

AN EMPIRICAL STUDY ON ORGANIZATIONAL ACCEPTANCE ACCOUNTING INFORMATION SYSTEMS IN SHARIA BANKING

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Abstract

The purpose of this research is to investigate the correlation of management support and self-efficacy variables, to perceived usefulness, perceived ease of use, and behavioral intention to use variables of accounting information systems of Islamic Banking. This study aims to discover the roles of external variables, including management support and self-efficacy variables which influence perceived usefulness and perceived ease of use of accounting information systems (AIS) of Islamic Banking. The study was conducted in several Islamic Banking in Malang City, East Java, which consist of Bank Mega Syariah, Bank Syariah Mandiri, Bank Muamalat, Bank Panin Syariah, Bank Jatim Syariah, BTN Syariah, CIMB Niaga Syariah, BRI Syariah, and BNI Syariah. The population of this study are employees who worked and dispersed all over Islamic Banking in Malang City and samples of 135 people as system users were used for data examination. This study emphasized on quantitative approach in data analysis which uses Generalized Structured Component Analysis (GSCA) approach. The result shows that all tested hypotheses have significantly positive correlations, which are: management support on perceived ease of use, management support on perceived usefulness, self-efficacy on perceived ease of use, self-efficacy on perceived usefulness, perceived usefulness on behavioral intention of use of AIS; and perceived ease of use on behavioral intention of use of AIS.

Keyword: Management support, self-efficacy, accounting information system, Islamic Banking

1. Introduction

The implementation support of information technology is the key factor of the survival and development of enterprise business processes which must constantly deal with global, technological, and environmental change (Hernandez et.al, 2008; Dulcic et.al, 2012). This is mainly because successes in today's global era are closely related to quick and efficient information exchange. In addition, every business organization is almost certainly require a technology that is able to support the organization in carrying out various operations more effectively and efficiently. Thus, information technology is a key and determinant factor of a company in achieving its business development and progression. As explained by Garaca (2009) in Dulcic et.al (2012) that the important reason underlies the usage of information systems is to support the decision-making process in order to gain competitive advantages and efficient business processes.

The information system provides a wide range of relevant and integrated information for the information system users. One of such information is accounting information. Thus, accounting information system become necessary for organizations. Accounting information system is responsible for collecting, storing, financial data processing, and accounting used by the internal management for decision-making. Accounting information system includes three subsystems: (1) transaction processing systems that support daily business operations, (2) the general ledger system and financial reporting system and (3) the management reporting system (Belfo and Trigo, 2013). The information system has the ability to combine various elements such as data, information, human resources, information technology devices, accounting models, and procedures, for then facilitate the objectives achievement of accounting related to the collection, grouping, elaboration, recording, and data presentation (Amran et al., 2014).

Islamic banking can not be separated from the need of using accounting information system. Accounting information system is very important in providing faithful representation of transactions or economic events occurred in the organization. In the context of Islamic banks, it becomes very important to present accounting information which is relevant and reliable in accordance with the substance and form of sharia contract / agreement (Karim, 2001). Islamic banking has grown rapidly in Indonesia, which its citizens are predominantly Muslims. This is probably because there are segments of the population which require financial services in line with their belief which is sharia-compliant products (Beck et al., 2013). Islamic banking has a role in accommodating the mobilization of public funds in order to improve the financing capability of national economic sectors. In carrying out this role, Islamic banking has its own uniqueness through its characteristics. Islamic banking is like other Islamic business organizations which established with the mandate to carry out transactions which sticks to the teachings and principles of Islam that does not distinguish between the spiritual and the worldly life

aspects, thus commerce in Islam is also a matter of morality and become a subject in sharia rules (Karim, 2001).

Islamic banking prohibits interest and adopts profit sharing scheme as the basis for the return of investment partnership. Islamic banking with profit sharing principle has become one of the alternative banking system which attracts people. An important characteristic of Islamic banking is to promote the values of Islam that prohibits *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling). In addition, Islamic banking always prioritizes the aspects of fairness in trade, refrain from various speculative financial transactions, and promote ethical values, brotherhood and togetherness. By offering a diverse range of banking products and services with more varied financial scheme, Islamic banking become a credible alternative to the banking system and ably reached by all Indonesian people segments without any exception. With its impressive development progress, which reached an average of asset growth more than 65% per year in the last five years (according to the data from the Financial Services Authority), the role of Islamic banking industry in supporting the national economy in Indonesia will be more significant.

