provided by financial institutions. In this case, the service provider guarantees a lower risk than having to come directly to the office of the financial institution concerned to make transactions. The use of the M-Pise application is very important to study, so that the results can later be used as a basis for evaluating and making decisions by the LPD in improving customer service. This study is very important to be carried out to test the extent to which the digital-based accounting information system implemented at LPD Ambengan can have a significant impact on the quality of service to customers. If this proves to be effective, the implementation of this application can also be used or imitated by other LPDs in Buleleng Regency in particular.

Based on the problem background, problem identification and problem limitations above, the problem formulation in this research is:

1. Does Perceived Usefulness Influence Interest in Using the M-Pise LPD Digital Application among LPD Customers in Ambengan Traditional Village?
2. Does Perception of Security Influence the Interest in Using the M-Pise LPD Digital Application among LPD Customers in Ambengan Traditional Village?
3. What is the Perception of Trust in Interest in Using the Digital LPD M-Pise Application among LPD Customers in Ambengan Traditional Village?
4. Does Perceived Ease of Use Influence the Interest in Using the M-Pise LPD Digital Application among LPD Customers in Ambengan Traditional Village?
5. Does Promotion Influence Interest in Using the M-Pise LPD Digital Application for LPD Customers in Ambengan Traditional Village?

Based on the problem formulation above, the objectives of this research are as follows:

1. To determine the influence of Perception of Usefulness on Interest in Using the M-Pise LPD Digital Application on LPD Customers of Ambengan Traditional Village
2. To determine the influence of Perception of Security on Interest in Using the M-Pise LPD Digital Application on LPD Customers of Ambengan Traditional Village
3. To determine the influence of Perception of Trust on Interest in Using the M-Pise LPD Digital Application on LPD Customers of Ambengan Traditional Village

4. To determine the influence of Perception of Ease of Use on Interest in Using the M-Pise LPD Digital Application on LPD Customers of Ambengan Traditional Village.
5. To determine the influence of Promotion on Interest in Using the M-Pise LPD Digital Application on LPD Customers of Ambengan Traditional Village

LITERATURE REVIEW

Technology Acceptance Model (TAM)

Technology Acceptance Model (TAM) presented by Davis in 1989 is a theory about the use of information technology systems that explains that the use of information systems is specifically designed to model user acceptance of technology. TAM assumes that a person's acceptance of information technology is influenced by two main variables, namely Perceived Usefulness and Perceived Ease of Use. This model is adopted from the Theory of Reasoned Action (TRA) model which explains the use of computers determined by individual attitudes towards system use and feelings of usefulness. In this case, there is a relationship between system use and behavioral goals described by TAM by indirectly showing the forms of individual goals to take positive action (Setyaningrum, 2020). The model used in this study is de According to Huda Agustiani in Zakaria and Leiwakabessy (2020) TAM focuses on attitudes towards information technology users, where users develop them based on perceptions of benefits and ease of use of information technology. The goal of TAM is to provide an explanation of the general determinants of computer acceptance. The core purpose of TAM is to provide a picture of the underlying external factors on internal beliefs, attitudes, and goals. Similar to TRA, TAM postulates that computer use is determined by behavioral goals, but the difference is that behavioral goals are viewed jointly as determined by the user's attitude toward system use and perceived usefulness. The relationship between system use and behavioral goals described in TAM indirectly indicates the forms of user goals to perform positive actions. The relationship between perceived usefulness and behavioral goals is based on the idea that in organizational settings, people form goals for their behavior that they believe will improve their performance. This is because increased performance is an instrument for achieving various rewards that lie outside the job itself, such as salary increases and promotions. (Goodhue and Thompson 1995 in Hasibuan 2019).

Financial Technology

In Bank Indonesia Regulation Number 19/12/PBI/2017, financial technology is the use of technology in the financial system that produces new products, services, technologies, and/or business models and can have an impact on monetary stability, financial system stability, and/or efficiency, smoothness, security, and reliability of the payment system (peraturan.bpk.go.id). Meanwhile, the definition of fintech according to OJK (2016) is "an innovation in the financial services industry that utilizes the use of technology". Several Fintech products are related to systems for running specific financial transaction mechanisms. Arner, Barberis, and Buckley (2015) explain that fintech refers to the use of technology to provide financial solutions. Meanwhile, the PwC institution, as quoted by Yarli (2018) defines fintech as a dynamic segment between the financial services and technology sectors, where new companies or newcomers focus on technology and innovate in financial products and services currently provided by traditional financial services. Thus, fintech can be interpreted as a form of implementation and utilization of technology to improve banking and financial services. The fintech industry itself is different from the traditional banking industry. The fundamental thing that distinguishes the two is in the driving aspects of the industry. The driving

aspect of the traditional banking industry is the banking institution itself, while the fintech industry is currently driven by the needs of customers or the industry market. Innovations made by players in the fintech industry are aimed at answering customer needs, as well as adjusting to customer behavior trends. This has caused a paradigm shift in the financial sector industry. Bank Indonesia and the Financial Services Authority (OJK) are two government institutions that have the authority to monitor the development of the fintech industry. Bank Indonesia is tasked with regulating and supervising fintech players in the field of payment financial services, while OJK is tasked with regulating and supervising fintech players in the field of lending financial services.

