An Analysis Of Village Official's Perception Of The Village Financial System (Siskeudes)

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Abstract. The articel aims to influence the use of Siskeudes application with the Technology Acceptance Model (TAM) approach conducted in Sukoharjo Regency. This research uses primary data in the form of a questionnaire given to village officials in the financial management section. The technique of sample collection with convenience sampling method and produced a sample of 34 villages. Hypothesis testing uses path analysis with multiple linear regression. Results of partial test shows perceived ease of use and perceived usefulness affect the interest in using technology, perceived usefulness and the interest in using technology directly influence the use of Siskeudes, while perceived ease of use has no effect on the use of Siskeudes, it is also found indirectly perceived usefulness through behavioral intention to use has no effect on the use of Siskeudes and indirectly perceived usefulness through behavioral intention to use does not have an effect on the use of Siskeudes. The implications of this research provide information about all village officials that are easily understood by the siskeudes in the preparation of village fund reports

Keywords: behavioral intention, perceived usefulness, perceived ease of use, and *Siskeudes*

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INTRODUCTION

The government began to allocate village fund assistance since 2015. Allocation of Village Funds is regulated in Law (UU) Number 6 of 2014 concerning Villages and Government Regulation (PP) Number 60 of 2014 concerning Village Funds sourced from the National Budget (APBN). The purpose of the government is to provide village funds for village development and village community empowerment, in addition to improving the quality of human resources in the village.

Permendagri No. 113 of 2014 states that village financial management is all activities which include planning, carrying out activities, recording and documenting activities carried out, reporting and accountability of village finances. The management of village financial cycle will not run without Good Village Governance. Good Village Governance is a whole series of activities carried out by the village to strengthen village autonomy, because village autonomy is not only a problem at the government level, but to bring the country closer to the people. To achieve good village governance, it is necessary to manage government finances starting from the lowest order, namely the village. The application of village accounting is used to provide financial information to the community so that villagers easily oversee the use of village funds. Achieving the goal of good village governance is not only supported by complete and sophisticated facilities and infrastructure, but human resources who carry out the work also play an important role.

Results of the Komisi Pemberantasan Korupsi (2015), village accountability reports do not follow standards and are prone to manipulation. These results encourage the government to make an application for the

preparation of financial reports of village funds therefore the financial statements produced are transparent and accountable. The Village Finance System (*Siskeudes*) is an application made by BPKP that is used to improve the quality of village financial management towards good village governance.

The Chairperson of the Corruption Eradication Commission issued SE B-7508/01-16 /08/2016 to village heads all over Indonesia regarding appeals to use the *siskeudes* application to manage village finances. The number of *siskeudes* application users in November 2018 was 69,875 villages in Indonesia The use of the *Siskeudes* application is done by entering a one-time transaction and then outputs are immediately issued in the form of documents and reports in accordance with applicable laws and regulations. The government hopes that with the existence of the *siskeudes*, village financial management and transparent financial reports will have a positive impact on users, as demonstrated by Sulina et al., (2017) the results show that the *Siskeudes* provides an important role to improve performance and the results can be felt directly by village officials.

Sukoharjo Regency is one of the regencies in Central Java Province receives village funds which increase every year. In 2015 Kab. Sukoharjo received of IDR 43.45 billion, in 2016 of IDR 96.6 billion, in 2017 of IDR 123 billion, in 2018 of IDR 126 billion and 2019 of IDR 146 billion. However, the use of the *siskeudes* application in Central Java Province is still below average / less than the national achievements so researchers are interested in researching one of the regencies in Central Java.

Research conducted in Sukoharjo District, namely Riyani & Sumardjoko (2016), the results of which are village funds in Singopuran that have been delivered for development according to plan, but there are still evaluations need to be improved. Research conducted by Astuti & Yulianto (2016) shows that transparency, accountability and participation in village financial management are therefore important aspects in creating good governance in village financial management. From some studies conducted in Sukoharjo District, no researcher has discussed the management of village funds using the *Siskeudes* application to achieve good village governance.

This research is the development of existing research in Sukoharjo Regency and research of Sayekti & Putarta (2016) on the application of TAM in regional finance (SIPKD) which results perceived to use affect the use of SIPKD, however perceptions of ease to use do not affect the use of SIPKD. This study differs from Sayekti & Putarta (2016) by adding intervenning variables, namely behavioral intentions.

