DETERMINANTS OF THE USE OF AGENCY LEVEL FINALCIAL APPLICATION SYSTEMS (SAKTI): DEVELOPMENT OF THE UMEGA MODEL

Mohammad Wildan Khabibi[1] and Rosidi[2]

[1,2]Accounting Department, Faculty of Economics and Business
Brawijaya University

ABSTRACT

Purpose — *This study aims to examine and analyze the effect of performance expectancy, effort expectancy, social influence, perceived risk, information quality, system quality, attitude, intention to use, and use of SAKTI.*
Design/methodology/approach —*Data was obtained through online questionnaires filled out by 149 users operator level of SAKTI. The analysis method used is a Structural Equation Modeling/SEM with a Partial Least Square/PLS test tool.*
Findings — *Empirical evidence shows that performance expectancy, social influence, perceived risk, information quality, system quality, attitude, intention to use, and use of SAKTI affect attitude toward using SAKTI. Intention to use the application affects the use of SAKTI.*
Practical implications — *The SAKTI application will be accepted and used if it increases employee performance, ease to use, environment affects usage, is secure to use, generates information that is simple for users to comprehend, and has a good network infrastructure. Application providers can use this research to determine SAKTI usage behavior.* **Originality/value** — *This study develops the UMEGA model to determine the acceptance of the SAKTI application based on attitudes, interests, and usage of the SAKTI application.*
Keywords — *Accounting; System; SAKTI; UMEGA; and Use of SAKTI*
Paper type — *Case study*
.

INTRODUCTION

Accounting Information System (AIS) is an example of the development of information technology. The implementation of AIS is used not only in the business sector, but also by government agencies. In contrast to the business sector, government agencies develop information technology to improve public services, commonly known as electronic government or e-government. According to Wang & Liao (2008), there are three categories of e-government services: government to government (G2G), government to citizens (G2C), and government to businesses (G2B). This study examines the implementation of AIS based on the G2G technology category.

The implementation of e-government in Indonesia is governed by Presidential Instruction No. 3 of 2003 regarding the National Policy and Strategy for the Development of e-government. Following Law No. 17 of 2003 relating to State Finance and Law No. 1 of 2004 relating to State Treasury, e-government implementation is carried out in the financial sector to achieve professional, open, and accountable management of state finances. In order to establish e-government in the financial sector, an Agency Level Financial Application System (*Sistem Aplikasi Keuangan Tingkat Instansi*/SAKTI) has been developed. The Ministry of Finance regulates implementation and development SAKTI through the Regulation of the Minister of Finance of the Republic of Indonesia No. 223/PMK.05/2015.

SAKTI is a budgeting and financial management application system designed to enable the Treasury System and state budgeting adoption. The SAKTI application is a website-based connection. The successful implementation of SAKTI is crucial to achieving transparency and accountability in the state's financial management. However, the cost and duration of system development do not meet user expectations or aspirations. The SAKTI application has many issues including poor network/server infrastructure that affects operating constraints and so the user has to re-enter the data. Regarding the appearance, user interface, and user experience of the SAKTI application, it is believed that it does not offer the user a sense of ease. Another issue relates to the SAKTI application system's security. Several e-government services in Indonesia are believed to have been the target of cyber attacks and to have exposed user information, including the Tax service application of the Indonesian Directorate General of Taxes (DJP) and the PeduliLindungi application of the Ministry of Health (Kemenkes) (CNN Indonesia, 2022).

The problems inconsistent with user expectations for the SAKTI application. The most important factor in the successful of SAKTI is user

or individual. This is consistent with Naheb's (2017) assertion that the success of an information system is decided by individual behavior. When people have a favorable opinion of the system, it will affect the organization. Job will become easier to do, effectiveness and efficiency will be achieved. In contrast, when the information system does not run optimally, users will give negative reactions about the system.

This study aims to understand why some individuals may accept a technology while others reject it (Alkhatib, 2013). This study uses the development of the UMEGA model to explain the acceptance of SAKTI. Many previous studies have accepted and used the UMEGA model to test the adoption of e-government information systems (Dwivedi et al., 2017; Kirat Rai et al., 2020; Mensah et al., 2020; Verkijika & de Wet, 2018). Some studies on UMEGA systems (Dwivedi et al., 2017; Verkijika & de Wet, 2018) suggested that future studies added other variables that may affect the interests of individual behavior. Gap between the study and previous studies is the researchers added three variable: information quality, system quality, and usage behavior. The first and second variables are proposed by the Delone and Mclean information Success Model (D&M IS Success). In addition, the third variable is adapted from the Technology Acceptance Model (TAM) in order to analyze the factors that influence th e acceptance of the SAKTI application system. Moreover, model development was conducted to achieve a better understanding of SAKTI's use (Chen et al., 2013; Phang & Ming, 2018; Talukder et al., 2018).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Unified Model of Electronic Government Adoption (UMEGA)

The acceptance of e-government information systems has been measured using a variety of theories and methods. The UMEGA model provides a summary of nine existing models, including Theory Of Reason Action (TRA) (Fishbein & Ajzen, 1975a), TAM (Davis & Davis, 1989), Social Cognitive Theory (SCT) (D. Compeau et al., 1999; D. R. Compeau & Higgins, 1995), Innovation Diffusion Theory (IDT) (Rogers, 1995), Diffusion of *Innovation* (DOI) (Rogers, 2003) DTPB (Taylor & Todd, 1995b), TPB (Ajzen, 1991; Fishbein & Ajzen, 1975a), and UTAUT (Venkatesh et al., 2003).

