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The Influence of Technology Acceptance Model (TAM) on The Users' Behavior of Sikesya Application in IAIN Surakarta

Tri Wahyuni

PT. Sukses Abadi Karya Inti - Sragen

Abstract

This study aimed at evaluating the student acceptance of SIKESYA (Sharia Financial System/Sikesya) application as the users by using the framework of Technology Acceptance Model (TAM) and its development. The constructs being tested in this research are perceived usefulness, perceived ease of use, experience, social influence, attitude toward behavior, behavioral intention, facilitating condition, and user behaviors. As much as 80 students has been chosen as sample which were determined using purposive sampling method. The data gathered was then analyzed using partial least square (PLS). The result showed that experience did not influence the perceived ease of use, on the other hand perceived usefulness has a positif influence toward users attitude and behavior in using Sikesya, while the perceived ease of use did not influence the users attitude and behavior at all, since the students would still use it as it is an application used as part of university services. The attitude and behavior did not influence the behavioral intention, whereas the social influence has a positif effect on behavioral intention, yet the behavioral intention gave positif impact to user's behavior. On the other hand, facilitating condition has no effect toward users' behavior.

Keywords:

Sharia Financial System (SIKESYA), Technology Acceptance Model (TAM), IAIN Surakarta

Information system has started to apply on every organization, means every information system's learning and training is really needed by students. Practical class of *Sistem Keuangan Syariah (SIKESYA)* for

Akuntansi Sharia student is very salient providing experience for the students therefore they will know information system (IT) to support their work. Some students still find difficulties in applying *SIKESYA* even though they have practiced it in class. These difficulties are due to *SIKESYA* system complexity and difficult pattern. The application and understanding's difficulty in *SIKESYA* application will badly affect *SIKESYA* application with system rejection and it will be failing system application.

Student's difficulty in system application is the system application problem as stated by Widiatmaka and Sensue (2014), "New system application will always create reaction to its users." The reaction is in acceptance or rejection. Davis (1993) said that low user's acceptance will affect new information system application's success. Davis (1993) said information system use's success depends on system user's acceptance. Low user's acceptance will affect system application success. The organization needs to know its manager and employers' appreciation on the use of information system. The organization's research on constructions will define manager and employers' acceptance on in use information system.

Students as the user of information system are also needed to be evaluated. The new system application such as *SIKESYA* not necessarily benefitted the students. It dues the accountancy process in the system does not provide help for the student, in fact it will bring difficulties. Therefore, this research is salient to evaluate applied system for accountancy students in money management. The model in use to research students' behavior is TAM. Technology Acceptance Model (TAM) is a new model with utilization and trusted convenience in behavior which will user practically ease-ready to use. Many information system user behavior's researches use TAM (Kusumo, 2010). TAM, theoretically, is the most correct model to explain how users accept a system (Handayani, Kustini, and Sunyoto, 2013).

Technology Acceptance Model (TAM) is the correct method to predict user's intention in using the system, providing valuable information, and simple and easily applicable model. Many researchers stated TAM model is better than other models (Jogiyanto, 2007, p. 120). There are five main constructions on first Technology Acceptance Model's before modification, namely: perception utility, easiness perception utility, attitude on behavior, behavior's intention, and behavior (Jogiyanto, 2007, pp. 113-114). There are many researchers developing TAM theories to make it more useful.

Yusman (2013) used Technology Acceptance Model to study SIKD user's behavior. The tested construction in this research is utility perception construction, convenience perception, technology using attitude, technology using behavior intention, and real technology using. The research concludes TAM constructions truly underlie an individual's fact using. Handayani, Kusrini, and Sunyoto (2013) used TAM framework to test the affected factors of technology acceptance level. The TAM developing in this research adds usability construction. There are 3 TAM constructions in use, namely user perception on convenience, user perception on utility, and user attitude on technology using.

Rizal (2014) used TAM model to analyze project management information system acceptance. The tested variables for this purpose are usability convenience, utility, intention to use, likeness to use, and the real utility. Kusumo (2010) wanted to discern m-banking user acceptance with TAM framework using. Kusumo also added complexity variable to be tested in TAM framework. The research result shows system's complexity considered will enhance work performance.