RESEARCH METHODS

This research is causality research with quantitative approach. The data used in the form of primary data in the form of questionnaires and measured using a Likert scale. Questionnaires containing statements were distributed to village financial managers. The population in this research is the village apparatus of Sukoharjo Regency. The method of determining the sample in this research is with convenience sampling. Convenience sampling method is a method of selecting research samples in accordance with the wishes of researchers.

The dependent variable used in this research is *siskeudes*. *Siskeudes* is an application used for budgeting, accounting and village financial reporting. This *siskeudes* variable is measured by the user's desire to always use the application in the future.

The independent variables used in this research are perceived ease of use and perceived usefulness. perceived ease of use is a level where the user believes the application used is easy to understand. The variable of perceived ease of use is measured by flexibility, easy to learn, easy to use, ease of interaction Muntianah et al., (2012). The variable of perceived usefulness is the level where the user believes that the application will improve work performance. The variable

of perceived usefulness is measured by effectiveness, answering information needs, improving performance and efficiency Muntianah et al., (2012).

The moderator variable used in this research is behavioural interest. Interest is someone's tendency to use technology. Interest variables are measured by adding supporting software to information technology, motivating the use of information technology, motivating other users Muntianah et al., (2012).

The analysis technique in this research uses multiple regression analysis, that is:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \varepsilon$$

$$Z = \alpha + \beta 1X1 + \beta 2X2 + \beta 3Y + \varepsilon$$

Remark:

Y	= *Siskeudes*
X1	= Perceived usefulness
X2	= perceived ease of use
X3	= behavioral intention
α	= constanta
β_1,β_2,β_3	= coeficient of regression
ε	= error

RESULTS AND DISCUSSION

This research conducted in Sukoharjo Regency with village officials. Details of the results of data collection conducted by researchers as follows:

Table 1 Results of data collection

No	Description	Quantity
1	Questionaire distributed	50
2	Questionaire returned	40
3	Uncompleted Questionaire	6
Amount of questionaire processed		**34**

Table 1 shows that the total questionnaires processed in this research were 34 villages in Sukoharjo Regency.

Table 2 Data of Respondents Age

Age	Qty	Percentage
Under 30 years	9	26,5%
Between 30-40 years	10	29,4%
Above 40 years	15	44,1%
Total	34	100%

Table 2 shows the highest percentage of the age level of village officials who manage village finances in Sukoharjo regency having age above 40 years.

Validity test

Validity test is done to test all the statements in the questionnaire. The results of the validity test:

Table 3 Validity Test

No	Statement	r count	r table	Validity
1	X1.1	0,879	0,287	Valid
2	X1.2	0,856	0,287	Valid
3	X1.3	0,792	0,287	Valid
4	X1.4	0,557	0,287	Valid
5	X2.1	0,687	0,287	Valid
6	X2.2	0,762	0,287	Valid
7	X2.3	0,774	0,287	Valid
8	X2.4	0,785	0,287	Valid
9	X2.5	0,674	0,287	Valid
10	X3.1	0,840	0,287	Valid
11	X3.2	0,794	0,287	Valid
12	X3.3	0,694	0,287	Valid
13	Y1	0,751	0,287	Valid
14	Y2	0,768	0,287	Valid
15	Y3	0,806	0,287	Valid

Table 3 shows that the value of r count > r table therefore it can be concluded that all statements in this research are valid.

Reliability Test

The reliability test was carried out to find out the level of consistency of the researchers' questionnaire data.The results:

Table 4 Reliability Test

Variable	Coeficient of Alpha	Remark
Perceived of	0,758	Reliable

Usefulness	0,779	Reliable
Perceived Ease of		
Behavioral Intention	0,642	Reliable
Use of *Siskeudes*	0,653	Reliable

Table 4 shows that the value of alpha Cronbach > 0.06 therefore it can be concluded that the data in this research are reliable. Based on the results of the validity and reliability test, it can be concluded that the data used in this research are valid and reliable therefore the data can be processed to the next stage.

Classic Assumption Test

Normality Test

Normality test is performed to determine whether the regression model has a normal distribution or not. Normality test in this study used the Kolmogorov-Smirnov (K-S) test. The result.