The role of information system to produce high-quality business decisions would be difficult to achieve if the information system failed to be implemented. Investment in information system is not cheap so it requires careful consideration of the potential benefits at a cost that will be spent. Legris et.al (2003) explained that the implementation of information systems is costly and has a relatively low success rate. Failed implementation could be caused by poor continuous usage of information technology (Hand, 2005). Heeks (2002) in Park et al. (2009) explained that the underutilization of information system is oftenly associated with the gap between information system design and local user's dimensions such as information (data stores, the data flows, etc.); technology (both hardware and software); processes (the activities of users and others); objectives and values (the key dimension through which factors such as culture and politics are manifest); staffing and skills (both the quantitative and qualitative aspects of competencies); management systems and structures; and other resources (particularly time and money)". Additionally, Hartono (2007) explained that information system implementation failure could also been caused by the presence of behavioral problems associated with behavioral intention and also the acceptance arised from system user interaction associated with the information system. Therefore, understanding the system user-related reasons for the acceptance and rejection of information systems is a challenging and important problem to be studied (Park et al., 2009; Norman, 2014).

There are many models that tried to explain and predict the determinants of information system usage, but the Technology Acceptance Model (TAM) which uses general acceptance as a valid tool obtained the most attention of researchers and academics (Dulcic et al., 2012). The results also suggest that TAM has the strength from its results which generally consistent from year to year (Legris et.al, 2003). TAM consists of six constructs which

includes, perceived usefulness, perceived ease of use, attitude, behavioral intention, actual usage, and external variables (Shyu and Huang, 2011). In general, TAM stated that behavioral intention to use are influenced by two perceptions: first, perceived usefulness which defined as the extent to which a person believes that using the system will improve his performance. Second, perceived ease of use is defined as the extent to which a person believes that using the system is easy (Davis, 1989; Davis et al., 1989). Both of these perceptions of the perceived usefulness and perceived ease of use mediate the impact of external variables on intention to use (Adams et al., 1992; Davis, 1989. Lee et.al (2003) conducted a meta-analysis of external variables that influenced the constructs of perceived of usefulness and perceived ease of use, which obtained by a variety of external variables such as: management support, self-efficacy, voluntariness, relative advantage, compatibility, complexity, of subjective norms, computer playfulness, computer anxiety, etc. Of the many external variables, this study will examine the influence of two external variables that is self-efficacy (Compeaua and Higgins, 1991), and management support (Igarbaria et.al, 1997). Self-efficacy variable as a one's own boost is an internal motivation, while management support has a role as an external motivation for behavior interest of the use of accounting information system. In addition, this study used TAM with four major constructs: Perceived Usefulness, Perceived Ease of Use, Behavioral Intention to Use. This TAM dropped Attitude Towards Using construct because "it added little causal explanatory power" (Money and Turner, 2004).

Self-efficacy is rooted from social cognitive theory which states that by seeing someone else doing something, one will have a perception about his ability to do the same thing (Lewis et al, 2003). Empirically, the correlation between self-efficacy with perceived ease of use proved by Venkatesh and Davis (1996) and Agarawal et al (2000) which showed a strong correlation between self-efficacy and the perceived ease of use. Self-efficacy has positive correlation with perceived usefulness, someone with a high level of self-efficacy will always has great confidence in the his ability in doing certain behaviors such as system usage. A person with high self-efficacy tends to have high expectations of his performance results as well. In order to do this, he will always look for tools that could be useful and have an optimal utility value for him to be able to achieve maximum work (Scott and Walczack, 2009; Park et al., 2009).

Lee et al (2011) explained that adopting technology requires a combined effort on the part of managers and organizations, for both parties is able to form social influence to further affect individuals perceptions related to technology acceptance. This is what underlies the researchersf to examine the influence of management support to perceived usefulness and perceived ease of use construct. Management support is defined as the level of support from managers to ensure the allocation of sufficient resources and act as agents of change to create an environment that ensures the success of the system (Igarbaria

et.al, 1997). Management support found to have a significant influence on perceived usefulness and perceived ease of use (Xu and Quaddus, 2012; Lee et al, 2011; Konradt et al, 2006; Guimaraes and Igbaria, 1997). The use of management support as variable in this study is based on the idea that the technological implementation can not be separated from organization dynamics and therefore the technology acceptance model (TAM) need to be integrated with organizational and social factors to increase the ability of TAM in predicting behavioral intention to use (Legris et. al, 2003).Guimaraes and Igbaria (1997) explained that the lack of management support for technology-based information system use would be a hindrance and inhibits the usage of information system. The purpose of this study is to examine the influence of various variables of the TAM constructs that is perceived usefulness, perceived ease of use, and external variables, such as management support and self-efficacy, and behavioral intention to use accounting information system in Islamic banking.

2. Literature Review, Hypothesis and Research Model

2.1 Literature Review

Technology Acceptance Model (TAM) was first developed by Davis (1986) and then reused and developed by several researchers such as Adams et al. (1992); Szajna (1994); Igbaria et al. (1995); Venkatesh and Davis (2000). The TAM model departs from the Theory of Reasoned Action (TRA) premise that the person's perception of something will determine the attitude and behavior of the person. In the context of information systems use, the user's perception of information technology will influence his attitude in the system acceptance and use. Several factors that could influence it are the user's perception of the usefulness and ease of use of information system. Thus, the actions / behaviors of that people will use the perceived usefulness and perceived ease of use as the benchmarks.