In contrast to the previous model, the UMEGA model uses attitude as a mediator between performance expectations, effort expectations, social influence, perceived risk, and intention to use. Several empirical studies have established the significance of the attitude variable in explaining the acceptance of information systems. Several empirical studies have established the significance of the attitude

variable in explaining the acceptance of information systems (Bobbitt & Dabholkar, 2001; Im et al., 2008b; Taylor & Todd, 1995b). The UMEGA model also adds a risk perception variable. The more advanced an information system, the greater the associated risks, such as transaction security and privacy security. A person's decision-making process is influenced by perceived risk (Venkatesh et al., 2003).

DeLone and McLean Model of Information System Success (D&M IS Success)

The D&M IS Success Model measures the success of an information system over six dimensions, including system quality, information quality, user satisfaction, the intensity of use, and personal and organizational impact. The first two aspects of the D&M IS Success Model are system quality and information quality. While system quality implies product quality from information system applications, information quality shows product quality created by information system applications. These two aspects determine the mindset of the user as an information recipient. The use of systems and data affects both users and the system. Individual satisfaction and user influence are determined by a system's impact on its users. The system's influence will determine the organization's impact.

Technology Acceptance Model (TAM)

Davis (1989) introduced the technology acceptance model, TAM. TAM is one of the models developed to evaluate and comprehend the determinants that influence individual acceptance and use of technology. This model extends the Theory of Reasoned Action (TRA) model that Fishbein and Ajzen (1975) first developed. TAM is an adaptation of TRA. However, the TAM model, first proposed by Davis et al. (1989), does not account for the individual's external construct, namely the subjective norm. In the model depicted in the preceding figure, the use of the system is directly controlled by behavioral intention. Individual attitudes and perceptions about the utility of the used system determine behavioral intention. In addition, perceived ease of use influences attitude and perceived usefulness (Davis et al., 1989)

HYPOTHESIS DEVELOPMENT

Relationship between Performance Expectancy and Attitude

Performance Expectancy is related to the extent to which the use of the system provides utilitarian benefits in increasing certain activities (Venkatesh et al., 2003). Many studies have showed the correlation between performance expectancy and attitude. According to research by Dwivedi et al. (2017b) on the adoption and acceptance of the e-

government Online Permanent Account Number Card Registration System (OPRCS), performance expectancy significantly impacts attitudes. Verkijika & de Wet (2018) discovered that e-government user attitudes were significantly affected by their performance expectancy. Contrary to the research findings, Mensah et al. (2020) and Kirat Rai et al. (2020) found that performance expectancy has a negative impact on e-government users' attitudes. Based on the preceding analysis, the following hypotheses have been developed:

H1 : Performance Expectancy has a positive effect on the attitudes of SAKTI users.

Relationship between Effort Expectancy and Attitude

Effort Expectancy is related to the level of ease of use associated with operating the system (Venkatesh et al., 2012). Many research has proven the connection between effort expectancy and attitude. Dwivedi et al. (2017b) investigated the correlation between effort expectancy and e-government user attitudes. The results showed that effort expectancy has a positive effect on the attitude of e-government users.

Similarly, a study by Kirat Rai et al. (2020) indicates that effort expectancy significantly affects the attitudes of e-government users. The findings of this study contradict the findings of Verkijika & de Wet (2018) and Mensah et al. (2020). They found that effort expectancy has a negative impact on e-government users' attitudes. Therefore, the hypotheses of this study are discussed to explain the differences in the research results.

H2 : Effort Expectancy has a positive effect on the attitude of SAKTI users.

Relationship between Social Influences and Attitude

Social influence is the impact of influential people who recommend using a system (Venkatesh et al., 2003). In a workplace with mandatory information systems, the influence of supervisors and colleagues will have a more significant impact on users than in a workplace with voluntary information systems. Many research has proven the association between social influence and attitudes. Dwivedi et al. (2017b) and Verkijika & de Wet (2018) discovered that social influences have a favorable and statistically significant effect on the attitudes of e-government users. Meanwhile, Mensah et al. (2020) found a negative relationship between social influence and the attitudes of e-government users. Based on the reasoning provided above, the hypothesis of this study is:

H3 : Social Influences have a positive effect on the attitudes of SAKTI users.

Relationship between Perceived Risk and Attitude

Risk is a factor that determines the adoption of a given system (Gewald & Dibbern, 2009). Perceived risk is uncertainty and unanticipated consequences when performing an activity (M.-H. Hsu & Chiu, 2004). According to research by Verkijika & de Wet (2018), the government must encourage information regarding the privacy and security of e-government services. Many research has proven the correlation between perceived risk and attitude. According to research conducted by Dwivedi et al. (2017b), the perception of risk has a negative impact on OPCRS users' attitudes.