Table 5 Normality Test

		Unstandardized Residual
N		34
Normal Parameters[a,b]	Mean	0,0000000
	Std. Deviation	1,18784157
Most Extreme Differences	Absolute	0,084
	Positive	0,065
	Negative	-0,084
Kolmogorov-Smirnov Z		0,487
Asymp. Sig. (2-tailed)		0,972

Table 6 Normality Test Model II

		Unstandardized Residual
N		34
Normal Parameters[a,b]	Mean	0,0000000
	Std. Deviation	1,15924851
Most Extreme Differences	Absolute	0,141
	Positive	0,060
	Negative	-0,141
Kolmogorov-Smirnov Z		0,820
Asymp. Sig. (2-tailed)		0,512

The sig. value in the Kolmogorov-Smirnov test in Table 5 and Table 6 has a value > 0.05 then it can be concluded that data in this research are normally distributed.

Multicollinearity Test

Multicollinearity test is used to detect the level of correlation of independent variables with moderator variables which are carried out by viewing the value of tolerance and VIP. Multicollinearity test results:

Table 7 Multicollinearity Test Model II

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Perceived Usefulness	0,732	1,366
	Perceived Ease of Use	0,732	1,366

Table 8 Multicollinearity Test Model II

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Perceived Usefulness	0,708	1,412
	Perceived Ease of Use	0,535	1,870
	Behavioral Intention	0,585	1,708

The results of the multicollinearity test in Table 7 and Table 8 show that the VIP value <10 and tolerance value > 0.10 then it can be concluded that data in this research do not have multicollinearity.

Heteroscedasticity Test

Heteroscedasticity test is used to test whether there is an inequality of variance in the regression model. The heteroscedasticity test in this research used the glejser test.

Table 9 Heteroscedasticity Test Model I

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,667	1,271		0,524	0,604
	Perceived Usefulness	0,058	0,084	0,143	0,688	0,497
	Perceived Ease of Use	-0,038	0,059	-0,135	-0,648	0,522

Table 10. Heteroscedasticity Test Model II

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0,297	1,342		-0,221	0,826
	Perceived Usefulness	0,030	0,087	0,072	0,346	0,732
	Perceived Ease of Use	-0,060	0,070	-0,209	-0,868	0,392
	Behavioral Intention	0,152	0,111	0,315	1,368	0,181

Heteroscedasticity results in table 9 and table 10 show that the value of sig. > 0.05 then it can be concluded that data of this research do not have heterokedasticity.

Autocorrelation Test

Autocorrelation test is used to determine the correlation occurs between residuals with other observations. This research uses the Durbin-Watson test in carrying out the autocorrelation test.

Table 11. Autocorrelation Model I

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,644[a]	0,415	0,37	1,22556	1,775

Table 12**.** Autocorrelation Model II

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,694[a]	0,482	0,430	1,21583	1,835

Table 11 autocorrelation test shows that the Durbin-Watson (DW) value is 1.835. The number of samples (n) used 42 and the number of independent variables (k) were 2. DW Table shows that the value of dL = 1.3325 and dU = 1.5805 therefore the value of DW>dU and DW < 4-dU can be concluded autocorrelation does not occur.

Table 12 the autocorrelation test shows that the Durbin-Watson (DW) value is 1.835. The number of samples (n) used 42 and the number of independent variables (k) were 3. DW Table shows that the value of dL = 1.3573 and dU = 1.6617 therefore the value of DW> dU and DW <4-dU can be concluded that auto correlation does not occur.

Coefficient of Determination

The coefficient of determination is used to determine the merits of the data used by the research.

Table 13 Coefficient of Determination (R^2) Model I

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,644[a]	0,415	0,377	1,22556	1,775

Table 13 shows the adjusted R^2 value of 0.377 which means that the independent variables (*perceived ease* and *perceived usefulness*) affects the variable of interest using technology by 37.7% and 62.3% is influenced by other variables.

Table 14 Coefficient of Determination (R^2) Model II

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	0,694[a]	0,482	0,430	1,21583	1,835

Table 14 shows the adjusted R^2 value of 0.430 which means that the independent variables (*perceived ease, perceived usefulness* and *intention in using technology*) affect the use of *Siskeudes* by 43.0% and 67% are influenced by other variables.

F Statistic Test

F statistical test is used to determine whether the independent variables simultaneously affect the dependent variable. F test results:

Table 15 F Statistical Test Model I

Model	Sum of Squares	Df	Mean Square	F	Sig.

