

The Roles of Subjective Norms and Accessibility in the Acceptance Model of Koperasi Karunika Online Application

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Abstract

The massive change from the offline to online era is a sign of digital disruption. One of the organizations that has also been affected is Koperasi Karunika. The purpose of this study is to refine TAM model by adding two antecedents namely accessibility and subjective norm to explain and predict the intention to use online saving and loan application in Koperasi Karunika. In this quantitative study, the variables are explored using online survey. The numbers of respondents in this study is 62 participants. The data were analyzed using SEM PLS. The refined model of the TAM used in this study is appropriate but only partially because not all of the proposed hypotheses are supported by the data. Subjective norm was found to be significantly affecting the intention to use, while accessibility was found to be no effect on intention to use the online saving and loan application.

Keywords: TAM; subjective norm; accessibility; saving and loan application; cooperative.

1 Introduction

Currently, the world is in the digital era. This occurs in most sectors, especially the business sector, and cooperatives are no exception. [1] stated that the service sector experienced changes that had never been experienced throughout its history. The massive change from the offline era to the online era is a sign that we are facing digital disruption. One of the organizations that has also been affected by this digital disruption is the Koperasi Karunika. Koperasi Karunika is an employee cooperative organization under the institution, namely Universitas Terbuka. The Koperasi Karunika has been established since August 8, 1985 and has 995 members by 2020. Currently, the businesses run by the Koperasi Karunika include: saving and loan businesses and non-saving and loan businesses, namely KarunikaMart, goods credit, tickets, and Toko Buku Online (TBO) or Online Bookstores.

Due to the large number of business fields being carried out, in dealing with this digital disruption, the Koperasi Karunika must be ready to implement new methods in serving its members. As a cooperative that has many members, Koperasi Karunika wants to provide excellent service to its members as the owner of the cooperative. This excellent service is not only in the service of member welfare, but also in the saving and loan service for members of the cooperative. Currently, the Koperasi Karunika has implemented an online saving and loan application service since February 21, 2021. Previously, the saving and loan service was carried out offline and manually. Reports regarding members' saving and loan are not submitted directly to cooperative members. This caused members to complain about the confidentiality of the information because it was not conveyed directly, so it was felt that it was not transparent. In addition, cooperative members do not seem to care about the existence of reports on saving and loans and as a result many members do not file these reports. Members are of the opinion that the saving and loan service system can be improved, so that members' complaints regarding financial information can be properly accommodated and resolved.

This online saving and loan application facilitates cooperative members with several features, including: (1) members can apply for loans online via an Android smartphone or computer, (2) members can access saving, loan, and SHU data online, (3) process faster analysis, (4) billing statements sent via e-mail to each member, (5) can apply for an increase in mandatory savings and loans through the application without having to come to Karunika's office. With this online saving and loan application, members can access saving and loan services and also access regular savings and loans reports in a

more transparent manner. According to Sari's study [2], system accessibility affects financial transparency. Everyone has the right to market-available interactive systems, hence accessibility is a factor that should be taken into account while developing software products [3]. Information accessibility has been extensively researched in the context of public financial reports, as has been done by many researchers [2][4][5][6][7]. With the accessibility of the Koperasi Karunika's online saving and loan application, cooperative members will experience more convenience in making savings and loans and accessing savings and loan reports. Because of this convenience, it is expected that members will experience more benefits from the online application. The usefulness and ease of use perceived by members to access the online saving and loan application, this change from manual to digital system also brings hope that cooperative members will have a positive attitude and continue to intend to use digital platforms. which are available.

Implementation and use of information technology in organizations continues to be a major concern in information systems research and practice. Although hardware and software capabilities have advanced, there are still problems with using this technology that persist. The main focus of research related to information and communication technology is to understand and predict the appropriate situations and working conditions of information technology systems implemented in organizations. Especially in this regard, the Technology Acceptance Model (TAM) has accumulated considerable theoretical and empirical support [8][9][10][11][12][13][14]. Furthermore, in research conducted by Venkatesh [15], when compared between TAM and alternative models such as Theory of Reasoned Action (TRA) and Theory of Planned Behavior (TPB), TAM has been shown to be more effective at comprehending, illuminating, and forecasting usage behavior. The organization established an ICT system. According to TAM, a person's perceived usefulness (PU), which is defined as their strong belief that using the system will improve their job performance, will impact their intents and behavior to utilize the system. The second factor is perceived ease of use (PEOU), which measures how simple users consider the new ICT system to be to use. The TAM model is nevertheless, however, the subject of constant dispute among theorists who present the theory's various advantages and disadvantages. As a result, some of the TAM model's gaps will be discussed in this study.

