Available online at
https://journal.uitm.edu.my/ojs/index.php/JEEIR

e-ISSN: 2289-2559

Journal of Emerging Economies & Islamic Research 13(2) 2025, 5712.

Journal of Emerging Economies and Islamic Research

Exploring technology acceptance and user behavior in Indonesia's village fund system

Khoirul Fuad[a,b*], Septian Satria Ady Pamungkas[a], Farah Aida Ahmad Nadzri[b], Sharina Tajul Urus[c]

[a]*Department of Accounting, Faculty of Economic and Business, Universitas Islam Sultan Agung, Semarang, Indonesia*
[b]*Accounting Research Institute (ARI-HiCoE), Universiti Teknologi MARA, Selangor, Malaysia*
[c]*Faculty of Accountancy, University Teknologi MARA, Selangor, Malaysia*

ARTICLE INFO

Article history:
Received 12 December 2024
Revised 15 April 2025
Accepted 7 May 2025
Published 30 June 2025

Keywords:
Village Fund System
Internal Locus of Control
Technology Acceptance Model

DOI:
10.24191/jeeir.v13i2.5712

ABSTRACT

In Indonesia, advances in information technology—particularly computer-based systems—play a vital role in enhancing operational efficiency and effectiveness, including in village financial management. The Village Fund System (Sistem Keuangan Desa, or Siskeudes) has emerged as a key solution in promoting automation, transparency, and accountability in this process. This study aims to examine the factors influencing user behaviour in operating the Siskeudes application. Primary data were collected through questionnaires distributed to village officials directly involved in using Siskeudes, such as village heads, secretaries, treasurers, system operators, financial staff, and other relevant personnel. From a population of 20 villages, with five officials each, a total of 83 respondents were selected using purposive sampling. The data were analysed using SmartPLS version 3.0. The results show that Perceived Usefulness, Self-Efficacy, Computer Anxiety, and Computer Attitude have significant and positive effects on Siskeudes usage behaviour. However, Internal Locus of Control does not moderate these relationships.

1. Introduction

Technology systems have become an important asset for individuals to help with work that was originally complicated and required a long time to be more effective and efficient in its operational activities (Kajol et al., 2022). A computer-based information system is one of the tools used for decision-making and data processing systems to become useful information. One form of the development of information technology is the emergence of a digitalization system in the government, commonly referred to as Electronic Government (E-Government) (Ahmad et al., 2021). It is hoped that the use of e-government can

*Corresponding author. *E-mail address*: khoirulfuad@unissula.ac.id

provide the public with convenience, service satisfaction, and government transparency to support the development of a more democratic government system (Habibie, 2019). The utilization of information systems in the financial sector is not only used for financial management at the regional level (Local Government Financial System) but also integrated to the lowest level of government, namely the village government, which can be used for village financial management (Wardhani & Ryantama, 2019).

In implementing public services, the village government has an important role in managing the village administration as well as possible. Therefore, the central government requires the village government to refer to the regulation governing aspects of planning (JDIH BPK, 2014) in their entire process of preparing the APBDesa document. This document in turn becomes the reference for decision making in setting general policy directions, priority scales and determining allocations, as well as the distribution of resources by involving community participation.

Accountability for village fund reports can be achieved with these two elements, firstly human resources with a good level of competence and a supporting information system so that villages can produce higher quality village fund reports (BPKP, 2016). Through the regulation document (Permendagri No. 20, 2018) Village Financial Management Article 30 issued an amended regulation, where by village financial management system could implemented an information system that required every village in Indonesia to apply the use of an application titled the Village Fund System (Siskeudes). The Siskeudes application is the right option for the government to achieve good village governance (BPKP, 2018).

It has been reported that managing village finance still does not follow the existing and expected principal targets. Some village financial reports still have various obstacles, including financial reporting between village sub-districts and the central government. However, they are still experiencing delays in reporting (Deliyanti, 2021). The practice of bribery in village funds cannot be separated from the involvement of village officials in the management, accounting records, and preparation of village fund financial reports. With the lack of oversight from the government and an unsupportive accounting system, there are still opportunities for village fund fraud to occur (Fachrurrozie et al., 2020). This existence has motivated the central government to change the financial management supervision by creating the Siskeudes application to improve performance and improve village governance (Ubed et al., 2017; Febriyani & Suprajitno, 2020).

Success in implementing information systems always shows a positive impact on the organisation's operations. However, this positive impact is also related to the behaviour of system users. In the initial implementation of a computer information system, not all individuals will positively accept the presence of computer technology. So that aspect of user behaviour, which means the behavioural factors of technology users, plays an important role in the successful implementation of information systems (Lněnička et al., 2022). The readiness of users to accept technology has a major influence in determining the success or failure of the implementation of an information system, taking into account the factors of ease and usability in using technology (Usman et al., 2021).