Davis (1986) explained that the behavioral use of information technology initiated by the presence of perceived usefulness and perceived ease of use. The second perception is belief in the TRA. Davis (1986) defined the perceived usefulness based on the definition of the word useful, which is capable of being used advantageously. Perceived usefulness is believed usability that could be obtained when the individual use the information technology. In the context of organization, usability associated with increased individual performance which directly or indirectly affect the opportunity to gain benefit, whether physical or material and non material. Adamson and Shine (2003) defined the perceived usefulness as a person's belief construct that the use of a particular technology would be able to improve their performance. Venkatesh and Davis (2000) divided the perceived usefulness dimensions into: improves job performance, increases productivity, enhances effectiveness, and the system is useful.

Davis (1989) also described other variables which influence the tendency of individuals using the information technology that is perceived ease of use in using information technology. Ease means without difficulty or liberated from trouble or does not need to try hard. Thus, the perceived ease of use refers to an individual's belief that information technology system that will be used is not bothering or does not require great effort when it's used. The using intensity and interaction between the users and the system would also show the ease of use. The system that is more often used denotes that the system is better known, easy to operate, and easier to use by users (Adamset al, 1992). Venkatesh and Davis (2000) divided the dimension perceived ease of use as follows: clear and understandable, does not require a lot of mental effort, easy to use, easy to get the system to do what he / she wants to do. Perceived ease of use and perceived usefulness, both influence behavioral intention to use which is a behavioral tendency to continue to use a technology (Davis, 1986). Behavioral intention to use is the nature of a person when wanting to try a system or technology.

Management support is defined as the level of support from managers to ensure the allocation of sufficient resources and act as agents of change to create an environment that ensures the success of the system (Igarria et.al, 1997). Management Support is the driving factor that arises from management in an organization. In an organizational setting, especially when faced with the introduction of new technology, oftenly it didn't happened voluntarily, and requires significant changes for employees. Simon (1997) in Lin and Wu (2004) explained that management can play an important role in shaping the organization's values, beliefs, and behaviors. Management Support for technology adoption will send a positive signal to employees about the importance of computer technology for the organizations. In this context, the support of management in innovation and technology has been consistently associated with a higher rate of success in the field of change, innovation, and perception of technology (Lin and Wu, 2004). Sharma and Yetton (2003) explained that the Management Support is an important factor for the implementation of information systems which will require resource-intensive. Substantial material and managerial resources are needed not only to develop information systems, applications and infrastructures, but also to support end users during implementation. Literatures illustrate that the Management Support has a good influence on perceived usefulness and perceived ease of use of the system technology (Konradt et al ., 2006). Guimaraes and Igarria (1997) in Sharma and Yetton (2003) explained that the lack of support from management has contributed to a role as a barrier to implement computer technology and inhibits the use of technological system. In addition, Lee et al (2011) explained that the adoption of e-learning systems require the combined support of the manager and the organization. This is because managers and organizations have attempted to provide material and e-learning resources. From the point of view of users, managers and organizations are keys in the community to learn from

the organization (Yuen and Ma, 2008). Thus, the support of the organization and management form the support of social influences that affect employee's perceptions and acceptance of the system.

Agarwal et al. (2000) explained that Computer Self-Efficacy has seen as one of the important variables to study the individuals behavior in the field of information technology. Computer Self-Efficacy (CSE) is defined by Compeau and Higgins (1991) as an assessment of someone's computer capabilities and expertise to perform tasks related to information technology. Adamson and Shine (2003) defined CSE as individual beliefs on the ability to perform specific tasks, provide degrees of the work done, and persistence in the face of challenging situations. Maharsi and Mulyadi (2007) simply defined CSE as a person's ability to use a computer. From some CSE definitions above, it can be concluded that CSE is an individual assessment on one's own ability to perform computing tasks well. Compeau and Higgins (1991) explained that there are three dimensions of CSE, which included: (1) *magnitude* (2) *strength* and (3) *generalibility*. *Magnitude* refers to the level of capability in computers usage. Individuals with high CSE magnitude level was expected to complete more complex computing tasks with low support and assistance from others, compared to a person with a low magnitude CSE level. *Strength* refers to the level of beliefs on individual's confidence to ably complete the computing tasks well. *Generalibility* refers to the differences domain in hardware and software configurations, so that individuals who has a high level of generalibility was expected to use varied software packages and systems, compared to individuals who have low levels of generalibility. Individuals with higher levels of CSE judge himself as capable to accomplish given computing tasks better without the support and assistance of others, compared to someone with a lower level of CSE (Adamson and Shine, 2003). In this study, researchers used the three-dimensional above as the basis for the questions that will be included in the questionnaire study.

Compeau and Higgins (1991) explained that the high level of CSE will also direct users of information technology to the higher level of interest in the use of information technology as well. In this study CSE refers to an individual assessment of the ability of information technology in improving competitive advantage through the application of AIS with the lack of good support and assistance whether from others, manual guidance on information technology, and help menu on AIS application. Corporate employees with high CSE level will further increase the use level of the AIS application itself.