According to the literature, attitude refers to a person's feelings about the conduct they plan to exhibit, whether they are favorable or bad [16]. Ajzen and Fishbein [17] claims that a person's attitude toward an activity affects their purpose, which in turn affects how they utilize the thing they are using. Brown [18] added that the attitude toward using the system is a stimulus variable that is frequently overlooked in IS studies. The mandatory usage of a system can be determined by a number of factors, including attitude, according to later study on TAM [19][20]. Additionally, a number of research demonstrate that attitudes and system-based behavior are closely associated in contexts where compliance is required [19][20]. Similar studies on cooperative subjects have been carried out [21]. The purpose of this study is to examine the variables that affect how Bandung residents feel about cooperatives and their plans to support them online. This study has found that attitudes are significantly influenced by perceived usefulness (PU) and ease of use (PEOU), and that these factors also explain attitudes and intentions toward using digital platforms. In the study [21]. Between the independent and dependent variables, the attitude variable serves as a mediating factor (in this case intention).

One of TAM's major drawbacks is that, despite offering in-depth insight into user acceptance and use of technology, it only focuses on two perceptions, namely PU and PEOU and does not explain how these perceptions are created or how they lead to improvements in user acceptance and usage [22]. Additionally, [9] state that one of the key goals of TAM is to offer a platform for investigating the effects of outside factors on internal beliefs, specifically PU and PEOU, and their connection to actual use. It is essential, according to [23], to establish the causal link between the two ideas and their underlying causes. The result is that it is challenging to identify factors that can affect PE and PEOU and, ultimately, technology adoption without a better understanding of the antecedents of PE and PEOU. Additionally, TAM has other drawbacks like inconsistent findings from earlier studies and its ability to explain societal impacts on technology acceptance is still under doubt [24][25]. Accordingly, anchors and adjustments are the two key categories of antecedents for perceived ease of use (PEOU), which [15] also highlighted in his research. Adjustments are viewed as beliefs acquired based on first-hand experience with the system, whereas anchors are viewed as generic assumptions about technology and its application. Accessibility is a factor that underlies the two antecedents, claims [15]. Due to this, two

more factors will be added in this study: accessibility and social norms (subjective) as antecedents of PU and behavioral intentions, respectively, and PEOU and behavioral intentions.

2 Literature Review

An original instrument to measure PU and PEOU was created and verified [9][10][11][12][13][19][22][26]. Segars and Grover [27], who employed confirmatory component analysis with LISREL and detected probable flaws in the PE and PEOU assessments, reported inconsistent results. In their study, [27] shown that PU may be split into two dimensions: PU and PEOU. Chin and Todd [28] conducted a study using data from Adams [19] to disprove [27] and demonstrating that the original single-dimensional PU was more precise in its measurements. The PU and PEOU constructs are also valid and trustworthy, according to a study by Subramanian [29] who also came to the conclusion that IS researchers can apply these tools in a range of technological and organizational contexts. Additionally, [8] demonstrated that the TAM scale's dependability in diverse IS research typically exceeds 0.9. Additionally, he demonstrated the strong convergent, discriminant, and nomological validity of the PU and PEOU notions. According to [30], research on PU and PEOU in relation to intentions to use technology or intentions at PT Bank Rakyat Indonesia, PU has a substantial impact on intentions to use BRI Digital Banking. The user's satisfaction increases as PU increases.