1	Regression	32,967	2	16,484	10,975	0,000[b]
	Residual	46,562	31	1,502		
	Total	79,529	33			

Table 15 shows that the value of sig. <0.05 therefore it can be concluded that the variable *perceived of ease* and *perceived usefulness* simultaneously has an affect to the interest in using information technology.

Table 16. F Statistical Test Model II

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	41,212	3	13,737	9,293	0,000[b]
	Residual	44,347	30	1,478		
	Total	85,559	33			

Table 16 shows the value of sig. <0.05 which means that the variable perceived of ease, perceived usefulness and intention in using technology simultaneously has an influence to the use of *Siskeudes*.

Testing of Hypothesis

Table 17 Results of Hypothesis Test Model I

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,376	2,088		1,617	0,116
	Perceived Usefulness	0,141	0,138	0,164	1,021	0,315
	Perceived Ease of Use	0,326	0,096	0,544	3,384	0,002

Table 17 shows that the value of sig. perceived usefulness <0.05 therefore it can be concluded that perceived usefulness has an influence to the behavioral intention to use **(H_1 accepted)**. More people who feel the benefits of a technology will encourage behavioral interest to use the technology in completing their work. Significant influence shows that the benefits of technology felt by users in completing work increases the interest of technology users to always use it in completing work.

The positive intention of users to use information systems is believed to be able to move users in using information systems.The results of this research are in line with research Nursianah (2017), Shomad & Purnomosidhi (2012), Wibowo et al., (2015) stated that Perceived Ease of Use has an influence toward Behavioral Intention.

Table 17 shows that the value of sig. perceived ease of use <0.05, it can be concluded that perceived ease of use has an influence toward behavioral intention to use

(H_2 accepted) Users who feel the ease of using an information technology will encourage behavioral interest in completing work. By increasing interest in user behavior towards technology it will continue to use it.

Behavioral intention to use will reflect actions or actions that have the nature of the implementation with physical dimensions, space or time that will illustrate the clarity in observation. Changes that arise from a behavior reflect an ease in implementing an information technology. The results of this research are in line with research conducted by Nursiah (2017), Lusiono & Suharman, (2017), Wibowo et al., (2015) dan Muntianah et al., (2012) stated that Perceived Usefulness has an influence toward Behavioral Intention to Use.

Table 18 Results of Hypothesis Test Model II

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,040	2,157		0,019	0,985
	Perceived Usefulness	0,327	0,139	0,367	2,348	0,026
	Perceived Ease of Use	-0,058	0,112	-0,094	-0,523	0,605
	Behavioral Intention	0,535	0,178	0,516	3,005	0,005

Table 18 shows that the value of sig. perceived usefulness <0.05 therefore it can be concluded that perceived usefulness has a direct influence on the use of *Siskeudes* **(H_3 accepted)**. Someone who feels the benefits of the *Siskeudes* application will encourage users to get work performed quickly compared to when not using the *Siskeudes* application. These results support the accepted model theory shown that individual acceptance of information technology systems is one of which is determined by perceived usefulness.

Perceived ease of use of information technology illustrates that when a user has used it, then the user will act in response to that information technology. The desire to repeat is an effect or impact of benefits arising when users use an information technology. The results of this research support the research of Sayekti & Putarta (2016) explaining that the perception of ease will help users in the application of information technology. The research of Nursiah (2017) shows that there is a significant positive relationship between perceived ease of use and behavioral interest.

Table 18 shows the sig value of the perceived ease of use> 0.05 variable therefore it can be concluded that the perceived ease of use has no effect on the use of *siskeudes* **(H_4 rejected)**. A system can be said to be quality if the system designed to meet user satisfaction through the ease of using the system. Which means the easier the *siskeudes* application does not affect someone in completing their work. This happens because not everyone is easily able to use the application, one of the causes is age. In this research the age of respondents aged over 40 years was 44.1% therefore the respondents had difficulty using the *Siskeudes* application. The results of this research are in line with Salisa et al., (2019)\ which stated ease does not affect the attitude of using *siskeudes*.

The variable of behavioral intention to use of *siskeudes* has sig. value <0.05 therefore

it can be concluded that behavioral intention to use has an influence to the use of *siskeudes* **(H_5 accepted**). Behavioral intention to is one of the direct determinants of a person behavior to do something. Which means that the higher the interest of village officials in using technology, there will be an increase in behavior to use the *siskeudes* application.