Ari (2013) developed TAM with adding social effect construction and facilitator condition among 5 other constructions. Those 5 constructions are utility perception, utility convenience perception, attitude behavior,

behavior's interest, and utility behavior. Retnoningrum and Jalil (2013) developed TAM with adding external variable namely user's experience and pleasure perception variable. This test shows individual experience in using technology will make technology using interaction easier, more fun, and satisfying. However the experience does not affect utility perception.

The research will *retest* constructions used by Ari (2013) with title "Technology Acceptance Model Effect and Its Development in Core Banking System Using Attitude." The researcher develops the current study with different object research and adding one tested construction. The previous study is on general bank at Malang Raya and next research is on *SIKESYA* at IAIN Surakarta. The adding construction is experience. Experience construction is also added on study by Retnoningrum and Jalil in TAM development. The researcher is also adding experience construction due to theoretically direct experience with information system will be intermediary direct relation of utility's purpose and convenience. Easy direct experience will support attitude in information system technology using.

Utility Perception and Attitude Behavior: A Hypothesis

The tested constructions in this research comes from Ari's (2013) research, namely utility perception, utility convenience perception, attitude behavior, social effect, attitude interest, and facilitator conditions. The researcher added experience construction to develop the study. Experience is one of the control variables used by Venkatesh et al. (2003) to test real attitude's interest and utility on technology. Therefore the researcher has hypothesis are:

H₁: experience affects utility convenience perception.

H₂: utility perception affects the *SIKESYA* using attitude behavior.

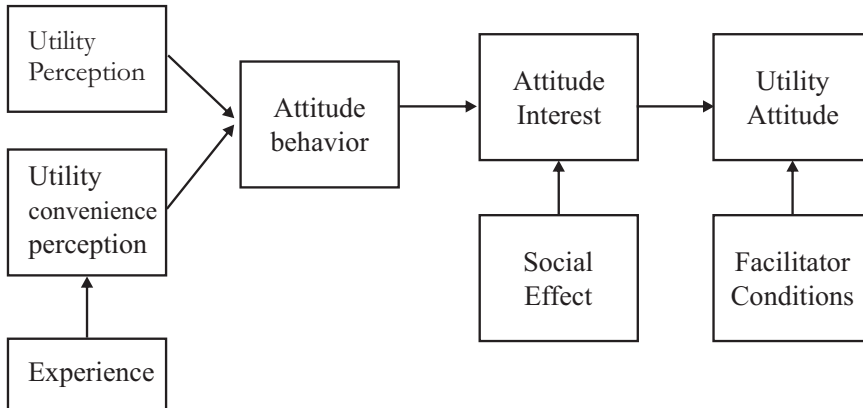
H₃: utility convenience perception affects *SIKESYA* using attitude behavior.

H₄: attitude behavior affects the *SIKESYA* using attitude interest.

H₅: social effect affects the *SIKESYA* using attitude interest.

H₆: attitude interest affects the *SIKESYA* using behavior.

H₇: Facilitators' conditions affect the *SIKESYA* using attitude.



The population of this research is all students of *Akuntansi Syariah Fakultas Ekonomi dan Bisnis Islam IAIN Surakarta* students who take class of *SIKESYA* practice. The data are analyzed with multivariate. Total sample members are minimum 10x of studied variable, namely 10 X 8 = 80. It means the minimum samples of this research are 80 (Roscoe, as quoted in Sugiono, 2012, p. 133). The technique sampling in use is purposive sampling.

Data was intentionally gathered from questionnaire, interview, and bibliographical study. The questionnaire purpose contains students' response on the researchers' question. Interview's purpose is to grasp information on studied issues, and bibliographic study is supporting research data with sources from books, journal under graduate thesis, and graduate thesis. The concept in this research is Technology Acceptance Model (TAM) and its development by Ari (2013). It is tested with 87 variables/ constructions, namely 4 Exogenous latent Variables and 4 Endogenous Latent Variables.