Meanwhile, [30] found that the intention to use BRI Digital Banking at BRILink agents at the Magelang branch is significantly influenced by PEOU. This suggests that the more BRI Digital Banking is intended to be used, the higher the PEOU of an agent-operated BRI Digital Banking system will be. This is due to how simple and adaptable BRI Digital Banking's capabilities are to employ in regular banking financial transactions. A study [31] reports that his research into the impact of PU and PEOU of the Regional Financial Management Information System (SIMDA) application in the Regional Government of East Kotawaringin Regency yielded the finding that PU has a significant impact on the acceptance of the implementation of the Regional Financial Management Information System. Additionally, the acceptance of the Regional Financial Management Information System's adoption is not greatly influenced by PEOU. However, perceptions of both usefulness and usability concurrently have a big impact on how well the Regional Financial Management Information System is received. [31] continued by noting that socialization activities were required in order for users to gain the most from SIMDA's ability to facilitate work, particularly while processing, analyzing, and creating financial reports. Therefore, the purpose of this study is to refine the TAM model [32] by adding two antecedents namely accessibility and subjective norm to explain and predict the intention to use online saving and loan application in Koperasi Karunika.

Cooperatives are groups of individuals that voluntarily come together to establish a democratically run commercial entity in an effort to better their economic well-being [33]. According to Statement of Financial Accounting Standards [34], a cooperative is a type of business that arranges how its members use economic resources on the basis of cooperative principles and economic business principles in order to raise the living standards of both its members specifically and the residents of the working area as a whole. Cooperatives are thus a key component of both the national economy and the social movements of the populace. As well as being classified as corporate companies made up of people or cooperative legal entities, cooperatives are also described as a people's economic movement based on the kinship principle [35].

TAM is a model that is frequently used across many technologies, particularly for behavior prediction and explanation [21]. The results of empirical study on TAM consistently show that TAM can account for a sizable amount of the desire to adopt a technology and behavior. According to TAM construction [32], the desire of individual behavior to use a system is influenced by PU, which is defined as a person's feeling of confidence that performance will increase by using the system, and ease of use or PEOU, which is interpreted as a person's feeling of confidence that using the system does not require any effort or is free of effort. According to TAM, two beliefs or perceptions—perceived usefulness (PU), which is defined as the degree to which a person believes that using a system will improve his job performance, and PEOU, which is defined as the degree to which a person believes that the technology system to be used is user friendly—determine a person's behavioral intention to use information system technology. According to TAM, perceived utility and PEOU operate as a mediating factor between external variables (such as system characteristics, the development process, and training)

and intention to use a new technological system. According to TAM, PEOU has an impact on PU as well because a system's usefulness increases with ease of use.

Accessibility is the comfort of different information system users [36]. Good accessibility will foster effective dialogue between information presenters and users. The use of information effectively is supported by this procedure. Accessibility is the ease with which a system's users may acquire information [36]. The Regulation [37] states that three factors, specifically transparency, convenience, and accessibility, have an impact on accessibility, particularly in regional financial reporting. Accessibility has a crucial role in how financial statements are presented. It is hoped that accessibility will increase the likelihood that the system will be used. This study focuses on the Koperasi Karunika's use of online saving and loan application that can be accessed both on desktops and Android-powered devices. Member saving and loan reports can be sent on a regular basis and in full transparency to members using this application. According to [37], users will find it simple to use information when it is presented in an open, user-friendly, and accessible manner. As a result, perceived usability will rise. Additionally, the customer will experience the advantages of the online application when they perceive how simple it is to use the saving and loan application online.

H1: Accessibility has a positive effect on PEOU

H2: Accessibility has a positive effect on perceived usefulness

A person's opinion of what the majority of the people he considers important believe about whether or not he should or should not carry out the desired activity is known as a subjective norm. In the TRA and TPB models, subjective norms or social norms directly influence behavioral intentions [16]. Others may choose to do something if they believe that one or more others who are recommended to them think they should do it, and they feel driven to follow the reference, even if they themselves detest the action. This is the basis for the intention to behave socially. the actions taken or the results that follow from those actions. According to [38], subjective norms have a large impact on behavioral intentions, contrary to [22] who found no evidence of this effect in his study. In his study, [39] divided respondents into the contexts of required and voluntary use. The findings of this study show that subjective norms significantly affect behavioral intentions for categories in mandated use, but no effect is seen for categories in voluntary use. Because of the fundamental traits of cooperatives, which include the nature of togetherness and volunteerism of their members, cooperative members are recognized to have a strong feeling of community.

