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ANALYSIS OF SISKEUDES (VILLAGE FINANCIAL SYSTEM) WITH TAM APPROACH (TECHNOLOGY ACCAPTANCE MODEL)

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Abstract: *The government has provided village fund assistance since 2015 aimed at developing village governance. The allocation of village funds is a form of financial decentralization by the government towards an independent village. The purpose of this study is to determine the factors that influence the acceptance of the Siskeudes application using the TAM (Technology Accaptance Model) approach. The data used are primary data in the form of a questionnaire given to village financial managers in Sukohajo Regency. The number of questionnaires processed in this study were 34 questionnaires. Hypothesis testing is done by using multiple linear regression. The results show that usability has an effect on the use of Siskeudes, but convenience does not affect the use of Siskeudes. From these results, it means that TAM research only focuses on the question of the utility and effectiveness of a system for task completion.*

Keywords*:* *Siskeudes, Perceived Usefulness , Perceived Ease of Use*

1. Introduction

The government has provided assistance to villages in the form of village funds since 2015. The provision of village funds is a form of the government's right to villages to use their own autonomy to progress and develop. The management of village funds is the responsibility of village officials to provide services and community welfare and play a role in accelerating development in areas that are still lagging behind. The management of village funds must pay attention to the principles of transparency, accountability, discipline and budget order. Abidin (2015) states that village financial management that needs to be improved includes recording transactions, both financial and the use of funds in planned activities. To create clean, transparent and accountable village financial management.

Implementation of siskeudes refers to Minister of Home Affairs Regulation number 20 of 2018 concerning village financial management. This is what underlies the online and offline-based or manual siskeudes application, given the ability of resources in the village. BPKP data (2018) for Central Java Province shows that out of 74,958 villages that have used the siskeudes, 65,811 villages or only around 87.80%. The interesting thing in this study is that there are still many villages that have not used the Siskeudes application in compiling village financial reports, even though the Siskeudes application has already been applied in 2016.

Solikin (2018) show that village officials are quite competent in using the Siskeudes application, but training is still needed for managing village assets. Indrianasari's research (2017) shows that village officials play an important role in the overall management of village finances. In line with Yulianti et al (2019), which shows village heads and village officials with accounting backgrounds have a higher understanding of the village financial system than other village government officials.

TAM describes the perceived benefits and perceived ease of use as the main relevance in the acceptance of technology for using a system. The key to successful use of the system can be determined by how much the system helps complete the work of its users. The greater the system is useful for its

users, the system will be studied until the user masters it. When users of information technology find it easy to use and facilitate work, users will continue to consistently use it to complete work.

This study differs from previous studies discussing village fund management conducted by Nafidah and Suryaningtyas (2015); Wida et al (2017). The independent variable used by researchers is perceived usefulness and perceived ease of use because according to TAM that the recipient of an information technology system is determined by these two things.

The purpose of this study was to determine the effect of village officials in making village financial reports using siskeudes based on the usefulness and convenience of the system. The contribution of this research can be used as a consideration for village officials, especially village heads, to encourage village financial managers to be able to compile financial reports using siskeudes.

2. Research Methods

The researcher uses a quantitative approach with the relationship of the dependent variable with the independent variable. The type of data used by researchers is primary data. Primary data is done by giving questionnaires to village officials in the village finance department. The population used is the entire village in Sukoharjo Regency. Researchers use the convenience sampling method in determining the sample. The data were collected from questionnaires containing five-point likert scale questions (1= strongly didisagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree). Returned questionnaires were processed using SPSS 21.

The dependent variable used is the receipt of *siskeudes*. *Siskeudes* is an application to improve village financial governance, receipt of *Siskeudes* is proxied by the desire of users to continue using it in the future (Zaied, 2012; Muntianah et al, 2012). The independent variables used are perceived usefulness and ease of use. Usability variable is the level at which technology helps complete its work, this variable is proxied by productivity, effectiveness, answering information needs, and overall usability (Sayekti and Putarta, 2016; Zaied, 2012). The easiness variable is the user believes that the computer is easy to understand, the easiness variable is proxied with flexibility, easy to learn, easy to understand, easiness to interact (Muntianah et al, 2012; Hariwibowo, 2020).

Tabel 1. Meansurement Items

Items	Sourch
Perceived usefulness: PU1: Using SISKEUDES can improve my work efficiency PU2: The use of SISKEUDES can increase the effectiveness of my work PU3: Using SISKEUDES can make my job easier PU4: When I need information, that information has been provided by SISKEUDES	Zaied (2012) Sayekti and Putarta (2016)
Perceived easy of use: PROU1: My interaction with SISKEUDES is flexible PROU2: My interaction with SISKEUDES is clear and easy to learn PROU3: Overall I feel that using SISKEUDES is easy PROU4: I have no difficulty in using SISKEUDES PROU5: With SISKEUDES, I can get the job done easily	Zaied (2012) Muntianah et al (2012)
SISKEUDES adoption: SIS1: In my work I am very dependent on SISKEUDES SIS2: SISKEUDES provided the information I needed SIS3: I wish to continue using SISKEUDES in the future	Hariwibowo (2020) Muntianah et al (2012)

3. Results and Discussion

The number of questionnaires distributed as many as 50 and which returned as many as 34. Here are the respondents composition in the study.