2.2 Hypotheses

There are a few studies have been attempted to develop a model of TAM by adding some external variables. Research that adds organization variables conducted by Igarria et al (1997). This study used the variables of user training, computing support, and management support. The results of this study showed that this organization variables associated with perceived

usefulness and perceived ease of use, and the use of microcomputer construct. Thus, the hypotheses can be formed as follows:

- H1: Management support influences the perceived usefulness
- H2: Management support influences the perceived ease of use

According to Lewis et al. (2003) the most important variable in explaining the cognitive interpretation of information technology are matters related to the individual that is self-efficacy and innovativeness. According to Roger as stated by Lewis (2003) characteristics of a person would form belief about new technologies by combining information from a number of channels including mass media and interpersonal correlations. Lee, Tae and Chung, (2003) found that self-efficacy has a significant influence on the perceived usefulness and has a critical role in the acceptance of the technology by the user. While other researchers Kulviwat, et al., (2005) found that self-efficacy indirectly influences the attitude through perceived usefulness and perceived ease of use. On this basis, then developed the following hypotheses:

- H3: Self-efficacy influences the perceived usefulness
- H4: Self-efficacy influences the perceived ease of use

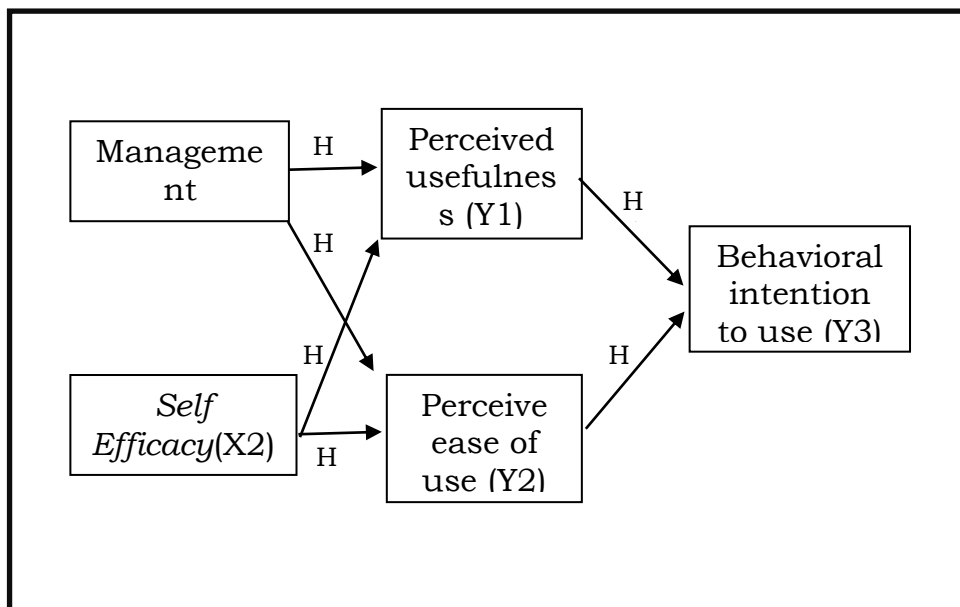
Davis, et al (1989) research showed that perceived usefulness with behavioral intention to use has a strong correlation. Sun and Zhang (2006) supported the research of Davis (1989) that perceived usefulness correlated with behavioral intention have consistent results. Nysveenand Pedersen (2003) examine the correlation between usefulness and expresiveness on parking system adoption. The research results proved that the intention to use was influenced by the perception of the usefulness, ease of use, and self-expresiveness. Perceived ease of use influences the usefulness, attitude, intention, and actual use (Chau, 1996). Davis (1989) stated that the perceived ease of use explained the user's perception of effort required to utilize a system. According to Shih (2004), this perception has an impact on a person's intention to utilize (intention to use). This suggests that perceived ease of use influences behavioral intention to use. Based on this basis, thus developed the following hypotheses:

- H5: Perceived usefulness influences the behavioral intention
- H6: Perceived ease of use influences the behavioral intention

2.3 Research Model

The purpose of this study is to analyze employee acceptance of the technology-based information system. Testing the model was done by using the expanded TAM model by adding an external variables of self-efficacy and

management support. The research shows the correlation between the model variables. Management support and self-efficacy are considered as independent variables, whereas perceived usefulness, perceived ease of use, and behavioral intention to use are the dependent variables. The following framework shows a model of describing the correlations between all variables.