A person may have a distinct inclination than other people to view an event or a specific object. Numerous factors, including information, experience, and point of view, have an impact on these variances. A person's opinion of a technology that doesn't require advanced skills to utilize is known as PEOU [30]. Several construct indications of ease of use are provided by [40], including the following: 1) Easy to learn, 2) Controllable, 3) Clear & understandable, 4) Flexible, 5) Skills to become increase (easy to become skilled), and 6) Easy to use. According to [41], perceived benefits are a person's level of confidence that utilizing a technology will enhance his ability to accomplish his work. A belief about the decision-making process is PU. People will use a system if they are confident that it serves a purpose. On the other hand, if someone doesn't think the information system is valuable, he won't use it. According to [41], A person's view of a technology's effectiveness may be influenced whether they find it simple to use. In other words, when technology is simple to use, people find it valuable. Cooperative members can use a variety of platforms to manage the online saving and loan application. Members of the cooperative may find it simpler to independently manage their saving and loans and to obtain monthly saving and loan reports as a result. Members are anticipated to gain from utilizing the application as a result of this ease.

H3: Subjective norms have a positive effect on perceived ease of use

H4: Perceived ease of use has a positive effect on perceived usefulness

A person's attitude affects their conduct by selecting information and shaping their perceptions [30]. Venkatesh [32] defined attitude toward technology use as a person's entire emotive response to utilizing a system. Four concepts—attitude toward conduct, intrinsic motivation, affect toward usage, and affect—come close to this formulation [32]. According to [32], attitude is a construct that is impacted by perceived utility and ease of use. A person will have a favorable attitude toward a system or piece of technology if they believe it to be beneficial or useful. When cooperative members use the online saving and loan application at the Koperasi Karunika, they will do so with a favorable attitude if they find the application to be convenient and useful.

H5: Perceived ease of use has a positive effect on attitude

H6: Perceived usefulness has a positive effect on attitude

A user's desire to use or reuse a specific thing is known as intention to use. The desire to carry out a particular conduct is known as behavior intention. Interest can also include planning to engage in a behavior and returning to it later. The best predictor is intention, which is a cognitive representation of a person's preparedness to engage in a particular behavior [42]. Because the use of an information technology-based system is thought to be able to improve individual or organizational performance, acceptability of the use of information technology depends on both individual and group usage variables. According to the TAM model [32][41], intention to use is influenced by attitudes shown by individuals regarding systems or technology. When someone feels that a technology or system is supported by subjective or social norms and easy to use, then that person will feel happy and want to continue using the technology or system. In this study, if cooperative members feel the convenience and usefulness of using the online saving and loan application at the Koperasi Karunika, then members will show a positive attitude towards the online saving and loan application. Someone who has a favorable and positive attitude toward the technology or system being used is someone who approves of it. When using a system or piece of technology, one feels attracted to it or enjoys it, which encourages them to keep using it.

H7: Subjective norms have a positive effect on intention to use

H8: Perceived ease of use has a positive effect on intention to use

H9: Attitude has a positive effect on intention to use

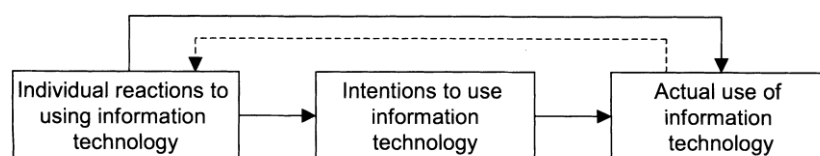


Figure 1. Technology Acceptance Model
(Venkatesh et al., 2003)

3 Research Method

This study has a specific focus, notably the case of the Koperasi Karunika, and is a quantitative study. In this study, independent factors, mediating variables, and dependent variables are the three types of variables that are explored. PU and PEOU are the study's two independent variables. The research questionnaire's indications were graded on a Likert scale from 1 to 7. (1: strongly disagree; 7: strongly agree).