Similarly, research conducted by Verkijika & de Wet (2018) indicates that perceived risk has a negative impact on e-government users' sentiments. Moreover, Mensah et al. (2020) demonstrate that perceived risks are negatively related to e-government users' attitudes. Based on the preceding description, the following hypothesis is formulated:

H4 : Perceived Risk has negative effect on the attitude of SAKTI users.

Relationship between Information Quality and Attitude

Information quality is characterized by measures of the system's output (DeLone & McLean, 1992). According to Wixom & Todd (2005), the quality of information can be judged in various ways, including reliability, comparability, and relevance. The quality of the information will influence credibility in its use. Many studies have proved that the quality of information significantly impacts the attitudes of information system users (Almasri, 2016; Chen et al., 2013; Phang & Ming, 2018; Yuhelmi et al., 2020). In contrast, the quality of information has a negative impact on the attitudes of information system users, according to Nurkholis & Anggraini (2020). Based on this explanation, we can hypothesize:

H6 : Information Quality has a positive effect on the attitude of SAKTI users.

Relationship between System Quality and Attitude

System quality is a measurement of the system itself and an expected feature (DeLone & McLean, 1992). Several studies on information systems have examined system quality, including reliability,

ease of access, system flexibility, and system integration (Wixom & Todd, 2005). When a system fulfill these criteria, it will affect individual attitudes towards using information systems. Many studies have shown the relationship between system quality and attitude (Almasri, 2016; Chen et al., 2013; Djuitaningsih & Arifiyantoro, 2020). Based on the previous explanation, we can hypothesize :

H5 : System Quality has a positive effect on the attitude of SAKTI users.

Relationship between Attitude and Intention to Use

The definition of attitude is the level of affection (feeling) a person has for accepting or rejecting a thing (Fishbein & Ajzen, 1975b). Depending on the appraisal process of the belief, attitudes toward anything might be positive or negative. A positive attitude toward information systems will generate enthusiasm for using them. Several studies of e-government information systems have established the association between attitudes and behavioral intentions (Dwivedi et al., 2017; Kirat Rai et al., 2020; Mensah et al., 2020; Verkijika & de Wet, 2018). Based on the previous explanation, we can hypothesize :

H7 : Attitude has a positive effect on Intention to Use SAKTI.

Relationship between Intention to Use and the Use of SAKTI

The intention is a source of motivation that encourages individuals to do what they want when they have the freedom of choice and then use it as a guide for future activities (Hurlock, 1980). In embracing the use of technology, user intention in using information technology systems can drive users to use the technology due to the desire to motivate other users and the motivation of users to use it (Fatmawati, 2015). Several information systems studies have revealed the connection between attitudes and intention to use (Febrianti et al., 2019; Moon & Kim, 2001; Nurkholis & Anggraini, 2020; Priyo et al., 2018). Based on the previous explanation, the following hypotheses have been developed:

H8 : Intention to use the application has positive effect on the use of SAKTI.

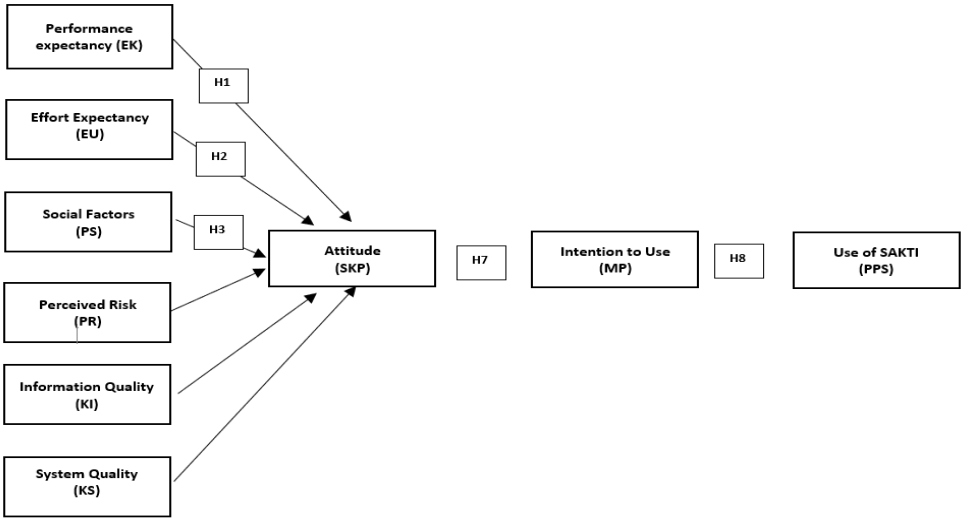

Figure 1. Research Model

RESEARCH METHODS

Population and Sample

In this study, 349 SAKTI users at KPPN Blitar partners represented the population. Purposive sampling was used to select the sample based on certain factors or criteria so that respondents could provide more objective responses (Sekaran & Bougie, 2009). This study's first sample criteria were (1) operator-level users of the SAKTI application. The reasons for choosing operators as the research sample are because the SAKTI operator level uses apps more frequently than the validator and approver levels; (2) The second criterion is at least three months of experience using the SAKTI application. Individuals' assessments will be more objective due to the high frequency and duration of using the SAKTI application. Using the Slovin formula, the number of samples was determined. After formulation, 186 respondents are ready for use as research samples. The data analysis technique used is Structural Equation Modeling regression with the SmartPLS version 3 test tool.