Figure 1. Research Model

3. Research Method

The population in this study are all Banking Staff on Islamic Bank in Malang, East Java. Islamic Bank in Malang city are used in this study population, which consist of Bank Mega Syariah, Bank Syariah Mandiri, Bank Muamalat, Bank Panin Syariah, Bank Jatim Syariah, BTN Syariah, CIMB Niaga Syariah, BRI Syariah, and BNI Syariah. In this study, researchers took samples of Banking Staff of Malang Islamic Bank in their role as the technology-based information system users in their work. In this study, the number of population is not known with certainty so the researchers used one of determining sample method by taking 30-500 respondents described by Sekaran (2006) in which the number of samples to study correlation is greater than 30 and less than 500 samples. In this study, researchers used the method of judgment sampling. Judgment sampling method is a method which involves choices of subjects that have the most favorable place or the best position to provide the required information (Sekaran, 2006). In this study, 347 questionnaires were distributed and 172 (49.5%) questionnaires returned and finally a data sample of 135 (38.9%) of respondents obtained can be processed for hypothesis testing.

Data collection is a standard systematic procedure to obtain the necessary data in the study. Data collection method used in this study is survey method. Method survey conducted by distributing questionnaires containing closed questions with 5 Likert Scale. In addition, interviews were also

conducted to obtain additional data that is not listed in the questionnaire. Some documents were also studied in the context of data documentation related to the development of information systems implementation in Islamic banking.

In this study, the independent variables are management support and self-efficacy, while the dependent variables are perceived usefulness, perceived ease of use, and behavioral intention to use. Indicator variables measurement using a five-point Likert scale. Management support variable was measured with three items of questions based on Igbaria et.al, (1997). Self-efficacy variable was measured with three items of questions based Compeau and Higgins (1991). Perceived usefulness, perceived ease of use, and behavioral intention variables measured respectively with three items of questions based on Davis (1989). In data collection, researchers conducted several steps. First, researchers sent a research proposal to the relevant bank to obtain permission for distributing questionnaires. Second, researchers has several steps to improve the response rate (rate of return questionnaires) associated with the spread through intermediaries. Third, after three weeks of deployment researchers collected all the data and performed initial summary of the results of the filled questionnaires. Descriptive statistics analysis and inferential statistical analysis were conducted to test the hypotheses proposed in this study. Inferential statistical analysis were done using the Generalized Structured Component Analysis (GSCA) approach. Generally, standard steps in using GSCA according to Solimun (2012) are: 1) designing structural model (relations between latent variables); 2) designing measurement model (reflective and formative); 3) constructing the path diagram; 4) converting the path diagram into equation system; 5) estimation: weight, loading and path coefficient; 6) evaluation of the goodness of fit criteria and 7) interpreting and modifying the model.

4. Results of Data Analysis

4.1 Descriptive Statistics Analysis

Respondents were users of Accounting Information System applications throughout the Islamic banking of Malang city. Respondents were obtained from various Islamic Bank of Malang city, which consist of Bank Mega Syariah, Bank Syariah Mandiri, Bank Muamalat, Bank Panin Syariah, Bank Jatim Syariah, BTN Syariah, CIMB Niaga Syariah, BRI Syariah, and BNI Syariah. Respondents characteristic aims to describe the characteristics of Accounting Information System users based on gender, age, education, job position, and length of service.

Table 1. Description of Respondents

Responden	Quantity (people)	Percentage
Gender		

Responden	Quantity (people)	Percentage
Male	82	60.70%
Female	53	39.30%
Age		
20-25	38	28,15%
26-30	65	48,14%
30-35	22	16,29%
35-40	5	3,70%
>40	5	3,70%
Education		
High School	0	0,00%
Diploma	9	6,67%
Graduate	123	91,11%
Post Graduate	3	2,22%
Position		
Teller	29	21,48%
Cs	19	14,07%
Back office	37	27,40%
Account officer	14	10,37%
Staff	17	12,59%
Analyst	8	5,92%
Lain	11	8,14%
Work Duration		
<5 years	74	54,81%
5-10 years	51	37,77%
10-15 years	4	2,96%
>15 years	6	4,44%

Source: Processed data, 2014

4.2 Validity and Reliability of Research Instrument

Validity and reliability of the data were tested. Validity and reliability of the instrument were needed to be evaluated by instrument calibration. Scale reliability and validity were assessed by GSCA. Convergent validity of scale items were estimated by loading factor, reliability, and average variance extracted. Validity of management support, self-efficacy, perceived usefulness, perceived ease of use, and behavioral intention to use was very satisfying. All items of latent variables are significant at .05 or CR>1.96. The loadings for all scale items exceeded the minimum loading criterion at 0.50, and the composite reliabilities of all factors also exceeded the recommended at 0.60 level. In

addition, the average variance-extracted values were all greater than the threshold value of 0.50 (Hwang et al., 2010), and therefore the latent variables have adequate discriminant validity. The internal reliability of the items was verified by computing the Cronbach's alpha and should met the minimum requirement alpha of 0.6. The Cronbach's alpha estimated for management support was 0.681, self-efficacy was 0.663, perceived usefulness was 0.672, perceived ease of use was 0.689, and behavioral intention to use was 0.671. The Cronbach's alpha values from all constructs were all greater than the minimum value 0.6, the constructs were therefore deemed to have adequate reliability. Thus, we concluded that all constructs in the model have adequate convergent validity, as shown in Table 2.