The exogenous latent variables are:

- a. Utility perception;
- b. Experience;
- c. Social effect;
- d. Facilitator conditions.

The endogenous latent variables are:

- a. Utility convenience perception;
- b. Behavior attitude;
- c. Behavior interest;
- d. User behavior.

The instrument in use to collect data is questionnaire sheet. The measurement design scale in use is Likert's scale with score 1 to 5:

Construction, definition, and indicators used in the research are explained on table below:

Variable Operational Definition

Source	Construction	Definition	Indicators
Ari (2013)	Utility perception	Individual's assurance in using <i>SIKESYA</i> to enhance his/ her performance	<ol style="list-style-type: none"> 1. Finish the job faster 2. Performance enhancement 3. Productivity enhancement 4. Effectiveness enhancement 5. Made the job easier 6. Useful in job
Jogiyanto (2007)	Experience	Learning process and good behavioral potential development's addition in formal and non-formal, or a process to bring a person into higher behavior.	<ol style="list-style-type: none"> 1. Followed training 2. Gaining experience in system application

Ari (2013)	Social effect	Individual's assurance on interest perception, believed by other individuals will affect application use.	<ol style="list-style-type: none"> 1. Other individual effect 2. Important individual effect 3. Senior management effect 4. Organization effect
Ari (2013)	Facilitator Condition	Individual's assurance on organization and technical infrastructure available to support information system in use	<ol style="list-style-type: none"> 1. Resources 2. Knowledge 3. Compatibility 4. Certain individual or group contribution
Ari (2013)	Utility Convenience Perception	Individual's assurance <i>SIKESYA</i> using application will be free of effort	<ol style="list-style-type: none"> 1. Easy to learn 2. Easy to arrange 3. Clear and understandable 4. Easy to be skillful 5. Flexible 6. Easy to use
Ari (2013)	Behavior Attitude	Individual like and dislike feeling of new information system he/she is using	<ol style="list-style-type: none"> 1. Good or bad feeling 2. Like or dislike feeling 3. Profit or loss feeling 4. Interest or disinterest feeling
Ari (2013)	Behavior Interest	Individual desire or interest to do certain action. An individual will act base on desire to do it.	<ol style="list-style-type: none"> 1. Intention to use 2. Inclination to use 3. Prediction to keep using in the future 4. Intention to use in the future
Ari (2013)	Utility behavior	Individual real behavior in using information system	<ol style="list-style-type: none"> 1. Utility period 2. Utility Frequency

Data analysis technique in use is Partial Least Square (LPS) with SmartPLS 2.0 M3 application. PLS is a multivariate statistic technique, using comparison of double dependent variables and double independent variables. PLS measures model test and structural model test. Measurement model is use to test validity and reliability. Structural model is used for hypothesis test (Jogiyanto, 2009, pp. 11-14).

Testing Results

Measurement model test is carried out with SmartPLS 2.0 M3 program. There are two main established parameters, namely construction validity test and validity test. Construction validity test consists of convergent validity test and discriminant validity test. There are 80 samples.

Convergent validity test

1) Utility Perception

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistic	Explanation
KP1 <- KP	0.819	0.810	0.057	0.057	14.302751	Valid
KP2 <- KP	0.821	0.822	0.037	0.037	22.370546	Valid
KP3 <- KP	0.838	0.817	0.071	0.071	11.803266	Valid
KP4 <- KP	0.765	0.742	0.106	0.106	7.216747	Valid
KP5 <- KP	0.525	0.537	0.122	0.122	4.299363	Valid
KP6 <- KP	0.617	0.599	0.121	0.121	5.108766	Valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Base on the Outer Loadings table above, all indicators of utility construction perception has fulfilled convergent validity due to score higher than 0.5.

2) Experience

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistic	Explanation
P1 <- P	0.898	0.763	0.358	0.358	2.506377	Valid
P2 <- P	0.774	0.609	0.459	0.459	1.688748	Valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Base on the Outer Loadings table above, all indicators of experience construction has fulfilled convergent validity due to score higher than 0.5.