Table 1. Dimensions of Variables

Variable	Operational Definitions	Dimention
Accessibility	Accessibility is the convenience of various users of financial statements to find financial information (Fikrian, 2017b)	Openness Ease Accessibility
Subjective Norm	The individual's perception that most people he or she values think that he or she should or should not perform the behavior in question (Fishbein dan Ajzen 1975).	Subjective Perceptions
Perceived Ease of Use	The degree to which a person believes that using a technology will be effortless (Jogiyanto, 2008)	Easy to become skillful Clear and understandable Easy to use
Perceived Usefulness	The extent to which a person believes that using a technology will improve job performance (Jogiyanto, 2008a)	Increase productivity Effectiveness Job performance Useful
Attitude	Evaluation of the user about his interest in using the system; positive or negative	Provides enjoyment Fun interact

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Variable	Operational Definitions	Dimention
	feelings from someone if they have to do the behavior to be determined (Jogiyanto, 2008a)	Bores user
Intention to Use	The individual's desire to reuse something the same if one time requires it again (Taylor & Baker, 1994)	Using in many cases/occasion Plan to use in the future Expect to continue using

Source: Researchers (2023)

The sampling method used in this research was purposive random sampling with following criteria: 1) member of Koperasi Karunika; 2) have accessed and own the accessibility to the online saving and loan application. [43] revealed the factors that shape perceptions regarding accessibility, subjective norms, usability, and ease of using online saving and loan applications at the Koperasi Karunika. After the interviews were conducted [43], the writers determined the main ideas generated based on the interview transcripts to select the main ideas as the basis for compiling the questionnaire that would be used in this research. The steps of activities carried out include: a) Questionnaires were distributed to members of the Koperasi Karunika via google form link; b) Respondents who filled out the questionnaire were given the reward; c) Data tested using SEM PLS. The number of respondents who filled out the questionnaire was 62 respondents, with the following characteristics as depicted in Table 2.

Table 2. Characteristics of Respondents

Characteristics	Categories	Percentage
Gender	Male	22%
	Female	18%
Age (years old)	<25	6%
	25 – 34	29%
	35 – 44	37%
	45 – 54	26%
	>54	2%
Educational Background	Bachelor	47%
	Master	40%
	Doctoral	5%
	Others	8%
Length of time joining member (years)	<1	34%
	1 – 5	31%
	6 – 10	15%
	11 – 15	6
	>15	15%

Source: Researchers (2023)

Numerous concept tests, including validity and reliability tests, were conducted in this study. Tests of face validity, content validity, convergent validity, and discriminant validity were performed to determine the validity of the results. Face validity is meant to evaluate the similarity or compatibility between the concepts advanced by experts in the field and the items used to measure that construct [44]. The goal is to make sure that the elements chosen to symbolize a construct are consistent with the mentioned theoretical foundation. Content validity is the representation of indicators used to measure a construct. Researchers also conducted content validity testing by soliciting academics' comments. Additionally, convergent validity testing was done to determine whether the two measures that measure the same idea correlate with one another [44]. When items have a strong correlation, it is assumed that they can accurately reflect the topic being measured. The average variance extracted (AVE) value, which was determined by dividing the sum of the squares of the standardized factor loading by the total number of measurement items, was used to test the convergent validity of the method (Hair et al., 2014).

According to [44], significant convergence is indicated by an AVE value greater than 0.5. In order to determine how distinct a construct is from other constructs, discriminant validity is also evaluated [44]. The construct's high discriminant validity demonstrates its originality and ability to catch phenomena that are not captured by other metrics [44].

When a measurement is made for the same symptoms using the same measuring tool more than once, reliability testing is done to see how well the results hold true [44]. The strong Cronbach's Alpha of each research component demonstrates the consistency of the responses. According to [44], the reliability test is well-measured by the Cronbach's Alpha value, which should be over 0.7. A higher Cronbach's Alpha value means that the indicators utilized can measure the research concept. The Structural Equation Modeling (SEM) method based on variance, also known as PLS (Partial Least Square) SEM, was used to analyze the statistical data in this work. When unique issues with the data arise, such as limited research sample size, missing data, and multicollinearity, PLS is a variance-based SEM statistical method created to address multiple regression [41].

The following are the primary justifications for utilizing SEM in this investigation. In order to evaluate the notion, this study first focuses on the connections between constructs. Because SEM is a theory-based confirmation technique, its usage is appropriate [44]. Additionally, SEM analysis incorporates studies of philosophy, technique, and statistics [44]. The second reason is that SEM is suitable for use when discussing behavioral problems, which are frequently complicated. In other words, according to [44], a dependent variable could also be an independent variable in another relationship. Third, SEM may assess the correlation between latent variables and directly observable variables [44]. Fourth, measurement errors can be managed using SEM, allowing for unbiased testing of the link between constructs. Fifth, intervening variables can be tested using SEM. Sixth, SEM works best for comparing and testing theories. Finally, compared to other methods, SEM can offer a variety of statistical tests to help it evaluate a measure more effectively [44].

