MANAGEMENT INFORMATION SYSTEM WITH TECHNOLOGY ACCEPTANCE MODEL APPROACH OF LEMBAGA PERKREDITAN DESA (LPD) IN KERAMBITAN, TABANAN REGENCY

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Abstract: Banking institutions are institutions that have most of the activities related to cash and other current assets. This makes banking institutions one of the institutions that carry out their business activities crucially, so it is necessary to carry out programs that support these entities in order to minimize human error and even fraud. Likewise, the LPD must be able to maintain, maintain or increase all assets, especially productive assets and also funds from third parties, namely funds from credit growth, savings or time deposits. This research was conducted in Kerambitan Village, Tabanan Regency by taking 83 respondents and using the SmartPLS analysis tool. The results obtained by Perceived Easy of Used have a positive effect on Perceived usefulness, Perceived Easy of Used has a positive effect on Attitude Toward Using and Attitude Toward Using has a positive effect on Actual Usage. Meanwhile, other hypotheses were rejected.

Keywords: Organizational Culture, Management Information Systems, Technology Acceptance Model

INTRODUCTION

Technology that is increasingly rapidly developing at this time is increasingly eroding geographical boundaries that have previously been formed. It can be seen that currently in an era known as the era of globalization, it can make a change in the world and human life by how technology develops. Entities grow to compete with each other is the main thing that makes the development of technology knowledge more rapidly. The company continues to strive and strive to be able to continue to survive in order to compete with similar entities for its long-term life (Saputra, 2020). The competition makes the company more competitive in carrying out its activities which aim to create information related to the company's goals and stakeholders in the activities of the entity. Banking institutions are institutions that have most of the activities related to cash and other current assets. This makes banking institutions one of the institutions that carry out their business activities crucially, so it is necessary to carry out programs that support these entities in order to minimize human error and even fraud. The action that can be applied by the company is the use of a Management Information System which must be utilized as well as possible by users, both employees and customers, who are given in-depth knowledge of how to use the banking system. This is not useful for the operational interests of an entity, but is useful for many people so that a banking institution can continue to develop, synergize, and even surpass its competitors to always be trusted by customers and the wider community (Saputra et al., 2018).

However, here, the obstacle that often occurs in the implementation of a system, especially the Management Information System is a question of whether the system will succeed or fail to be used by an entity (Saputra, 2020). Because implementing a system will also cost a lot if it is not implemented properly by the user. Before moving on to customer treatment of the use of a system, banking companies should pay attention to the condition of employees in a company, whether these employees can accept or not a new system in implementing their daily activities. If the employee is able to accept it, the feeling of ease of using a system will appear by itself into each individual so as to produce the performance expected by the manager. In addition, the system used must also at least meet what is needed by the organization, with an adequate system of course it will give confidence to the user to use the information system seriously for the survival of the company. Information systems that are run on an entity must have services to users to support efficiency and the formation of the quality of output expected by the company so that a company can run optimally (Saputra, 2015).

Several studies have been developed related to user acceptance of the system to further clarify how an information system is not only a display in a company, but also a major milestone in carrying out its activities. One of the
The financial institution located in the customary village wewidangan which belongs to the local customary village is the LPD (Village Credit Institution) (Article 1 point 9 of the Regional Regulation Number 3 of 2017 which regulates the existence of the Village Credit Institution). The existence of the LPD has been present in almost all Pakraman villages in Indonesia). Bali. If the existence of the LPD can be maintained, it is hoped that the Villages in Bali (called Pakraman Villages) will become economically independent and able to carry out their traditional and cultural activities properly (Arnaya, 2014). LPDs are regulated in the Bali Provincial Regulation No. 8 of 2002 states that the LPD is managed by a committee, namely the chairman who has the authority to be a coordinator in every activity in the LPD, makes agreements with customers, has legal responsibilities to traditional villages which in this case through its leader, namely the LPD Supervisory Board, makes arrangements for the LPD, budget activities and implement all existing activities in the LPD. Credit Institutions The village was established with an effort to support the economy of the surrounding community in the village who still have a lack of funds, infrastructure in terms of running a business to meet their daily needs (Darsana, 2010). Based on Perda Level I Bali No. 3 of 2007 LPD has a function as a supporter of local village development, where LPD runs its business activities trying to improve people's living standards in the hope of being a container for village wealth. An LPD can be measured whether the LPD is classified as a healthy LPD or not, which is measured by the profitability which is always good in the LPD. The higher the achievement of profitability in a Village Credit Institution, the better the LPD will be in terms of its health level (Kepramarini and Ernawatiningisih, 2019). For this reason, LPD must be able to maintain, maintain or increase all assets, especially productive assets and also funds from third parties, namely funds from credit growth, savings or time deposits. One of the villages which is an agro-tourism village in the Tabanan Regency area is Kerambitan Village, which is located approximately four kilometers from the west of Tabanan City, this village has a very strategic position because it is close to the coast and extensive plantation and agricultural land. There are several LPDs in the area which are the pillars of the Kerambitan village economy, employees at the LPD are also local residents of Kerambitan Village which incidentally there are some people who are not very fluent in the use of information systems and consider the system only an addition to business activities. However, if seen, the existence of a system in financial institutions in particular, makes the effectiveness of these financial institutions better, this is because a financial institution including LPD is an entity that is very crucial in carrying out business activities because it is directly related to current assets. So the existence of a system can minimize errors due to human error or the possibility of fraud (Jayawarsa et al., 2021).