Mobile Payment (M-Payment)

Mobile payment is any payment that uses a mobile device such as a mobile phone to initiate, authorize, and confirm the exchange of financial value in exchange for goods and services (George, 2018). Meanwhile, the definition of mobile payment according to Antovski and Gusev (2003) in Claudia (2020) mobile payment is an alternative payment method for goods, services and bills/invoices. Mobile payments are made using mobile devices such as smartphones or smart phones and wireless communication technology (such as mobile telecommunications networks, or nearby technology). With a mobile device, users can connect to a server, authenticate and authorize, make mobile payments and then confirm the transactions that have been made.

According to Ghezzi et al. (2010) in Labib and Wibawa (2019), the concept of mobile payment is a process where at least one transaction phase occurs using a mobile device (such as a cellphone, smartphone and other wireless devices) that is capable of processing financial transactions safely via a cellular network or via various wireless technologies (such as NFC, Bluetooth, QR code and other technologies).

Behavioral Intention

The definition of interest according to the Big Indonesian Dictionary (KBBI) is a high tendency of the heart towards something or passion or desire (<https://kbbi.web.id>). So interest is a person's desire to do something. User behavioral interest is a form of behavioral attitude that tends to continue using a technology.

According to Jogiyanto (2007) Interest is a function of two basic determinants, namely the individual's attitude towards behavior (personal aspect) and the individual's perception of social pressure to do or not do behavior called subjective norms, so that intention is influenced by attitude. Meanwhile, according to Kotler, interest is something that arises after receiving stimulation from a product that is seen, and then there is an interest in using or trying the product, then there is a desire to buy and own the product (Triani, 2016). The factors that influence each person's interest are different, they can be from work, socio-economic, hobbies/interests, gender and age. Interest in a person is almost not the same depending on the needs required by a person in making a decision. In making decisions, consumers have several processes that can be seen from various factors including, searching for needs, searching for information, evaluating alternatives, and making decisions (Amanah, 2019).

In terms of consumer interest in innovative products according to Seng and Ping (2016) can be analyzed by looking at the internal and external sides of the product. The internal side, where it depends on the knowledge, capacity, resources and technology used in the company while the external side is the needs of consumers and the owner's expectations of the company's products.

Population and Sample

According to Sugiyono (2016), population is a generalization area consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn. The population in this study were all customers of the Ambengan Traditional Village LPD. According to the Ambengan Traditional Village LPD database / February 2022, the number of Ambengan LPD customers was 4,870 people. The sample is part of the number and characteristics of the population (Sugiyono, 2016). In this study, the sampling technique used was purposive sampling. According to Sugiyono (2016), purposive sampling is a sampling determination technique based on certain considerations. The considerations referred to in this study are that respondents who are asked to fill out the questionnaire must meet two criteria, namely (1) Respondents have the status of customers of the Ambengan Traditional Village LPD and (2) Respondents have or are still using the M-Pise LPD Digital application. According to the Ambengan Traditional Village LPD database, as of February 2022, the number of Ambengan Traditional Village LPD customers who have used or are still using the M-Pise LPD Digital application is 90 people.

Types and Sources of Data

Primary Data

Primary data is data obtained by research from original sources or from the location of the research object obtained in the field (Muhamad 2008). Primary data is obtained directly from the results of questionnaires given to customers of the Ambengan Traditional Village LPD who have used or are still using the LPD M-Pise Digital.

Secondary Data

Sugiyono (2016) said that secondary data is a data source that does not directly provide data to data collectors, for example through other people or through documents. The secondary data is data that supports primary data obtained from reading sources, archives (documents), reference books, journals, and the internet or websites and other library literature.

Data Collection Methods and Instruments

In this study, there is always a data collection process to obtain the clearest possible data. The data collection method is a way to obtain research data. The data collection method used in this study is the survey method with a questionnaire as a data collection technique.

According to Sugiyono (2016), a questionnaire is a data collection method by providing written questions and statements to respondents to be answered. Data collection by providing written questions to respondents, namely 85 LPD customers of Ambengan Traditional Village who have run the M-Pise LPD Digital application

The questionnaire instrument must be measured for data validity and reliability so that the study produces valid and reliable data. A valid instrument means that the instrument can be used to measure what should be measured, while a reliable instrument is an instrument that, if used several times to measure the same object, will produce the same data (Prasetyo, 2006).

Data Analysis Techniques

The stages of data analysis used to solve the problems in this study are: Data quality test, classical assumption test and hypothesis test. Hypothesis testing in this study uses multiple regression test because there is more than one independent variable. Multiple linear regression analysis is intended to be able to

analyze the influence of the variables Perceived Usefulness (X1), Perceived Security (X2), and Perceived Trust (X3), Perceived Ease of Use (X4), and Promotion (X5) on Interest in Using the M-Pise LPD Digital Application (Y).