Acceptance of the use of technology, user behavioral intention to use information technology can move users to use the technology because of the motivation that comes from the user to use it and the desire to motivate other users.This was accompanied by the interest of familiar village developers and training therefore users became more proficient. In line with research of Sakti et al., (2013), Muntianah et al., (2012) which shows that behavioral intention to use has an influence on the use of technology. The research of Amanusa et al., (2015) which shows the variable of interest has an influence on the use of buying and selling sites.

The variable influence of perceived usefulness through behavioral intention to us toward the use of *siskeudes*, it is known that the direct effect of perceived usefulness on the use of *siskeudes* is 0.367. While the indirect effect of perceived usefulness through behavioral intention to use on the use of *siskeudes* is 0.085. Then the total effect given by perceived usefulness to the use of *siskeudes* is the direct effect coupled with the indirect effect that is equal to 0.452. Based on these calculations it is known that the value of direct influence is 0.367 and the indirect effect is 0.085, which means the value of direct influence is greater than indirect effect, it shows that indirectly perceived usefulness through behavioral intention to us does not have an influence on the use of *siskeudes* **(H_6 rejected)**.

The use of technology felt by users does not encourage the interest of technology users because many of the village apparatus are over 40 years old therefore it is difficult to adapt to the application therefore they think that using *siskeudes* is even more complicated than manually compiling village fund reports. This is in line with the research of Lusiono & Suharman (2017) showed there is no indirect influence through the interest of using technology on the use of technology. It is also supported by the research of Wahyuni et al., (2014) where the results of perceived usefulness does not have a positive and significant effect on the use of technology.

Analysis of the variable perceived ease of use through behavioral intention to use on the use of *siskeudes*, which is known to be the direct effect of perceived ease of use on the use of *siskeudes* of -0,094. While the indirect effect of perceived ease of use through behavioral intention to use on the use of *siskeudes* was 0.281. Then the total influence given on the ease of us perceived behavioral intention to use is 0.187. Based on the calculation results above obtained the value of direct influence of 0.187 and the indirect effect of 0.281, which means the value of indirect influence is greater than the value of direct influence, it shown that indirectly perceived ease of use through behavioral intention to use has a significant influence on the use of *siskeudes* **(H_7 accepted)**. Perceived ease of access obtained by technology users will increase interest in the behavior of technology users to attend training and learning *siskeudes* applications therefore the users can easily complete work. These results are in line with research by Nursiah, (2017), Muntianah et al., (2012) which shows that there is a significant influence between *perceived of ease* with the interests of users of information technology. And supported Sakti et al (2013) which shows that behavioral intention to use has an influence on the use of technology.

CONCLUSION

This research aims to examine the factors influence directly or indirectly by the use of the *siskeudes* application in Sukoharjo Regency. This research uses path analysis which is conducted with two tests. The first test conducted to examine the effect of perceived usefulness and perceived ease of use on behavioral interest in using technology (behavioral intention to use). the second testing conducted to examine the direct effect

of perceived ease of use on the use of *siskeudes*, the direct effect of perceived usefulness on the use of *siskeudes*, the effect of perceived ease of use through behavioral interest in using technology (behavioral intention to use) has an influence to the use of *siskeudes*, the effect of perception of usefulness (perceived usefulness) through behavioral interest (behavioral intention to use) has an influence to the use of *siskeudes*.

The results of this research indicate that perceived usefulness has an influence toward behavioral intention to use, variable of perceived ease of use has an influence toward behavioral intention to use, perceived usefulness has direct effect on the use of *siskeudes*, perceived ease of use does not affect the use of *siskeudes*, behavioral intention to use has an influence to the use of *siskeudes*, indirectly perceived usefulness through behavioral intention to use does not have an influence on the use of *siskeudes*, and indirectly perceived usefulness through behavioral intention to use has no influence on the use of *siskeudes*.

The value of adjusted R^2 model I indicate of 37.7%, means that the variable perception of ease and perception of usefulness affect the variable of interest using technology that affecting the use of the *siskeudes* application by only 37.7% and 62.3% influenced by other variables. the value of adjusted r^2 model ii shows a value of 43%, means that perceptions of ease, perceived usefulness and interest in using technology towards the use of the *siskeudes* application are only 43% and 67% are influenced by other variables. Therefore, that further research suggestions add to the attitude variable using technology.

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