3) Social Effect

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistic	Explanation
PS1 <- PS	0.763	0.772	0.082	0.082	9.279498	Valid
PS2 <- PS	0.778	0.758	0.112	0.112	6.971746	Valid
PS3 <- PS	0.733	0.696	0.158	0.158	4.632524	Valid
PS4 <- PS	0.616	0.577	0.180	0.180	3.418354	Valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Base on the Outer Loadings table above, all indicators of social effect construction has fulfilled convergent validity due to score higher than 0.5.

4) Facilitator Conditions

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistics	Explanation
KKP1 <- KKP	0.706	0.658	0.175	0.175	4.039167	Valid
KKP2 <- KKP	0.497	0.454	0.240	0.240	2.073766	Not valid
KKP3 <- KKP	0.754	0.679	0.218	0.218	3.463192	Valid
KKP4 <- KKP	0.800	0.708	0.220	0.221	3.625847	Valid
KKP5 <- KKP	0.112	0.166	0.284	0.285	0.393948	Not valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Base on the Outer Loadings table above, all indicators of KPP1, KPP3, and KPP4 has fulfilled convergent validity criteria due to loading scale score higher than 0.5. KPP2 and KPP5 have not fulfilled the validity; therefore these indicators will be erased and re-estimated. After re-estimation the values shown on the table are:

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistic	Explanation
KKP1 <- KKP	0.698	0.698	0.152	0.152	4.586533	Valid
KKP3 <- KKP	0.812	0.761	0.197	0.197	4.122672	Valid
KKP4 <- KKP	0.826	0.765	0.192	0.192	4.313475	Valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

The result above shows loading score values have fulfilled determined convergent validity standard. It means there are three facilitator conditions indicators which will be processed on the next level.

5) Utility Convenience Perception

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistics	Explanation
KPP1 <- KPP	0.633	0.552	0.218	0.218304	2.89898	Valid
KPP2 <- KPP	0.741	0.700	0.141	0.141462	5.238559	Valid
KPP3 <- KPP	0.771	0.734	0.136	0.135916	5.669334	Valid
KPP4 <- KPP	0.646	0.628	0.182	0.182049	3.548145	Valid
KPP5 <- KPP	0.656	0.644	0.159	0.158873	4.12635	Valid
KPP6 <- KPP	0.720	0.693	0.145	0.144842	4.972123	Valid
KPP7 <- KPP	-0.487	-0.476	0.158	0.157536	3.093741	Not valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Base on the Outer Load in table above, all indicators of utility convenience construction perception have fulfilled convergent validity due to score higher than 0.5. There is one indicator has not fulfill validity namely KPP7. This indicator is erased and re-estimated. The value after re-estimation is shown on table below:

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistic	Explanation
KPP1 <- KPP	0.649	0.578	0.221	0.221	2.93192	Valid
KPP2 <- KPP	0.750	0.715	0.120	0.120	6.276854	Valid
KPP3 <- KPP	0.774	0.741	0.107	0.107	7.258674	Valid
KPP4 <- KPP	0.639	0.627	0.160	0.160	4.00516	Valid
KPP5 <- KPP	0.657	0.657	0.112	0.112	5.861532	Valid
KPP6 <- KPP	0.712	0.691	0.133	0.133	5.370543	Valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

The result above shows loading score values of all indicators has fulfilled determined convergent validity standard. It means there are six indicators of utility convenience perception to process on the next level.

6) Behavior Attitude

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistic	Keterangan
SP1 <- SP	0.842	0.828	0.061	0.061	13.766418	Valid
SP2 <- SP	0.796	0.788	0.063	0.063	12.673008	Valid
SP3 <- SP	0.673	0.660	0.127	0.127	5.312012	Valid
SP4 <- SP	0.752	0.753	0.066	0.066	11.401654	Valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

The result above shows all indicators loading score values of behavior attitude construction has fulfilled convergent validity due to score higher than 0.5.