In this study, researchers will add external variables that can be the cause of the usefulness and perceptions of users of information systems. Culture in a community in a place especially in a rural area certainly has a very strong role in its influence on a person's behavior. Therefore, until now, amid rapid technological advances, the role of culture is still something that should be highlighted in improving individual behavior to commit to an
organization, especially in financial institutions (Robins and Timothy, 2005).

LITERATURE

Technology Acceptance Model (TAM)

The model of a technology acceptance, the best known is the Theory Acceptance Model, proposed by (Davis, 1989) which is an adaptation of the Theory of Reasoned Action (TRA) model, which was previously mentioned. However, according to (Davis, 1989) because of its universal nature, TRA was specially modified, to model acceptance in information technology, as in the special case of TAM. The purpose of developing the TAM model resulting from IBM Canada's contract with the Massachusetts Institute of Technology - MIT, in the 80’s was to evaluate the market potential for new products of the brand and to allow an explanation of the determinants of computer use, Davis (1989) proposed TAM to focus on on the reasons for how acceptance, bidding on the system and in this way, support for predicting and explaining acceptance. The TAM model is designed to understand the causal relationship between external variables of user acceptance and actual use of the computer, trying to understand this user's behavior through knowledge of utility and perceived use facilities by him (Davis, 1989).

According to the model, the use of information systems will basically be determined by the intended use presented by the individual. Thereafter, it will be determined jointly by the individual's usage attitude in relation to actual use of the system and by perceived usefulness, each giving a relative weight.

Organizational culture

Culture is an important aspect of any institution, but it is difficult to find a single unified definition of culture. Shein (2010) assumes that a basic assumption in the form of a pattern and is studied with a group to solve a problem and then taught by new members is called organizational culture and has three levels, namely: artifacts, beliefs and values held, and assumptions. underlying basis (Schein, 2010). Artifacts are easily observed in the physical space of the institution, the visible behavior of employees, and how work is organized and processed. Artifacts can be aligned with explicit knowledge within an organization. The beliefs and values espoused can be seen in the vision, mission, and goals of the organization, but can also be found in the ideals, principles, and personal aspirations of individuals.

METHODOLOGY

The researcher uses an analytical tool with a structural equation model, namely PLS-SEM (Structure Equation Modeling) because this study aims to develop theory. SEM according to Jogiyanto and Abdillah (2016: 2) is a model in the form of a structure that has many dependent variables. In their book, Jogiyanto and Abdillah also mention that SEM can also be used for factor analysis, path analysis, and regression, using path analysis with partial least squares (PLS), namely Smart PLS 3.0 software.

RESULTS AND DISCUSSION

This study uses SEM-PLS in testing the outer and inner models, to analyze research data. In the first stage, the researcher conducted a measurement test (outer model) to test the convergent validity of the evaluation of the measurement model using reflective indicators, which can be seen from the loading factor value for each variable indicator and average variance extracted (AVE). Figure 5.1 shows the results of the evaluation of latent variable indicators from the four variables raised in this study, both first order and second order, the results have been obtained that meet the existing provisions.
In the first measurement model according to Error! Reference source not found., there are loading factor values below 0.60 and almost close to 0.60 such as BO1, PU1 and PU5 with successive values of 0.694; 0.561; and 0.623. Because the analysis tool used is SmartPLS 3, it immediately issues indicators that have a loading factor below 0.70. Therefore, the three indicators are removed from the model, then the model is run again. Furthermore, in testing for the second model, there is an invalid indicator, namely BO2 and it is removed from the model, then in the third model test all loadings factor values are above 0.60. This shows that all construct indicators are valid as shown in Figure 2.
### Table 1 Hypothesis Test Results

