
BEHAVIOR IN THE USE OF THE APPLICATION SYSTEM IN SHARIA FINANCING SAVING AND LOAN COOPERATIVES IN EAST JAVA

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Abstract

This research is motivated by the low interest in using application software in KSPPS in East Java, the researchers suspect that many factors cause this, including due to less than optimal usage training, the time available to perform or use the software. The training and time spent by KSPPS management have a very big influence. In this study , examines whether there is a relationship between interest and the method of applying an application program by the KSPPS Management in East Java . This study uses a systematic literature review (SLR) method or literature study. The results of the study can be seen that (1) the time of using the application program must adjust the time of the KSPPS management, (2) In applying the program it must be accompanied or learning to implement the program, (3) in using the system there must be a strong intention in using the system to implement the program. application in KSPPS in East Java. Furthermore, suggestions in this study are expected to the management in this case the management to provide learning time in implementing the program. Then it is expected that other researchers can relate other variables that affect program implementation.

Keywords : Experience, Intention Of Use , Implemetation

INTRODUCTION

The growth of financial institutions has an impact on economic growth, especially microfinance institutions, namely cooperatives. Currently, what is really needed to see the growth development of financial institutions is accountable financial statements, with very rapid developments, financial statements must be accountable too so that in making decisions can be appropriate what is expected, especially in the savings and loan cooperative business and sharia financing.

he East Java provincial work program has a grant distribution program of 25,000,000 and was carried out in September 2019 that the total grant funds

amounted to Rp. 57,675,000,000.00 distributed to 2,307 (38 Regencies) units of Sharia Savings and Loans and Financing Cooperatives (KSPPS) / Sharia Savings and Loans and Financing Units (USPPS) with a total of 59,529 members with total assets of Rp. 60.821.239.000,00, which was given to study groups. In practice, these groups are not able to make financial reports to be accountable to members, so they cannot hold the Annual Members Meeting (RAT). According to data from the East Java Cooperatives and SMEs Service, almost 44% have not been able to carry out the 2021 annual RAT, even though the East Java Cooperatives and SMEs Service has conducted trainings on how to make reports manually and using software. From the problems above, this study looks at the behavior of the KSPPS Management in the use of software where the administrators already have a proposal and have done or were given by the East Java Cooperatives and SMEs Service an application program for free.

In this study, the intention of use will be tested against the implementation by using experience as an independent variable. Experience is something that cannot be separated from everyday human life. Experience is also very valuable for every human being, and experience can also be given to anyone to use and be a guide and human learning. Overall, experience stimulates the five senses, emotions, cognitive, behavioral and relationship values that result in functional value.

The definition of experience according to Schmitt (1999:60), experience is personal events that occur due to a certain stimulus. Pine II & Gilmore (1999:12), argues that experience is an event that occurs and binds each individual personally. Kotler (2005:217) agrees by defining experience as a learning process that influences changes in a person's behavior. Meanwhile, Irawan & Farid (2000:45) experience is a learning process that influences changes in an individual's behavior. Experience is a factor that can affect a person's observation of behavior and can be obtained from all his actions in the past or can also be learned, because by learning a person can gain experience (Swastha & Irawan, 2008:111).

Experience is a process of learning and increasing the potential for behavior development from both formal and non-formal education or can be interpreted as a process that leads a person to a higher pattern of behavior. A learning also includes a relatively appropriate change of behavior resulting from experience, understanding and practice (Knoers & Haditono, 1999) because there are differences in each individual. An employee will feel comfortable and give high loyalty to the company if he gets the expected expectation. Several research results with the experience variable on the intention of use found the object of the day, Kerry T. Manis & Danny Choi (2019) resulted that experience had a negative effect on the intention of use, contrary to the results, Faizan Ali, Kisang Ryu & Kashif Hussain, (2015), Francesc Miralles, Ferran Giones & Carla Riverola, (2015)

METHOD

One of the characteristics of meta-analysis research is that the data already exists. The data taken is from the results of relevant studies that already exist and have been tested previously, scientifically published on a particular topic and related to the research questions carried out.

(Kithcenham, 2004). In this study, the topic to be discussed is the application of the model The problem in this research is to determine the effect size of the acceptance of the system to apply it in running its business processes. Effect size is a very important part in the meta-analysis where the effect size describes the strength of the effect or correlation between variables (Cleophas & Zwinderman, 2017). Researchers explore various information derived from articles containing primary research related to the intention to implement a program which is based on experience. Population and sample, according to Sugiono, 2012 the population is the whole area that has certain quantities and characteristics consisting of objects/subjects that have been determined by researchers as the results studied to obtain conclusions.