7) Behavior Interest

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistic	Explanation
MP1 <- MP	0.827	0.816	0.061	0.061	13.452359	Valid
MP2 <- MP	0.845	0.840	0.047	0.047	18.06518	Valid
MP3 <- MP	0.900	0.889	0.032	0.032	27.776836	Valid
MP4 <- MP	0.845	0.843	0.044	0.044	19.263172	Valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

The result above shows all indicators loading score values of behavior interest construction has fulfilled convergent validity due to loading score value higher than 0.5.

8) Utility Behavior

Table 11

Outer Loadings (Mean, STDEV, T-Values)

	Original Sample (O)	Sample Mean (M)	(STDEV)	(STERR)	T Statistic	Explanation
P1 <- P	0.878	0.700	0.449	0.449	1.954255	Valid
P2 <- P	0.801	0.549	0.541	0.541	1.480286	Valid

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Base on the calculation above all indicators loading score values of user behavior construction has fulfilled convergent validity due to score loading value higher than 0.5.

Discriminant Validity Test

Measured parameter in this test is comparing the root of AVE (table 4.17) of a construction should be higher than latent inter variable correlation (table 4.18), or watch cross loading.

Discriminant validity test result shows on the table below:

Average Variance Extracted (AVE)

	AVE	AKAR AVE
KKP	0.515743	0.718152
KP	0.548006	0.740274
KPP	0.488425	0.698874
MP	0.726429	0.852308
P	0.703125	0.838525
PP	0.788192	0.887802
PS	0.526049	0.725292
SP	0.590062	0.768155

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Table 13
Latent Variable Correlation

	KKP	KP	KPP	MP	P	PP	PS	SP
KKP	1							
KP	0.392656	1						
KPP	0.509518	0.617952	1					
MP	0.675152	0.440127	0.588526	1				
P	0.175615	0.405908	0.182253	0.155717	1			
PP	0.358925	0.173792	0.266353	0.607217	0.141126	1		

PS	0.588547	0.5528	0.473174	0.587696	0.248413	0.397496	1	
SP	0.455949	0.687461	0.52784	0.505548	0.341086	0.400042	0.669748	1

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Base on the comparison of AVE root value on table 4.17 and inter latent variable correlation coefficient on the table above, concluded the indicator measurement of this research has consummated discriminant validity criteria.

Reliability Test

Measurement reliability shows a concept and variable measurement's instrument stability and consistency. Reliability is measured with observing the Cronbach's Alpha and Composite Reliability values. Cronbach's Alpha measures the real value of construction reliability. The reliable construction should have Cronbach's Alpha value > 0.6 and Composite Reliability should be > 0.7 . The construction reliability test result shows on the table below:

Cronbach's Alpha and Composite Reliability Value

	Cronbach's Alpha	Composite Reliability
KKP	0.688777	0.806482
KP	0.828049	0.87638
KPP	0.792525	0.850669
MP	0.874262	0.913892
P	0.588778	0.824901
PP	0.731522	0.881544
PS	0.712506	0.815006
SP	0.768617	0.851171

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

The table above shows most of constructions have Cronbach's Alpha value higher than 0.6 and Composite Reliability value higher than 0.7. There is one construction with Cronbach's Alpha value smaller than 0.6, experience construction. This construction is considered reliable due to in term Composite Reliability value of 0.7. The conclusion is all measurement in this research is reliable.

Structural Model Test (Inner Model)

1. Goodness of Fit Model Test

This test is carried out with R-Square value observation with goodness of fit model test. The test result is shown on the table below:

R-Square

	R-Square
KKP	
KP	
KPP	0.033216
MP	0.368114
P	
PP	0.372676
PS	
SP	0.489772

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

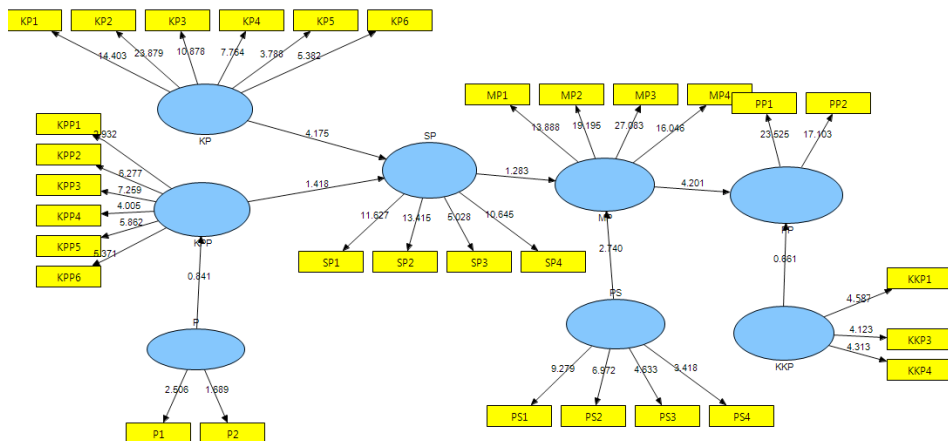
Table R-Square above shows the utility convenience construction perception is affected by 3% experience construction, behavior attitude construction is affected by 49% utility convenience construction perception, behavior interest construction is affected by 37% behavior attitude construction and social effect construction, and utility behavior construction is affected by 37% facilitator conditions and behavior

intention construction.

2. Significant Test

Significant test is carried out with observing path coefficient value, namely coefficient showing significant level in hypothesis test. The hypothesis used in this research is one tail hypothesis. The hypothesis will be accepted whether it has t-statistic value higher than 1.64. Significant test results with SmartPLS 2.0 M3 program are:

PLS Bootstrapping



Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Path Coefficient Result

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics (O/STERR)	Decision
P -> KPP	0.182253	0.202641	0.216821	0.216821	0.840569	H ₁ rejected
KP -> SP	0.584469	0.555083	0.13998	0.13998	4.175385	H ₂ accepted
KPP -> SP	0.166666	0.205362	0.117563	0.117563	1.417672	H ₃ rejected
SP -> MP	0.202997	0.20539	0.158185	0.158185	1.283291	H ₄ rejected
PS -> MP	0.451739	0.47777	0.164883	0.164883	2.739752	H ₅ accepted
MP -> PP	0.670541	0.633781	0.159625	0.159625	4.200721	H ₆ accepted
KKP -> PP	-0.09379	-0.04591	0.141873	0.141873	0.661103	H ₇ rejected

Source: SmartPLS 2.0 M3 Processed Data Result, 2015

Testing Result: An Academic Discussion

H₁ statistic test result is $t_{\text{count}} = 0.840569$ and beta coefficient value = 0.182253. It means $t_{\text{count}} < t_{\text{table}}$ and H₁ is rejected. Experience construction does not have significant effect on utility convenience perception. It means an individual with experience or training does not provide him/ her with convenience in system or application using. It due to *Akutansi Syariah* students who join training is without intensive using. The training could not provide convenience in *SIKESYA* using.

H₂ test result shows utility perception has positive effect on behavior attitude on *SIKESYA*. It shows on t_{count} value $4.175385 > t_{\text{table}}$ value 1.645 with $\alpha = 0.05$. Beta coefficient value shows positive effect of 0.584469. It shows the higher an individual trusts on *SIKESYA* using will enhance performance, therefore he/ she will like *SIKESYA* more. Students with positive attitude toward *SIKESYA* due to its provided utility value, therefore it will satisfy the application using. The research result is similar to those of Yusman (2013) and Ari (2013).

H_3 test result is t_{count} value of 1.417672, therefore H_3 statement is rejected. It proved utility convenience perception does not affect the behavior attitude in *SIKESYA* using. User in this research context is student. They use *SIKESYA* as obligation due to *SIKESYA* practice class. The students' easiness or difficulty will not affect their using. This research result is similar with Kartika's (2013).