Data Collection

This study uses primary data from questionnaires distributed to SAKTI users at the operator level. The questionnaires were distributed online using the Google Form link through the WhatsApp group of KPPN Blitar partners.

Definition of Variable Operations

Performance Expectancy

Performance expectancy is how he or she believes that adopting the system would improve his or her performance. This variable is measured using the four indicators employed by (Venkatesh et al., 2003), namely that the use of SAKTI will accelerate the completion of work, enhance performance, be advantageous, and increase productivity.

Effort Expectancy

Individuals' ease of use of the SAKTI application defines the level of effort expectancy. This variable will be measured via four indicators (Venkatesh et al., 2003). Specifically, SAKTI is easy to use, easy to learn, has apparent interaction, and is simple to understand.

Social Influences

Social influence is defined as the level of employee confidence that colleagues and supervisors use technology to affect individuals. This variable will be examined using one indicator employed by (Venkatesh et al., 2003), namely supervisors and colleagues who support the use of SAKTI.

Perceived Risk

The perceived risk is the perception of uncertainty and the consequences of engaging in specific actions. Cases (2002); Colesca (2009); M. H. Hsu & Chiu (2004) provided the research for the two indicators employed in this study: the probability of the application not functioning and the security of using SAKTI.

Information Quality

Information quality is defined as the level of output that SAKTI application users expected. This variable will be measured using Wixom & Todd's (2005) three indicators: completeness, accuracy, and currency.

System Quality

System quality is the system's performance, which refers to the hardware and software capabilities of the system. This variable is measured using Wixom & Todd's (2005) four indicators: reliability, accessibility, integration, and timeliness.

Attitude

Attitude is a person's good or bad feeling when taking action. Attitude variables were examined using four indicators developed by Davis & Davis (1989) and Fishbein & Ajzen (1975b).

Intention to Use

The intention is a person's strong desire to engage in a particular behavior. A person will engage in a behavior if he or

she desires or is interested in doing so. This variable will be measured using three indicators by Venkatesh et al. (2003).

Use of SAKTI

Behavior is a real action taken by someone. Usage is determined by the length of time and frequency of use of the SAKTI application. This variable is measured using 43 indicators (Iivari, 2005; Moon & Kim, 2001).

RESULTS AND DISCUSSION

Descriptive Statistics

From 149 processable questionnaires, it was found that most respondents are males (76 people or 51%), aged 30-40 years (75 people or 50.3%), undergraduates (98 people of 66%), accounting and reporting staff (45 people or 30%). Furthermore, most of them used the SAKTI application for 3 to 6 months (142 people or 95%).

The constructs of this study were built using a 7-point Likert scale. The mean values are 2.249 to 6.374, with the standard deviation from 0.499 to 1.184. The descriptive statistics of perceived risk have the lowest average value of all constructs, lower than 3, indicating the perceived low risk of using SAKTI. Furthermore, the descriptive statistics show that most respondents' responses to questions about Performance Expectancy, Effort Expectancy, Social Influences, Information Quality, Information System, Attitude, Intention to Use, and Use of SAKTI are higher than 5. This indicates that respondents see the use of SAKTI positively. Respondents also showed a firm intention in the impact of SAKTI usage.

Validity and Reliability Testing

The two main parameters built are construct validity (convergent and discriminant validity) and construct reliability. The results of the validity and reliability testing of the construct are shown in Table 1.

Table 1
Validity and Reliability Testing

Construct	AVE	Composite Reliability	R Squared	Cronbach's Alpha	Loading Factor
EK	0,609	0,671		0,662	0.916 to 0.931
EU	0,586	0,664		0,652	0.888 to 0.942
PS	0,567	0,657		0,642	0.875 to 0.922

PR	0,487	0,636		0,608	0.716 to 0.920
KI	0,572	0,659		0,644	0.909 to 0.924
KS	0,597	0,667		0,657	0.912 to 0.940
SKP	0,592	0,665	0,528	0,654	0.921 to 0.940
MP	0,588	0,655	0,408	0,632	0.919 to 0.921
PPS	0,473	0,600	0,079	0,541	0.723 to 0.917

Source: Processed Data, Smart PLS 3.0

The amount of the loading factor shows the convergent validity of each indicator in measuring the construct. The loading factor used in this study is > 0.6. Based on the results of the AVE testing in Table 1, all constructs in this study have an AVE of > 0.5. The discriminant validity is calculated using cross-loading. The criterion is that if the loading factor of a corresponding indicator is more significant than an item's correlation value with other indicators, the item should be declared valid in measuring the corresponding indicator. Thus, indicators that measure each of these constructs are declared valid. The reliability test results show that the composite reliability value is > 0.7 and that the composite reliability value is > 0.6. Hence, all indicators that measure the construct are declared reliable.

Evaluation of the Structural Model (Inner Model) R^2 Test

The R^2 value is used to determine the correlation between changes in the independent and dependent variables. The R^2 value generated by this study construct is listed below.

Tabel 2
R^2 Results

Construct	*R Square*
SKP	0,761
MP	0,588
PPS	0,114

Information: Attitude/SKP; Intention/MP; Use of SAKTI/PPS.