The population in this study are all studies on experience in relation to intentions in carrying out or implementing an application. These studies are accessed from journals, proceedings, related which can be found by searching electronic databases, including Google Scholar, Garuda portal, ERIC, SINTA , and URLs of other national journals. The keywords used are "inquiry learning, mathematics, and mathematical problem solving". The following table 2.1 provides information on the sources used as references to obtain the primary studies in this research.

Tabel 2.1
List Of Study Resoource

No	Journal Title	Journal
1	Influence of Experiences on Memories, Satisfaction and Behavioral Intentions	Publication details, including instructions for authors and subscription information: http://www.tandfonline.com/loi/wttm20
2	The Virtual Reality Hardware Acceptance Model (VR-HAM): Extending and Individuating the Technology Acceptance Model (TAM) for VR-HAM	Contents lists available at ScienceDirect Journal of Business Research journal homepage: www.elsevier.com/locate/jbusre , Texas Tech University, 703 Flint Ave., Lubbock, TX 79409, United States of Americ
3	Evaluating the impact of prior experience in entrepreneurial intention	Published: 12 June 2015, <i>International Entrepreneurship and Management Journal</i> volume

Table 2.1 shows a list of sources that are used as references in obtaining primary studies which are research articles on intention of uses related to experience with implementing applications. The variables used in this study are independent variables and dependent variables, where the independent variable in this study is the experience variable whose value affects the dependent variable, while the dependent variable in this study is the implementation of an application program. The sample is a number of parts of the characteristics of a population (Sugiono, 2012).

Sampling using the technique used is by using purposive sampling which is defined as certain considerations in sampling which will later be useful to be more representative. The samples obtained in this study are articles of intention of use with research results categorized as inclusion criteria that contain information about empirical research data and statistical information. The meta-analysis stage is a continuation of the systematic review stage. In the systematic review stage, to synthesize the findings using quantitative methods (statistically) or what is called meta-analysis, this study was chosen as the data analysis technique.

Data analysis is a process of systematically searching and compiling findings from data by organizing the data, including in categories, and describing them into certain units that are useful for synthesizing the results of the findings of the primary studies that can finally be understood by oneself and others. who read it (Sugiyono, 2012). The basic unit in the meta-analysis is effect size, so in answering this research question, statistical techniques are used. Effect size is a value (in the form of a metric) that describes the magnitude of the effect caused by a treatment (more generally) is the strength between variables used as a unit in meta-analysis research. Piggot (2018) says that there are 3 basic groups of effect sizes, namely: standardized mean difference, correlation coefficient, log add ratio. The definition of standardized mean difference is the most dominant form for the acquisition of effect size where the research conducted only focuses on assessing a person's value in using the system with that person's background experience.

RESULTS AND DISCUSSION

In this study experience is a big enough factor in convincing users to carry out a program implementation, because by having user experience or being more confident in trying something new, where something new can speed up work and make it easier too, therefore experience is a fairly strong indicator in carrying out an implementation. In the study, it was stated that Experience had no effect on an intention to do something, because in this study it was impossible to make people want to do it properly and correctly (Kerry T. Manis & Danny Choi, 2019). This research can look at behavior in the use of the system, although this system is required to use it, however, the system adjusts to their wishes or according to the process they do every day. As long as this system is in accordance with KSPPS in carrying out its business processes and the KSPPS organizers take the time to run or implement it, there will be a very positive impact and it can be seen that the

system is implemented. The results obtained are a[if the system is used for every transaction, it can be ascertained that the system is successful. So it can be concluded that the intention of implementation has a positive effect on the results of the interviews and interviews and this research has tried or practiced its implementation in its use. In running the program is the same as the seniors process, namely, preparing cash receipts (saving deposits, installment deposits or other payments) and depositing expenses / cash out of KSPPS and in its implementation almost all KSPPS do their business every 2 weeks, so in its implementation and even then it must provide time in carrying out its implementation.

CONCLUSION

The use of literature, both in quantitative research and in some qualitative studies can be used with a view to planning and starting a research. Various literatures are used as a background for a research or used as a way to help researchers identify the particular phenomenon being studied . in this study using qualitative research, the use of various relevant literature, in this case when and with what purpose the literature is used has variations based on the type of qualitative research. Various previous literatures relevant to the research topic to be carried out can be used to maintain and focus various research objectives and questions. Furthermore, another use of the literature helps to interpret the research results found, namely by comparing and integrating the results that have just been found with the existing literature.

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