H_4 test result shows t_{count} value of 1.283291. It means H_4 is rejected, and concludes behavior attitude does not have significant effect on behavior interest on *SIKESYA* using. It means an individual likeness on a system does not guarantee his/ her interest on the system. The students are using *SIKESYA* due to their interest not their likeness. Their interest is more on performance to support and demand on them to use the system. It is similar with the research of Taylor and Todd (1995) mentioned in Fathinah and Baridwan (2012).

Test on social effect and behavior interest shows t_{count} value of 2.739752. It means H_5 is accepted. Effect direction is positive, shown by the positive beta coefficient value, of 0.451739. Therefore the higher the support of people around him/ her, the higher his/ her interest in *SIKESYA* using. Friend and organization's support will enhance student interest in using *SIKESYA* application. This result is similar to Ari's research (2013) and Handayani's (2005)

H_6 test result shows beta coefficient value of 0.670541, and t_{count} of 4.200721. Therefore $t_{\text{count}} > t_{\text{table}}$, means H_6 is accepted. It means behavior interest has positive effect on individual behavior in *SIKESYA* using. Therefore the higher an individual behavior on *SIKESYA* using has a background of higher interest. This result is supporting the theory. It is similar with the research results of Ari (2013), Fathinah and Baridwan (2012), Davis (1989), and Handayani (2005).

H_7 is not accepted due to t_{count} of 0.661103 is less than t_{table} . It means individual trust level on organization and technical infrastructure does not affect the individual behavior on *SIKESYA* using. Respondent inclines to agree on available organization and technical infrastructure in supporting *SIKESYA*. This research result shows no effect of facilitator conditions on utility behavior. Base on Ari research (2013) it dues to hygiene factor. This factor is a term to describe working aspect to avoid unsatisfied condition for an individual.

Hygiene factor is part of theory two factors. This theory said individual behavior is affected by two factors, namely motivation factor and hygiene factor. The research result shows there is no motivation of the user to use system due to likeness and self-motivation. It is due to demand on him/ her to use the system. This result is similar with Ari's research (2013).

CONCLUSION

The research purpose is finding the effect of Technology Acceptance Model (TAM) on user behavior in using *Sistem Informasi Keuangan Syariah (SIKESYA)* at IAIN Surakarta. Tested constructions in this research are experience, utility convenience perception, utility perception, behavior attitude, behavior interest, social effect, facilitator conditions, and user behavior. The conclusions are:

1. Experience does not affect the utility convenience perception dues to accountancy students' limited experience with courses in class and not on intensive activities.
2. Utility perception has positive effect on behavior attitude in *SIKESYA* using, therefore the higher *SIKESYA* utility the higher student appreciation on this system.

3. Utility convenience perception does not affect behavior attitude in using *SIKESYA*. Students will still use *SIKESYA* without consideration on its difficulties or easiness.
4. Behavior attitude does not affect the behavior interest in using *SIKESYA*. Students use *SIKESYA* dues on demand to use it, not dues to likeness.
5. Social effect has positive effect in behavior attitude in using *SIKESYA*. Higher support from the people around will enhance student using *SIKESYA*.
6. Behavior interest has positive effect on *SIKESYA* utility behavior. The higher student interest, the higher potential of student in using *SIKESYA*.
7. Facilitator conditions do not affect *SIKESYA* utility behavior. It is due to facilitator conditions is a hygiene factor. It is a term to describe working aspect to avoid an individual dissatisfaction.

This research could not generalize due to its limited performed on students of Akuntansi Syariah Institut Program Agama Islam Negeri Surakarta. Tested variables in this research are experience, utility convenience perception, utility perception, behavior attitude, behavior interest, social effect, facilitator conditions, and user behavior. There are other variables able to affect *SIKESYA* using others than mentioned above.

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SIKESYA application using in classes for institutions application indicates good utility of *SIKESYA*. Students' good behavior on *SIKESYA* is due to provided utility value. Even though the students gain experience of *SIKESYA*, it does not provide easiness, and it is not an easy application. It could be overcome with higher training and using proportions which will lessen students' difficulties. The next researcher should add more variables to define user behavior. This research result is 50% affected by non-tested variables. The next researcher should use potential respondents

using application intensively in their work. The next research should study on accountancy software.

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