PLS model evaluation is done by evaluating the outer model and inner model. The outer model is a measurement model to assess the validity and reliability of the model, while the inner model is a structural model to predict the causality relationship between latent variables. Through the bootstrapping process, the parameters of the T-statistic test are obtained to predict the existence of a causality relationship. The goodness of fit model is measured using the R-square of the dependent latent variable with the same interpretation as the regression. Hypothesis testing was carried out using the Bootstrap resampling method. The test of statistic used is the t-statistic or the t-test. By applying the resampling method, it allows data to be distributed freely (distribution free), so it does not require normal distribution assumptions, and does not require a large sample size (recommended a minimum sample of 30). Testing is done by t-test, if a p-value ≤ 0.05 ($\alpha = 5\%$) is obtained, then it is concluded that it is significant, and vice versa. If the results of testing the hypothesis on the outer model are significant, this indicates that the indicators can be used as instruments to measure latent variables. However, if the test results on the inner model are significant, then it can be interpreted that there is a significant effect of the latent variables on other latent variables.

4 Results and Analysis

All questions in the questionnaire can be used, according to the outer loadings test results, as all of the construct's indicators have outer loadings values greater than 0.800. Each variable's R-Square value, meanwhile, exceeded 88%, indicating a large simultaneous effect and a good match between the model and the data. Testing for validity and reliability led to the declaration that the construct is both valid and reliable. The table below illustrates this. It can be seen that the composite reliability indicates a value of more than 0.700 and that the total value of Cronbach's alpha and rho_A is more than 0.900. As a result, the construct used in this study can be regarded as valid and reliable. Discriminant validity testing was done to ensure construct validity, and the results of the analysis using SEM showed that it was valid with a value of higher than 0.700. Testing was done using SEM with the use of SmartPLS software to determine model fit, and it resulted in an SRMR value that was less than 0.08. The model is fit in light of this. These are the variable relationships that SEM was used to model.

Table 3. Construct Validity and Reliability Test

	Cronbach's Alpha	Rho_A	Composite Reliability
Accessibility	0,942	0,943	0,963
Attitude	0,956	0,956	0,883
Intention to Use	0,946	0,950	0,786
PEOU	0,971	0,972	0,833
PU	0,979	0,979	0,872
Subjective Norm	0,956	0,958	0,850

Source: SEM PLS Output (2023)