According to Table 2, the R^2 value for the attitude construct (SKP) is 0.761%. This indicates that 76% of the variance in attitude constructs can be explained by performance expectancy, effort expectancy, social influence, perceived risk, information quality, and system quality. In addition, the R^2 value for the intention to use construct (MP) is 0.588.

This suggests that 58.8% of the variance in the intention to use construct can be explained by the attitude construct. The R^2 value of the use of SAKTI construct (PPS) is 0.114, which indicates that 11.40% of the variance in the use of SAKTI construct can be explained by the intention to use construct.

Table 3
Hypothesis Testing

Hypothesis	Construct	Original Sample (O)	T Statistics	P Values	Conclusion
H1	EK => SKP	0.253	2.537	0.006	Accepted
H2	EU => SKP	-0.076	0.912	0.181	**Rejected**
H3	PS => SKP	0.250	2.915	0.002	Accepted
H4	PR => SKP	-0.095	2.077	0.019	Accepted
H5	KI => SKP	0.281	2.819	0.003	Accepted
H6	KS => SKP	0.226	2.096	0.018	Accepted
H7	SKP => Attitude	0.767	17.644	0.003	Accepted
H8	MP => PPS	0.337	4.804	0.018	Accepted

Table 3 shows the T Statistics of > 1.64 for all except effort expectancy constructs. In addition, the coefficients for all constructs are positive except for effort expectancy constructs. The results of the hypothesis testing show that hypothesis 1, that is, performance expectancy has a positive effect on attitude towards using SAKTI, is accepted. With the T Statistics of >1.64 and positive coefficient, hypothesis 2, i.e., effort expectancy has a positive attitude towards using SAKTI, is rejected. Furthermore, hypotheses 3, 5, and 6 are accepted, which means that social influence, information quality, and system quality positively affect attitude towards using SAKTI. Meanwhile, hypothesis 4, i.e., perceived risk has a negative effect on attitude towards using SAKTI, is accepted. The results of the hypothesis testing show that hypothesis 7, i.e., the attitude has a positive effect on the intention to use SAKTI, is accepted. Finally, the results of the hypothesis testing show that hypothesis 8, intention to use has a positive effect on the use of SAKTI, is accepted.

DISCUSSION

Discussion of the Effect of Performance Expectancy on Attitudes

The findings of this study indicate that performance expectancy has a positive impact on attitudes toward using SAKTI. According to previous studies (Dwivedi et al., 2017; Kirat Rai et al., 2020; Verkijika & de Wet, 2018), performance expectancy positively impacts the attitudes of e-government service users.

Partners of KPPN Blitar believe that performance expectancy influences attitudes toward using the SAKTI application. This indicates that users will benefit from the SAKTI application's existence.

Individuals benefit from greater productivity and performance. if an individual believes that information systems are useful and profitable, individuals will determine attitudes and intention to use information technology systems. On the other hand, if individuals feel that information technology systems are useless, they will not be interested in using them.

Discussion of the Effect of Effort Expectancy on Attitude

The results indicate that effort expectancy did not affect the attitude of SAKTI users, rejecting the second hypothesis of the study. This finding contradicts the conducted research (Dwivedi et al., 2017; Kirat Rai et al., 2020). However, the research conducted reveals the same study's results (Mensah et al., 2020; Verkijika & de Wet, 2018). The lack of influence on the second hypothesis is because individuals do not perceive information technology systems to be user-friendly. Additionally, some find it challenging to learn the SAKTI application.

SAKTI is a new application system that implemented in 2022. Agencies are forced to update SAKTI and adapting to new applications takes time. Although technical instructions have been provided, some users find it difficult to understand the SAKTI application. Additional features, such as validators and approvals, are considered to extend the budget disbursement process. The user interface and application features are different compared to the old application. The difference in the interface makes it difficult for users to operate SAKTI. These problems have an impact on the attitude of individuals using the SAKTI application.

Discussion of the Effect of Social Influence on Attitude

Social influence is the impact of influential people who recommend using a system (Venkatesh et al., 2003). Compared to voluntary usage of information systems, the influence of supervisors and colleagues will have a significant effect on users. Employers and colleagues might influence an employee's attitude toward technology use. The findings of this study show that social influence has positive effect on SAKTI users' attitude. The findings of this study are validated by previous research (Dwivedi et al., 2017; Kirat Rai et al., 2020; Mensah et al., 2020; Verkijika & de Wet, 2018). This research suggests that social pressure and social influence exerted by leaders, supervisors, and colleagues affect user attitudes. On this basis, it may be inferred that a person's attitude toward using SAKTI is determined by the social influence of supervisors and colleagues.

Discussion of the Effect of Perceived Risk on Attitude

Perceived risk is the perception of uncertainty and the possible consequences of engaging in specific actions (M. H. Hsu & Chiu, 2004). The findings revealed that the perceived risk had a negative and statistically significant impact on the attitudes of SAKTI users. This is similar to studies carried out by (Dwivedi et al., 2017; Mensah et al., 2020; Verkijika & de Wet, 2018). This shows that when users perceive e-government services to be associated with risk, they will be less likely to adopt information systems technology.