Table 2. Validity and Reliability of Instrument

Variables	Indicators	Loading Factor (>0.50)	Alpha (>0.6)	AVE (>0.50)
Management Support (X1)	Management always support and encourages the use of AIS	0.809	0.681	0.612
	Management provides most of necessary help and resources to enable people to use AIS	0.782		
	Management is really keen to see that people are happy with using computers	0.755		
Self-Efficacy (X2)	I feel confident eclipsing any difficulties of data entry.	0.728	0.663	0.605
	I feel confident eclipsing any difficulties of data processing.	0.862		
	I feel confident getting the AIS-job related work done in any kind of working situation	0.737		
Perceived Usefulness (Y1)	The use of AIS allowed me to complete my job faster	0.702	0.672	0.607
	Using AIS increases my productivity	0.844		
	Using AIS improves my job performance	0.785		
Perceive Ease of Use (Y2)	It is easy for me to become skillfull at using AIS	0.701	0.689	0.617
	I find AIS easy to use	0.841		
	Learning to use AIS is easy for me	0.808		
Behavioral	I intend to use AIS in my daily	0.798	0.671	0.603

Variables	Indicators	Loading Factor (>0.50)	Alpha (>0.6)	AVE (>0.50)
Intention to Use (Y3)	job routine.			
	Given the opportunity, I would use AIS	0.757		
	I intend to keep using AIS	0.773		

Source: Processed data, 2014

4.3 Measure of Fit

In General Structured Component Analysis (GSCA), measure of fit can be done to measurement model, structural model, and overall model. The objective of measure of fit measurement model is to examine the validity and the reliability of the instrument. Meanwhile, the objective of measure of fit structural model were to find out how much information can be explained from the structural model (influence between laten variable). The last one were measure of overall model, which is a measure of goodness of fit (Solimun, 2012; Heungsun Hwang et al., 2010).

The fitness test of the model structurally measured by using FIT and AFIT that equivalent with Rsquare total on path analysis or on PLS. FIT value shows total variance from all variable that can be explained by structural model. The FIT value ranges from zero to one. The higher the FIT value (closer to one), the higher the total variance can be explained by the model. AFIT value equivalent with R-square adjusted on regression analysis and it can be used for model comparison. If AFIT value in one model is higher than others, it shows that the model is the best to use. The results of measure of fit was shown on table 3.

Table 3. Measure of Fit

Measure of Fit Structural Model		Measure of Fit Overall Model	
FIT	0.509	GFI	0.971
AFIT	0.500	SRMR	0.125

Source: Processed data, 2014

Table 3 contain the values of FIT, AFIT, GFI (unweighted least squares) and SRMR (standardized root mean square residual). It was shown that

FIT value was 0.509 and AFIT value was 0.500. While the GFI value was 0.971 and SRMR value was 0.125. The goodness of fit of the structural model and overall model shows that the model that consist of management support, self-efficacy, perceived usefulness, and perceive ease of use could explain 50% of the variance of all variables. 50% of variety of variables of could be explained by the model while the other 50% were explained by another variables that were not included in the model. Also, the value of GFI = 0.971 and SRMR = 0.125 shows that the model has sufficient fit since recommended GFI is = 0.90 and SRMR is considered to be better when it is closer to zero (Solimun, 2012; Heungsun Hwang et al., 2010).

4.4 Hypotheses Testing and Path Coefficient

Based on the resut of validity and reliability test, it was proven that the instrument that being used in this research is met the requirement so then the hypotheses testing can be done. Hypotheses testing were tested by using General Structured Component Analysis (GSCA). There were 5 hypothesis being tested based on research model as shown in figure 1. The result is as shown in Table 4, indicating that all hypotheses were accepted at 5% level of signficance and there were no hypothesis is rejected.