<table>
<thead>
<tr>
<th>Relationships Between Constructs</th>
<th>Original Sample Mean (M)</th>
<th>Standard Deviation (STDV)</th>
<th>T Statistics (O/STERR)</th>
<th>P-Value</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>EOU → PU</td>
<td>0.669</td>
<td>0.123</td>
<td>5.417</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>EOU → PU (BO Mod)</td>
<td>0.087</td>
<td>0.090</td>
<td>0.968</td>
<td>0.334</td>
<td>Not Significant</td>
</tr>
<tr>
<td>EOU → PU → ATU</td>
<td>-0.022</td>
<td>-0.058</td>
<td>0.372</td>
<td>0.710</td>
<td>Not Significant</td>
</tr>
<tr>
<td>PU → ATU</td>
<td>-0.033</td>
<td>0.084</td>
<td>0.387</td>
<td>0.699</td>
<td>Not Significant</td>
</tr>
<tr>
<td>EOU → ATU</td>
<td>0.679</td>
<td>0.102</td>
<td>6.667</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>PU → AU → AU</td>
<td>-0.007</td>
<td>0.018</td>
<td>0.366</td>
<td>0.715</td>
<td>Not Significant</td>
</tr>
<tr>
<td>EOU → AU → AU</td>
<td>0.141</td>
<td>0.075</td>
<td>1.878</td>
<td>0.061</td>
<td>Not Significant</td>
</tr>
<tr>
<td>AU → AU</td>
<td>0.207</td>
<td>1.104</td>
<td>1.989</td>
<td>0.047</td>
<td>Significant</td>
</tr>
</tbody>
</table>

Perceived Easy of Used variable on Perceived Usefulness shows a P-value of 0.000 0.05, so H1 is accepted. This proves that the Perceived Easy of Used variable has a positive effect on Perceived Usefulness. The influence of the Perceived Easy of Used variable on Perceived Usefulness with Organizational Culture as moderating shows a P-value of 0.334 0.05, so H2 is rejected. This proves that the Organizational Culture variable does not moderate the effect of Perceived Easy of Used on Perceived Usefulness. The effect of the Perceived Easy of Used variable on Perceived Usefulness with Perceived Usefulness as a mediating variable shows a P-value of 0.710 0.05, so H3 is rejected. Ease of use of the system is determined when someone believes in the usefulness of the system. Perceived Usefulness Has No Influence on Attitude Toward Using. The effect of the Perceived Usefulness variable on Perceived Usefulness shows a P-value of 0.699 0.05, so H4 is rejected. This proves that the Perceived Usefulness variable has no effect on Perceived Usefulness Toward Using. The influence of Perceived Easy of Used on Perceived Usefulness with Attitude Toward Using as a mediating variable shows a P-value of 0.715 0.05, so H5 is rejected. This proves that the Perceived Easy of Used variable has a positive effect on Perceived Usefulness. The positive influence of the perceived easy of use variable on consumer attitudes was carried out by Sidharta and Sidh (2014). The effect of the Perceived Usefulness variable on Actual Usage with Attitude Toward Using as a mediating variable shows a P-value of 0.715 0.05, so H6 is rejected. The usefulness of the capabilities of a technology will have an impact on the level of individual confidence in the use of a system. The effect of the Perceived Easy of Used variable on Actual Usage...
with Attitude Toward Using as a mediating variable shows a P-value of 0.061 0.05 , so H 7 is rejected. Users of an information system are no longer just assessing and comparing with other information systems. The effect of the Attitude Toward Using variable on Actual Usage shows a P-value of 0.000 0.047, so H 8 is accepted. This proves that the Attitude Toward Using variable has a positive effect on Actual Usage.

CONCLUSION

This study raises the dimensions of an established theory of information systems, namely The Theory Acceptance Model by including organizational culture as a moderating variable. The results of the overall model evaluation based on the R-Square (R²), Q-Square Predictive Relevance (Q²) and Goodness of Fit (GoF) values, the model is declared good. The results obtained by Perceived Easy of Use have a positive effect on Perceived Usefulness, Perceived Easy of Use have a positive effect on Attitude Toward Using and Attitude Toward Use have a positive effect on Actual Usage. And there is a rejection of the mediating and moderating variables.

This study has several limitations. First, this survey research has not fully raised the Updated Theory Acceptance Model, because there is a more complex information systems theory, namely the information systems theory from DeLone and McLean Model (2003) so that further studies are expected to refine the existing model by adding to the existing latent constructs. In models. Second, this study raised a model with a first and second order construction that refers to the model (Chen, 2010), so for the next research to try again according to the model. Reminding the results of the first order analysis too many indicators are lost during the interaction. Third, this study only took samples from one area in Bali, namely Kerambitan Village, Tabanan Regency so that the research is expected to expand the research by involving respondents in other districts.

REFERENCE