Perceived risk consists of behavioral and environmental insecurity. Behavioral insecurity exists because of the unfriendly nature of the Internet, whereas environmental insecurity occurs due to the capricious nature of Internet-based technology (Zhang & Maruping, 2008). The higher of concerned about the possibility of cyber-attacks and data leakage, attitude toward using SAKTI is getting lower. (Gefen et al., 2003) noted that perceived risk is an individual subjective expectation of suffering loss in pursuit of a desired outcome. The Ministry of Finance as vendor should evaluate potential risks and qualitative benefits of technology to achieve an understandable business rationale. Therefore, vendor should come up with promising risk-mitigation strategies by including mandatory security standards e.g., data encryption technologies and virtual private networks with cloud service to enhance its adoption in the organization

Discussion of the Effect of Information Quality on Attitude

The quality of the information will influence confidence in its use. When a person receives high-quality knowledge, they will feel more content (Koh et al., 2010; Wixom & Todd, 2005). Individual responses to the quality of the information provided, both positive and negative, will influence attitudes toward using an information system. The results show that the quality of the information had a positive impact on attitudes towards using SAKTI. The findings of this s3qtudy are consistent with prior research (Almasri, 2016; Chen et al., 2013; Djuitaningsih & Arifiyantoro, 2020; Phang & Ming, 2018; Yuhelmi et al., 2020).

Users feel that the information produced by SAKTI fullfil the criteria: complete, accurate, appropriate format, up to date or useful. This also explains why users are pleased with the produced information quality. The quality of the information produced helps users to make decisions and help complete the work.

Discussion of the Effect of System Quality on Attitude

System quality is a measure of the system itself and is an expected aspect (DeLone & McLean, 1992). The ability of the system to facilitate the completion of the task will boost user confidence in the information system. The results show that the system's quality has a positive effect on attitudes to adopting SAKTI. The outcomes of this study conform with many previous studies (Almasri, 2016; Chen et al., 2013; Djuitaningsih & Arifiyantoro, 2020; Nurkholis & Anggraini, 2020). This might be interpreted as the higher the system quality produced by an information system, the higher the attitude to employ the technology. The quality of the system describes the qualities of the SAKTI technology itself. SAKTI users assume that quality of system produced by SAKTI fullfil the criteria : easy to access, flexible, and integrated. Respondents believe that the reliability of the SAKTI application helps in completing the work.

Discussion of the Effect of Attitudes on Intention to Use Application

Attitude catalyzes the establishment of action/behavioral intention. As stated in the TRA, this can help to explain the relatively strong relationship between attitudes and intentions. According to the findings of this study, attitudes influence the intention to use SAKTI. The findings of this study are consistent with many previous studies (Dwivedi et al., 2017; Kirat Rai et al., 2020; Mensah et al., 2020; Nurkholis & Anggraini, 2020; Verkijika & de Wet, 2018). This indicates that the greater an individual's attitude toward using SAKTI, the greater their intention to use SAKTI.

Discussion of the Effect of Intention to Use Application on the Use of SAKTI

The intention to use information technology is one of the success indicators for its deployment. The activity of using the information system responds to the intention to do so. The results show that intention to use the application has positive effect on the use of SAKTI. The findings of this study are validated by previous research (Febrianti et al., 2019; Moon & Kim, 2001; Nurkholis & Anggraini, 2020; Priyo et al., 2018).

Most SAKTI users at KPPN Blitar are eager to implement SAKTI. This is accompanied by a high level of intensity associated with the use of SAKTI. According to Joo & Sang (2013), intention directly influences behavior. In other words, a person will engage in particular conduct (behavior) if he has the desire or interest (behavioral intention) to do so. According to Mustakini (2007) if a person has a high level of intention, it is estimated that the tendency to actualize their intention will also be higher. On acceptance of technology, intention to use can drive individual and use the technology (Fatmawati, 2015). Consequently, it can be

concluded that the intention to use the application positively affects use of SAKTI.

Conclusion

KPPN Blitar must consider the various aspects that influence the use of SAKTI so that users will accept and use the SAKTI application. Because SAKTI is a new web-based application system, understanding its acceptance and use will reduce information technology system failures. This study indicates that SAKTI will be accepted if the information technology system improves employee performance, is easy to use, safe to use, produce information that is easy to understand, and the application has a good infrastructure network.

Limitations

The researcher acknowledges that there are still limits to this research identified during the research process. These limitations result from the vastness of the research location, wherein respondents cannot be reached directly. This resulted in a limited level of control over respondents, allowing those who were not included in the research sample to complete the questionnaire.

Future Research Suggestions

There is a need for improvements in data collection techniques. Using online questionnaires to collect responses from respondents results in a low response rate and a lack of distribution control. Other methods that are believed to improve the response rate and provide a more accurate picture of respondents' responses can be used in future research. We can send the message directly to the intended recipient using an internet connection. Another alternative is to narrow the scope of the research while maintaining a focus on generalization.

REFERENCES

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211. https://doi.org/10.1016/0749-5978(91)90020-T

Alkhatib, H. (2013). *E-Government Systems Success and User Acceptance in Developing Countries: The Role of Perceived Support Quality*.