RESULT AND DISCUSSION

The Influence of Perceived Usefulness on Interest in Using M-Pise LPD Digital

Perceived usefulness has a positive and significant effect on Interest in Using M-Pise LPD digital. The higher the perception of usefulness, the higher the Interest in Using M-Pise LPD digital for LPD Desa Adat Ambengan customers. The use of the system can make work easier, this shows that the M-Pise LPD Digital application has provided benefits to facilitate the work of users properly. The use of the system is considered useful, this shows that although customers have felt some benefits from the application, these benefits have not been maximally felt by users. So it needs to be improved so that LPD Desa Adat Ambengan customers are more interested in using the M-Pise LPD Digital application. These results are in line with research conducted by Dewi, Sinarwati, and Yuniarta (2017), Listianti (2018), and Wikayana (2021) that the perception of benefits has a positive and significant effect on application use.

The Influence of Security Perception on Interest in Using M-Pise LPD Digital

Based on the results of the tests carried out, it can be seen that security perception does not have a significant effect on interest in using the M-Pise application for LPD Ambengan customers. The study also explains that consumers already trust and are fully confident in the ability of e-wallets to manage and maintain consumer personal data properly. This is also in accordance with previous studies conducted by Novalianti (2019) and Paulus (2022) showing that security does not have a positive effect on the use of electronic systems.

The Influence of Perception of Trust on Interest in Using M-Pise LPD Digital

Based on the test results, it can be seen that the perception of trust does not have a significant effect on the interest in using the M-Pise application for LPD Ambengan customers. LPD Ambengan may be considered unable to build customer trust as a whole in using the M-Pise application in transactions. No matter how good the system is created, it still has risks. Among other factors, customer trust is considered a core factor that can influence transactions through the system. A consumer will only dare to make transactions through the system if the application is trustworthy. Without trust, online transactions cannot occur. This is in line with the results of research conducted by Nauval (2020) which states that the perception of trust does not influence the interest in using the application in transactions.

The Influence of Perceived Ease of Use on Interest in Using M-Pise LPD Digital

Based on the results of the tests conducted, it can be seen that the perception of ease has a significant positive effect on the interest in using the M-Pise application for LPD Ambengan customers. This shows that the system is easy to operate according to user wishes. This shows that LPD Desa Adat Ambengan customers have known and felt that the M-Pise LPD digital application is easy to operate according to customer wishes, but the indicator that does not require much effort to interact with the system still needs to be improved compared to other indicators. This shows that customers still do not understand how to operate the application so that it still requires a lot of effort to interact with the application system. This needs to be maximized so that LPD Desa Adat Ambengan customers are more interested in using the M-Pise LPD Digital application. The results of this study are in line with previous studies, namely Dewi,

Sinarwati, and Yuniarta (2017) which stated that there is a positive and significant influence of user convenience on interest in using E-Banking and Listianti's research (2018) which stated that the perception of ease of use has a positive and significant effect on the use of financial applications.

The Influence of Promotion on Interest in Using M-Pise LPD Digital

Based on the results of the tests carried out, it can be seen that promotion does not have a significant effect on the interest in using the M-Pise application for LPD Ambengan customers. The promotion that has been carried out by LPD has been very intensive, but the results of the study show that it has not been able to influence customer interest in using the M-Pise application. This may be due to the majority of customers who come from the lower middle class who live in remote villages that are difficult to reach by the promotional media that has been carried out. This condition must be continued by LPD so that the promotion carried out can reach and be understood by the majority of its customers so that they are interested in using the application to help with transactions at LPD Ambengan. The results of this study are in line with research conducted by Rismaya (2021) which states that promotion does not have a significant effect on the use of applications in transactions.

CONCLUSION

Based on the analysis that has been done, it can be concluded that the results obtained in this study are perception of usefulness has a positive and significant effect on the Interest in Using M-Pise LPD digital. The higher the perception of usefulness, the higher the Interest in Using M-Pise LPD digital among LPD Desa Adat Ambengan customers. Perception of security does not have a significant effect on the interest in using the M-Pise application among LPD Ambengan customers. Perception of trust does not have a significant effect on the interest in using the M-Pise application among LPD Ambengan customers.

Perception of ease has a significant positive effect on the interest in using the M-Pise application among LPD Ambengan customers. This shows that the system is easy to operate according to user wishes. Promotion does not have a significant effect on the interest in using the M-Pise application among LPD Ambengan customers.

IMPLICATION/LIMITATION AND SUGGESTIONS

Based on the results of the study which show that the variables of security perception, trust perception and promotion get negative results, the suggestion that can be given is for LPD in Buleleng Regency to provide counseling and also explanation to the public that the use of the M-Pise application is easy and safe. In addition, for further researchers to increase the number of research samples in order to be able to assess the influence of the variables in this study more widely.

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