Tabel. 2 Respondents Composition

Characteristics		Percentage
Age	<30	26,5%
	30-40	29,4%
	>40	44,1%
Total		100%
Education	Senior High School	44,1%
	D3	14,27%
	S1	41,2%
Total		100%

As can be seen above, most of village government official respondents are graduated from Senior High School or higher, with older than 40 old.

Tabel 3. Descriptive Statistic

No	Indicator	SDA	DA	N	A	SA
1	PU1	0	0	2,94	58,82	38,24
2	PU2	0	0	2,94	58,82	35,29
3	PU3	0	2,94	5,88	64,71	37,50
4	PU4	0	2,94	11,76	70,59	14,71
5	PROU1	0	2,94	17,65	61,76	11,76
6	PROU2	0	0	17,65	73,53	8,82
7	PROU3	0	2,94	32,35	41,18	5,88
8	PROU4	0	8,82	23,53	58,82	11,76
9	PROU5	0	0	17,65	64,71	14,71
10	SIS1	0	29,41	47,06	14,71	8,82
11	SIS2	0	2,94	29,41	58,82	8,82
12	SIS3	0	0,00	14,71	67,65	17,65

Table 3 it can be seen that the respondent's answer can be seen for each item or indicator measurement, frequency responses strongly agree (SA) and agree (A) have high percentage compared to other answer options. Apart from that there are also answers Neutral (N), disagree (DA) strongly disagree (SDA). That is, the general respondents in this case are village financial managers consider that implementation siskeudes are easy to use or operate. So, The results of the frequency analysis of respondents' responses can be said the majority of respondents agreed that application of siskeudes is very helpful (Perceived Usefulness) and easy to use (its usefulness is felt). But the respondents also indicated that the majority respondents do not agree with the Perceived Ease of Use in using siskeudes.

Regression Analysis

The results of processing using SPSS 21 are shown in table 4 which shows that not all hypotheses are accepted.

Table 4. Results of Hypothesis Testing

Variables	Coef	Std Error	t-stat	Prob.
Perceived Usefulness	0,403	0,154	2,619	0,014
Perceived Ease of Use	0,116	0,107	1,083	0,287
Constant	1,848	2,324	0,795	0,433

Based on table 4, the results show that the perceived usefulness is 0.403, which means that the more useful a system is, the more users will want to use the system. Reinforced by the Prob value. 0.014 <0.05 (level of significance), which means that the perceived usefulness significantly affects the use of siskeudes. TAM (Technology Accepted Model) TAM has proven to be a useful theoretical model in helping to understand and explain the behavior of using information systems. This means that the activities of the Sikeudes training program that the government has given to village financial managers related to the implementation of the system use system in compiling financial reports will increase the perceived benefits by continuing to improve the performance, effectiveness and productivity of siskeudes users. The more useful the users feel, the more willingness to use siskeudes, rather than compiling financial reports manually. In other words, users will benefit more if the siskeudes is felt to be easy to use, especially in village financial management.

This result is in line with the research of Guritno and Siringoringo (2013); Koul and Eydgahi (2018); Chuang et al (2016) show that the perceived benefits affect attitudes towards information technology. This result same with the research of Muntianah et al (2012) and Sayketi and Putarta (2016) that show perceived usefulness give significant effect on information systems acceptance models.

Perceived ease of use variable has a coef value. 0.116 with a prob value. 0.287> 0.05 (level of significance), which means that perceived ease of use did not significantly affect the use of siskeudes. TAM itself is the perceived ease of use referred to as the intrinsic factor. Intrinsic motivation is when the nature of the job itself makes a person motivated, people get satisfaction from doing the job not because of anything else. The characteristics of respondents in this study are that users have low education, which means that respondents have not used technology often. With rare interactions with computers and students, it is difficult to learn technology because of the lack of experience. In terms of motivation, it turns out that TAM still has weaknesses in measuring the motives for receiving real information from the system. If researched, TAM research only focuses on the question of the utility and effectiveness of a system for task completion.

The results of perceived ease of use do not significantly affect the use of siskeudes, in line with the research of Whardani and Ryantama (2019) Perceived Ease of Use (PEOU) not support with computer anxiety. Haryanto et al (2018); Sayekti and Putarta (2016) research; Pratiwi (2020) indicates the perceived usefulness is not significantly related to the intention to use the technology.

4. Conclusion

This study aims to examine two factors two factors that influence the acceptance of the use of the Siskeudes application. There are two factors used in this study which are based on TAM are perceived usefulness and perceived ease of use, the result shows that perceived usefulness have positive effect on toward use of *Siskeudes*. Users who already feel the use of technology will use the technology to doing their wornk,. Perceived ease of use does not affect toward the acceptance of *Siskeudes* application. Users feel difficult in completing their work using technology rather than working manually, so users prefer to work manually.

5. The limitation of this study is this study was only conducted in one district, Sukoharjo Regency. Next studies are suggested to add several districts and cities so it will give more provide research results.

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