Almasri, A. (2016). Proposed M-learning Model based on Two Models (Technology Acceptance Model and DeLone and McLean IS success Model). *International Journal of Computer Applications*, *142*, 975–8887.

Bobbitt, L., & Dabholkar, P. (2001). Integrating Attitudinal Theories to Understand and Predict Use of Technology-Based Self-Service—the Internet as an Illustration. *International Journal of Service Industry Management*, *12*, 423–450. https://doi.org/10.1108/EUM0000000006092

Cases, A. S. (2002). Perceived risk and risk-reduction strategies in Internet shopping. *International Review of Retail, Distribution and Consumer Research*, *12*(4), 375–394. https://doi.org/10.1080/09593960210151162

Chen, J. v, Rungruengsamrit, D., Rajkumar, T. M., & Yen, D. C. (2013). Success of electronic commerce Web sites: A comparative study in two countries. *Information & Management*, *50*(6), 344–355. https://doi.org/https://doi.org/10.1016/j.im.2013.02.007

Colesca, S. (2009). Understanding Trust in e-Government. *Engineering Economics*, *3*.

Compeau, D., Higgins, C., & Huff, S. (1999). Social Cognitive Theory and Individual Reactions to Computing Technology: A Longitudinal Study. *MIS Quarterly*, *23*, 145–158. https://doi.org/10.2307/249749

Compeau, D. R., & Higgins, C. A. (1995). Application of Social Cognitive Theory to Training for Computer Skills. *Information Systems Research*, *6*(2), 118–143. http://www.jstor.org/stable/23011006

Davis, F., & Davis, F. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, *13*, 319. https://doi.org/10.2307/249008

DeLone, W. H., & McLean, E. R. (1992). Information systems success: The quest for the dependent variable. *Information Systems Research*, *3*(1), 60–95. https://doi.org/10.1287/isre.3.1.60

Djuitaningsih, T., & Arifiyantoro, D. (2020). INDIVIDUAL AND ORGANIZATIONAL IMPACTS: INFORMATION AND SYSTEM QUALITY INFLUENCE ON ATTITUDE TOWARDS USE AND USER SATISFACTION OF AGENCY-LEVEL FINANCIAL APPLICATION SYSTEM. *Acta Informatica Malaysia*, *4*, 10–18. https://doi.org/10.26480/aim.01.2020.10.18

Dwivedi, Y., Rana, N., Janssen, M., Lal, B., Williams, M., & Clement, M. (2017). An empirical validation of a unified model of electronic government adoption (UMEGA). *Government Information Quarterly*, *34*. https://doi.org/10.1016/j.giq.2017.03.001

Fatmawati, E. (2015). Technology Acceptance Model (TAM) untuk Menganalisis Penerimaan terhadap Sistem Informasi di PerpustakaanM INFORMASI PERPUSTAKAAN. *Iqra: Jurnal Perpustakaan Dan Informasi*, *9*(1).

Febrianti, D., Hariadi, B., & Baridwan, Z. (2019). TECHNOLOGY ACCEPTANCE MODEL AS A PREDICTOR OF SIMDA USAGE. *Jurnal Reviu Akuntansi Dan Keuangan*, *9*, 46. https://doi.org/10.22219/jrak.v9i1.7175

Fishbein, M., & Ajzen, I. (1975a). *Belief, attitude, intention and behaviour: An introduction to theory and research* (Vol. 27).

Fishbein, M., & Ajzen, I. (1975b). *Belief, attitude, intention and behaviour: An introduction to theory and research* (Vol. 27).

Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and tam in online shopping: AN integrated model. *MIS Quarterly: Management Information Systems*, *27*(1), 51–90. https://doi.org/10.2307/30036519

Gewald, H., & Dibbern, J. (2009). Risks and benefits of business process outsourcing: A study of transaction services in the German banking industry. *Information and Management*, *46*(4), 249–257. https://doi.org/10.1016/J.IM.2009.03.002

Hsu, M. H., & Chiu, C. M. (2004). Predicting electronic service continuance with a decomposed theory of planned behaviour. In *Behaviour and Information Technology* (Vol. 23, Issue 5, pp. 359–373). https://doi.org/10.1080/01449290410001669969

Hsu, M.-H., & Chiu, C.-M. (2004). Internet Self-Efficacy and Electronic Service Acceptance. *Decision Support Systems*, *38*, 369–381. https://doi.org/10.1016/j.dss.2003.08.001

Hurlock, E. B. (1980). *Psikologi perkembangan: suatu pendekatan sepanjang Rentang Kehidupan /Elizabeth B. Hurlock*. Erlangga.