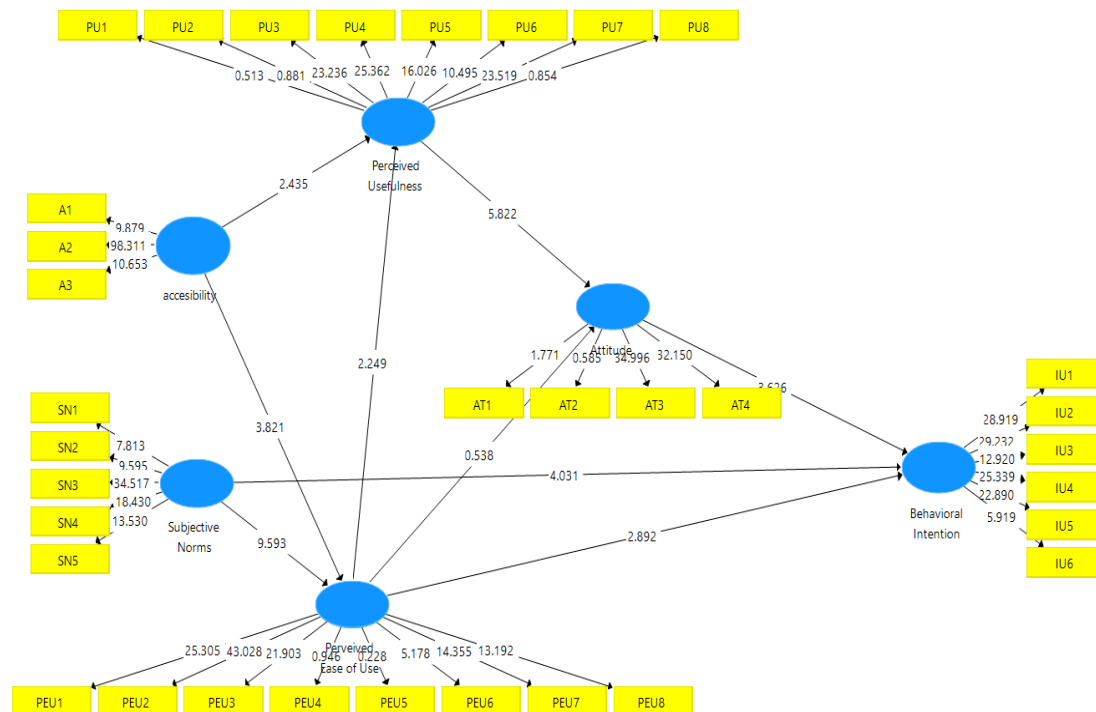


Figure 3. SmartPLS Result in Graphic

Source: SEM PLS Output (2023)

Table 4. SmartPLS Result in Table

		T-Statistics	P-Values	Decision
H1	Accessability → PEOU	3.821	0.000	Supported
H2	Accessability → PU	2.435	0.015	Supported
H3	Subjective norms → PEOU	9.593	0.000	Supported
H4	PEOU → PU	2.249	0.025	Supported
H5	PEOU → attitude	0.538	0.591	Not Supported
H6	PU → attitude	5.822	0.000	Supported
H7	Subjective norm → intention to use	4.031	0.000	Supported
H8	PEOU → intention to use	2.892	0.000	Supported
H9	Attitude → intention to use	3.626	0.000	Supported

Source: SEM PLS Output (2023)

Figure 3 and Table 4 depicts the output results from the analysis of all variables using SEM with the help of SmartPLS software. The following provides a description of the research's findings based on figure 3 and table 4: First, accessibility has a positive significant impact on PEOU. This demonstrates that people will find it simple to use information when it is given in an open, user-friendly, and accessible way for everyone. As a result, PEOU will rise. The effect of accessibility on PEOU is positive and significant at P-value 0.05, as can be seen in table 4 which displays the significance of the

relationship of variables. This indicates that the first hypothesis is supported. This is consistent with the findings of research done by [21] on the usage of technology in cooperatives employing TAM. Second, accessibility affects PU significantly with the T-statistic value of 2.435 and P-value of 0.015 (under 0.05), which means that the second hypothesis is supported. According to the study's findings, the user's assessment of the effectiveness of utilizing online saving and loan application was affected by accessibility. This is presumably due to the fact that the Koperasi Karunika's members who work for UT are comfortable using the program, therefore in their regular work activities, accessibility adds value to the app's usefulness.

Third, PEOU is affected by subjective norms. Based on Table 4, it is clear that the P-Value is significant (under 0.05). It indicates that users perceive online saving and loan applications to be easier to use when the important persons use the application. It can convince other users to use it because the role of important persons created such subjective norm. Members of Karunika will believe using the online saving and loan application is simple and easy when they observe that many of their friends in the area utilize it. Thus, it can be said that the third hypothesis is supported. Fourth, PU is influenced by PU. Karunika members will think utilizing the online saving and loan application is advantageous if they think using it is simple. This influence has a positive orientation, meaning that it makes things seem more helpful by making them seem easier to utilize. In other words, when technology is simple to use, people find it valuable. Cooperative members can use a variety of platforms to manage the online saving and loan application. Members of the cooperative may find it simpler to independently manage their saving and loans and to obtain monthly saving and loan reports as a result. Members are anticipated to gain from utilizing the application as a result of this ease. Therefore, the fourth hypothesis is supported by this study.