Table 4. Hypotheses Testing and Path Coefficient

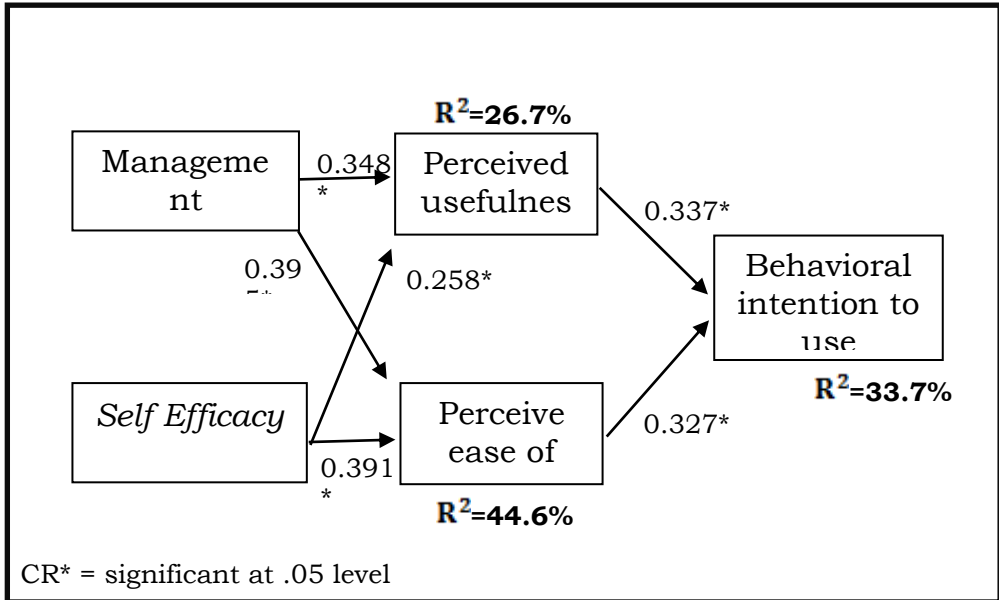
	Direct Influence	Path Coefficient	CR	Empirical Evidence	
		t			
H1	Management Support → Perceived Usefulness	0.348	2.91*	Significant	Accepted
H2	Management Support → Perceived Ease of Use	0.395	4.01*	Significant	Accepted
H3	Self-Efficacy → Perceived Usefulness	0.258	2.14*	Significant	Accepted
H4	Self-Efficacy → Perceived Ease of Use	0.391	4.64*	Significant	Accepted
H5	Perceived Usefulness → Behavioral Intention	0.337	2.92*	Significant	Accepted
H6	Perceived Ease of Use → Behavioral Intention	0.327	2.97*	Significant	Accepted

CR* = significant at 0.05 level

Source: Processed data, 2014

Based on the result as shown in table 4, the following path model could be outlined as follows:

Figure 2. Result of Structural Model



4.4.1 Effect of Management Support on Perceived Usefulness and Perceived Ease of Use

The results of hypothesis 1 testing proved that there are significantly positive correlation between management support (X1) and perceived usefulness (Y1). It obtained parameter coefficient at 0.348 and critical ratio (CR) at 2.91. Because of the value of $CR > 1.989$, H1 hypothesis is accepted. It proved that the greater management support (X1), the greater the perceived usefulness (Y1). These findings indicate that the management support variable has a significant influence on the perceived usefulness when it seen from its coefficient parameter value. The results are in line with the findings of Igbaria et. al (1997); Lee et. al (2011); Konradt, et. al (2006).

Management plays an important role in shaping the behavioral intention to use accounting information system, for management support is key to the formation of the organization's values, beliefs, and behaviors (Simon,1997). Lee et al (2011) explained that management support in the use of technology-based information system would send a positive signal to employees as the users on the importance of technology-based information systems for the organization. In this context, the management support on innovation and technology is often associated with a higher rate of success in the field of change, innovation, and technology-related perceptions. The results of hypothesis 1 testing that founds management support influence on perceived usefulness is not surprising. This is mainly because the previous literatures and researches showed a correlation that

should be significant (Igarria et.al, 1997; Liao & Landry, 2000). This suggests that the perceived usefulness that is adopted by the employees is formed by the management. This suggests that in an effort to support and encourage the use of management information system, management tends to put pressure on aspect of usability.

The results of hypothesis 2 testing proved that there are significantly positive correlation between management support (X1) and perceived ease of use (Y2). It obtained parameter coefficient at 0.395 and critical ratio (CR) at 4.01. Because of the value of $CR < 1.989$, then the H2 hypothesis is accepted. It proved that the greater management support (X1), the greater perceived ease of use (Y2)

These findings indicate that the management support variable has a significantly positive correlation with perceived ease of use (Y2) judged from its parameter coefficient. These results are in line with studies conducted by Xu and Quaddus (2012), Lee et al (2011), Konradt et al (2006). Guimaraes and Igarria (1997) explained that the lack of management support for the use of technology-based information systems would hinder the implementation of technology and become an obstacle to the use of technology. Lee et al (2011) explained that the technology adoption requires a combined effort on the part of managers and organizations, for both parties were able to form social influence to further influence their employee perceptions related to technology acceptance. The results of hypothesis 2 testing which found that management support has a significantly positive correlation on perceived ease of use were in line with the results of previous studies. This were proved by the accordance of the study results with the results of previous studies that showed a significant correlation (Igarria et.al, 1997; Lee et al, 2011; Purnomo & Lee, 2012). This suggests that perceived ease of use adopted by employees formed from management support. This suggests that in an effort to support and encourage the use of management information system, management tends to put pressure on aspects of ease of use rather than usability aspects. Purnomo & Lee (2012) explained that management should carry out their roles and are not limited to encourage their employees to use the system but also includes the improvement of their own learning as well as an increase in employee's perceptions on information systems. Walker (2004) explained that management support is a factor that can predict the acceptance of a technology. Venkatesh (1999) found that during the early stages of learning and system use, the perceived ease of use is influenced significantly by the management support.