Iivari, J. (2005). An Empirical Test of the DeLone-McLean Model of Information System Success. *ACM SIGMIS Database*, *36*, 8–27. https://doi.org/10.1145/1066149.1066152

Im, I., Kim, Y., & Han, H. J. (2008). The effects of perceived risk and technology type on users' acceptance of technologies. *Information and Management*, *45*(1), 1–9. https://doi.org/10.1016/j.im.2007.03.005

Joo, J., & Sang, Y. (2013). Exploring Koreans' smartphone usage: An integrated model of the technology acceptance model and uses and gratifications theory. *Computers in Human Behavior*, *29*(6), 2512–2518. https://doi.org/10.1016/j.chb.2013.06.002

Kirat Rai, S., Ramamritham, K., & Jana, A. (2020). Identifying factors affecting the acceptance of government to government system in developing nations – empirical evidence from Nepal. *Transforming Government: People, Process and Policy*, *ahead-of-print*. https://doi.org/10.1108/TG-05-2019-0035

Koh, J. H. L., Chai, C. S., & Tsai, C. C. (2010). Examining the technological pedagogical content knowledge of Singapore pre-service teachers with a large-scale survey. *Journal of Computer Assisted Learning*, *26*(6), 563–573. https://doi.org/10.1111/j.1365-2729.2010.00372.x

Mensah, I., Zeng, G., & Luo, C. (2020). E-Government Services Adoption: An Extension of the Unified Model of Electronic Government Adoption. *SAGE Open*, *10*, 215824402093359. https://doi.org/10.1177/2158244020933593

Moon, J.-W., & Kim, Y.-G. (2001). Extending the TAM for a World-Wide-Web context. *Information & Management*, *38*, 217–230. https://doi.org/10.1016/S0378-7206(00)00061-6

Mustakini, J. H. (2007). *Sistem Informasi Keperilakuan*. Yogyakarta : CV. Andi.

Naheb, O. (2017). THE INFLUENCE OF CRITICAL FACTORS ON THE BEHAVIOR INTENTION TO COMPUTERIZED ACCOUNTING SYSTEMS (CAS) IN CEMENT

MANUFACTURES IN LIBYA. *The International Journal of Accounting and Business Society*, *25*, 86–108. https://doi.org/10.21776/ub.ijabs.2017.25.1.7

Nurkholis, N., & Anggraini, R. (2020). Determinants of E-Government Implementation Based on Technology Acceptance Model. *Jurnal Dinamika Manajemen*, *11*, 184–197. https://doi.org/10.15294/jdm.v11i2.23853

Phang, G., & Ming, T. (2018). Antecedents of Consumer Attitude towards Blogger Recommendations and its Impact on Purchase Intention. *Asian Journal of Business and Accounting*, *11*, 292–323. https://doi.org/10.22452/ajba.vol11no1.10

Priyo, D., Lilik, W. R., Kantor, P., Djpb, W., Nusa, P., & Barat, T. (2018). DETERMINAN KEPUASAN SISTEM PERBENDAHARAAN DAN ANGGARAN NEGARA (STUDI PADA DIREKTORAT JENDERAL PERBENDAHARAAN). In *Jurnal Akuntansi Aktual* (Vol. 5, Issue 2).

Rogers, E. M. (1995). Diffusion of Innovations: Modifications of a Model for Telecommunications. In M.-W. Stoetzer & A. Mahler (Eds.), *Die Diffusion von Innovationen in der Telekommunikation* (pp. 25–38). Springer Berlin Heidelberg. https://doi.org/10.1007/978-3-642-79868-9_2

Rogers, E. M. (2003). *Diffusion of Innovations, 5th Edition - Everett M. Rogers - Google Buku* (5th ed., Vol. 5). https://books.google.co.id/books?id=9U1K5LjUOwEC&printsec=frontcover&redir_esc=y#v=onepage&q&f=false

Sekaran, U., & Bougie, R. (2009). Research Methods for Business: A Skill Building Approach (5th Edition). *International Journal of Information Technology and Management - IJITM*.

Taylor, S., & Todd, P. A. (1995). Understanding Information Technology Usage: A Test of Competing Models. *Information Systems Research*, *6*(2), 144–176. http://www.jstor.org/stable/23011007

Venkatesh, V., Morris, M., Davis, G., & Davis, F. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, *27*, 425–478. https://doi.org/10.2307/30036540

Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer acceptance and use of information technology: Extending the unified theory of acceptance and use of

technology. *MIS Quarterly: Management Information Systems*, *36*(1), 157–178. https://doi.org/10.2307/41410412

Verkijika, S., & de Wet, L. (2018). E-government adoption in sub-Saharan Africa. *Electronic Commerce Research and Applications*, *30*. https://doi.org/10.1016/j.elerap.2018.05.012

Wang, Y. S., & Liao, Y. W. (2008). Assessing eGovernment systems success: A validation of the DeLone and McLean model of information systems success. *Government Information Quarterly*, *25*(4), 717–733. https://doi.org/10.1016/J.GIQ.2007.06.002

Wixom, B. H., & Todd, P. A. (2005). A theoretical integration of user satisfaction and technology acceptance. *Information Systems Research*, *16*(1), 85–102. https://doi.org/10.1287/isre.1050.0042

Yuhelmi, Y., Dharma, S., Trianita, M., & Mulatsih, L. (2020). *The Extension of TAM Model in the Use of Point of Sale (Pos) in Minimarkets in Padang, Indonesia*. https://doi.org/10.18502/kss.v3i14.4300

Zhang, X., & Maruping, L. (2008). Household technology adoption in a global marketplace: Incorporating the role of espoused cultural values. *Information Systems Frontiers*, *10*, 403–413. https://doi.org/10.1007/s10796-008-9099-y