Fifth, PEOU found to be not significantly affect attitude. A person may have a distinct inclination than other people to view an event or a specific object. Numerous factors, including information, experience, and point of view, have an impact on these variances. The attitudes toward the online saving and loan application are unaffected by PEOU. Although UT personnel may already be accustomed to utilizing web applications to assist their daily tasks, PEOU by UT employees has little impact on attitudes and interests. Because of other contributing factors, such as subjective norms, the attitude to use the online saving and loan application does not instantly show, despite the fact that UT employees believe it to be easy to use. However, the perceived usability of this online saving and loan application has a big impact on how valuable it is considered. In other words, even while employees find this application to be simple and helpful, their attitude about using it is unaffected because there may lack of beliefs among the members of Karunika in the successfulness of utilizing the application. This is in accordance with [43] study which interviews members of Karunika and found that almost all of senior members feel that they did not have a positive attitude toward the use of application, although they know that the use of the application is easy. Therefore, the fifth hypothesis is not supported.

Sixth, while PEOU can not affect attitude significantly, the PU can. It is shown in Table 4 that the P-value is 0.000 (under 0.05), so it can be said that the sixth hypothesis is supported. The attitude toward using online saving and loan applications are influenced by PU rather than PEOU. This is due to the fact that when the application is useful, Karunika members will see using the online saving and loan application favorably. Seventh, the subjective norm has a positive effect on intention to use. When members of Karunika observe that many important people use the application, others can have the behavioral intention to use the application in the future. This is because the subjective norm can affect peoples' perception about the application, especially how the application works. In this context, when the subjective norms support the perception of application's ease, Karunika members will perceive that the application is easy to use. It is supported by the statistical result in Table 4, that the P-value is 0.000 (under 0.05). Therefore, the seventh hypothesis of this study is supported.

Eighth, PEOU has an influence on intention to use. In this study, cooperative members reported finding the online loan and saving application process at the Koperasi Karunika to be convenient. Moreover, the members' interest in the online saving and loan application was positive and significant. This is in accordance with the Venkatesh-popularized TAM model [32], that when users perceived technology or information system to be easy and simple to use, they will have more behavioral intention to use the technology in the future. The simplicity of use of the program may have a substantial impact on interest in utilizing the online saving and loan application because Karunika members are accustomed to using internet applications in their daily work. Thus, the eighth hypothesis is supported.

Lastly, attitude positively influences intention to use. This result is in accordance with TAM model [32][40] that people's attitudes about systems or technology have an impact on their intention to use. It is shown in Table 4 with the P-Value of 0.000 (under 0.05), which means the impact is significant. A person who has a favorable and positive attitude about the technology or system being utilized is someone who approves of it. With this sense of like or happiness, one is inspired to keep adopting a positive outlook when using the system or technology. As a result, ninth hypothesis is therefore supported.

5 Conclusion

The refinement model of the TAM used in this study is appropriate but only partially because not all of the proposed hypotheses are supported by the data. One of antecedents proposed by the researchers namely accessibility has a positive significant impact on PEOU and PU. This implies that accessibility is one of the main factor that can form individual perception in utilizing online saving and loan application at Karunika. This may be caused by the habits of Karunika members who always get high accessibility in doing work. This accessibility can affect members to perceive that the online saving and loan application is useful and easy to use.

The other proposed antecedents in forming perception and behavioral intention is subjective norm, which is found to be positively and significantly impact PEOU and intention to use. The implication of this result is that the perception about the simple and easy usage of application depends on the norms that subjectively formed by the important persons in the organization. When they feel that the application usage is easy to utilize, the other member of organization (in this case Karunika), will feel the similar way.

Nevertheless, there is one hypothesis unsupported, namely PEOU and its influence on attitude toward the use of online saving and loan application. This unsupported hypothesis might be different in other contextual environment. There are many factors that can impact the attitude, makes the PEOU less important to form the positive attitude toward the application. Moreover, the older members of Karunika stated that they have a hesitation of whether they can be succeed in utilizing such application [43]

In addition, the overall results of this study confirm TAM model proposed by [32]. However, this study has some limitations. Firstly, the response rate is low because there is lack of socialization of online saving and loans at Karunika, so the members are less knowledgeable about this application. The lack of respondents can affect the generalization of this study result among all members of Karunika all around the country. Secondly, this study found that the ease of use perceived by Karunika members cannot form the attitude toward the online saving and loan application because the members are lack of belief in using this application. Therefore, the suggestion of the future research are as follows: to increase the response rate of respondents to make the study results more reliable, and the next researcher should consider other variable such as belief to explain the relationship between PEOU and attitude toward the using of application.

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