4.4.2 Effect of Self-Efficacy on Perceived Usefulness and Perceived Ease of Use

The results of hypotheses testing through the GSCA analysis proved that there is significant positive influence between self-efficacy (X2) and the perceived usefulness (Y1). It obtained parameter coefficient at 0.258 and critical ratio (CR) at 2.14. Because of the value of $CR > 1.989$, H3 hypothesis is

accepted. It proved that the higher self-efficacy (X2), the higher the perceived usefulness (Y1).

These findings support the research conducted by Scott & Walczack (2009) and Park (2009). Confidence in the computer influence on perceived usefulness (utility perception) with a positive correlation means that the higher self-efficacy (confidence in the use of computers) will improve the perceived usefulness of the AIS. A person with a high level of self-efficacy will always has great confidence in the ability to perform certain behaviors themselves such as the use of the system. A person with high self-efficacy tends to have high expectations of the performance results as well. In order to do this, the individual will always look for tools that could be useful and have an optimum utility value to be able to achieve maximum work result. Thus self-efficacy has a positive influence on perceived usefulness.

The results of hypotheses testing through the GSCA analysis proved that there are significantly positive correlation between self-efficacy (X2) and perceived ease of use (Y2). It obtained parameter coefficient at 0.391 and criticalratio (CR) at 4.64. Because of the value of $CR > 1.989$, H4 hypothesis is accepted. It proved that the higher self-efficacy (X2), the higher the perceived ease of use (Y2)

These findings support the research conducted by Venkatesh and Speier (2000). Confidence in the computer influences the perceived ease of use with a positive correlation which means that the higher self-efficacy (confidence in the use of computers) will increase the perceived ease of use of the AIS. Self-efficacy perceived as individual beliefs about one's own ability to perform specific tasks, provides the degree of the work done, and persistence in the face of challenging situations for the use of AIS. This theory is in line with the findings of Maharsi and Mulyadi (2007) that self efficacy is individual assessment of one's own ability to perform computing tasks well. The higher the trust and confidence of users in operating an AIS will increase the ability of the ease of information system use.

4.4.3 Effect of Perceived Usefulness and Perceived Ease of Use on Behavioral Intention to Use

The results of hypothesis testing through the GSCA analysis proved that there is significant positive influence between perceived usefulness (Y1) and behavioral intention to use (Y3). It obtained parameter coefficient at 0.337 and the critical ratio (CR) at 2.92. Because of the value of $CR < 1.989$, H5 hypothesis is accepted. This means that the higher the perceived usefulness (Y1), the higher the behavioral intention (Y3).

The results of this study supports empirical study results of Jiming Wu and Lederer, 2009; Almahamid and McAdams (2010); Friend et al. (2010); Suki and Suki (2011); Mardikyan et al. (2012); Parveen and Solomon, (2008). Wu and Lederer research (2009) found that there is significant influence between the perception of usefulness and behavioral intention in adopting information

systems. Almahamid and McAdams research models (2010) found a positive correlation between perceived usefulness of information systems and e-Government behavioral intention.

These results are not in line with the results of research conducted by Jackson et al. (1997) and Davis et al. (1989) which found that there are no influence between perceived usefulness and behavioral intention to use information systems. Davis et al. (1989) explained that the perceived of usefulness in the early development of a new information system project operation will not affect the behavioral intention. Behavioral intention interpreted as actions or reactions of an object or organism. In Davis et al. (1989) explained that behavioral intention is behavioral tendency to continue using a technology. With the results of this study indicate that perceived usefulness play an important role in shaping the behavioral intention to use of technology-based accounting information system users.

The results of hypothesis testing through the GSCA analysis proved that there are significant positive influence between perceived ease of use (Y2) and behavioral intention to use (Y3). It obtained parameter coefficient for 0.327 and critical ratio (CR) for 2.97. Because of the value of $CR > 1.989$, H6 hypothesis is accepted. It proved that the higher the perceived ease of use (Y2), the higher the behavioral intention to use (Y3).

This research is in line with the empirical results of Turner & Money research (2004) and Sun and Zang (2003) which suggests that perceived ease of use significantly correlated with the behavioral intention to use. Thus, it can be concluded that if a technology or an information system has an ease of use value, the easier a system is used which will increase the behavioral intention of system use by employees. This is because if a system or technology was easy to use, the system users will easily and clearly interact and learn with that system.

5. Conclusion

GSCA (Generalized Structured Component Analysis) inner model to a data sample of 135 on the Accounting Information System users in Islamic Banking gives the following conclusion: management support have significantly positive correlation with perceived usefulness and perceived ease of use, as well as self-efficacy have significantly positive corellation with perceived usefulness and perceived ease of use, and the final conclusion is perceived usefulness and perceived ease of use have a significantly positive correlation with behavioral intention to use. This research suggests that the results of this study are consistent and in line with the results of previous studies. Suggestions for further research may consider the use of external variables related to external motivation proxied by management support and internal motivation proxied by self-efficacy.

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