According to research, Humida et al. (2022) explained that the more personal factors in assessing interest and performance in using information systems are the skills and attitudes of users. Thus, the skills and attitudes possessed by information system users can be a determining factor in implementing an information system for each user who operates the information system. Some of the personality factors are the attitudes and behavior of users in adopting new things. According to (Tripathi et al., 2022), the perceptions of village government officials when working with Siskeudes will influence the user's intention when using it. In this case aspects of the personality factor have a significant influence on the concept of technology acceptance (TAM) so that it can increase the intention to use the Siskeudes application. The higher the results of interest in using the Siskeudes application, the better the performance results (Ubed et al., 2017). This is also supported by the experience of village officials who receive training on using Siskeudes, which is held routinely and periodically by the central government. According to Almulla (2021) computer attitudes have a positive and significant relationship on the skills of users using computers. This indicates that an

https://doi.org/10.24191/jeeir.v13i2.5712

information system user must always have good anticipation in using the computer when carrying out tasks so that the higher the user's computer attitude, the higher the benefits of computers felt by users. This means that when users have high anxiety in using computers, the lower the user's skills in using computers because users will find it more difficult to understand the adoption of a new system (Sugandini et al., 2022). Internal locus of control was chosen as a moderator because of the implications of the research results (Juniariani & Saputra, 2020) that is, the skill of computer users can be improved if computer anxiety and computer behaviour interact with the internal locus of control. A person who has an internal locus of control is a person who thinks that what happens to him comes from within himself and the decisions he makes (Marfuah et al., 2022).

2. Literature review

2.1 Technology Acceptance Model (TAM)

One model for predicting and explaining computer use that explains how technology users accept and use the technology is the Technology Acceptance Model (TAM). TAM is a research model on information technology developed by (Davis, 1989), which is the originator of the theory of Technology Acceptance Model (TAM) or theory of technology acceptance; an adaptation of the Theory of Reasoned Action (TRA) made specifically for models of user acceptance of the application of information technology systems. TAM explains that acceptance of use is based on external variables, namely perceptions regarding perceived ease of use, perceived usefulness, the attitude of use, behavioural intention to use, and actual system usage (Chahal & Rani, 2022). Aspects in TAM can explain why the government wants to adopt information technology in managing village funds by creating a village finance application called the village fund system. The focus of applying TAM is to facilitate measurement methods to predict, determine, and also explore confirmation of the use of information systems. A recent study by Ishak et al. (2023) using the TPB framework also highlighted the critical role of intention in influencing technology-related behavior in public sector context.

2.2 Adoption of village fund system (Siskeudes)

From the beginning of the budgeting process, the accountability system in managing village funds that was implemented until financial reporting was formed at the current village level can be said to be working well for implementing the village-level financial system (BPKP, 2018). However, the village apparatus is still experiencing several obstacles in implementing the village fund system, as there is still a lack of supporting facilities and infrastructure. Meanwhile, implementing the accounting information system is important in managing village funds (BPKP, 2023).

2.3 Perceived usefulness

Davis (1989) defines perceived usefulness as a level or condition where the user is confident that using a particular system will help improve his performance. Perceived usefulness can influence the behaviour of using village fund system applications because the easier it is to use a technology system, the more useful it is perceived to be in running the system (Damerji & Salimi, 2021). Easy use in the application of information technology systems will create a feeling in the user that the technology system is useful. Because it gives a sense of comfort to work with information technology systems, the user can complete the job well (Vendy & Sucahyati, 2022). Based on this explanation, the hypothesis that can be drawn are as follows:

H_1: Perceived usefulness has a positive effect on adoption Siskeudes

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2.4 Self-efficacy

Self-efficacy is an attitude of confidence that the actions one takes are the right choices and can be done well. So, expertise in computing becomes an individual's view of their abilities or skills in using accounting computer applications to make it easier to complete tasks (Parhamnia, 2022; Al-Sharafi et al., 2023). So, the higher a person has self-efficacy, the higher the level of success in completing a task (Tripathi et al., 2022). With the existence of computer skills, the process of adopting the use of an accounting computer system will become something that is considered capable of being mastered so that users do not need to avoid using computers (Hardiyanto et al., 2022). Based on this explanation, the hypothesis that can be drawn are as follows:

H_2: Self-Efficacy has a positive effect on the adoption of using Siskeudes.

2.5 Computer anxiety

Computer anxiety can be interpreted as the nature of individuals who experience difficulty, worry, anxiety, or fear of using computer information technology in the present or the future (Sugandini et al., 2022). The impact of computer anxiety will reduce the intensity of user interest in using the computer (Achim & Kassim, 2015). The emergence of computer anxiety among users, including village officials, can reduce their interest in operating an accounting computer system (Wiafe et al., 2020). Computer anxiety is a form of emotional / mental complexity due to work incompatibility with personal computer capabilities and the absence of long-term consequences that affect computer use, such as improving work quality, career advancement, and increasing job security (Juniariani & Saputra, 2020). Based on this explanation, the hypothesis that can be drawn are as follows:

H_3: Computer Anxiety has a negative effect on the adoption of using Siskeudes.

2.6 Computer attitude

Computer attitude can be interpreted as a person's response/reaction to the existence of a computer, and the reaction is in the form of pleasure/displeasure. Some individuals believe the fact that computers will have a positive effect on their use (optimism), and some individuals believed they are controlled by the existence of computer technology (pessimism) (Başoğlu et al., 2013). Individuals who feel optimistic about computers, because of the perception that computers can provide efficiency in their work and many benefits are felt/received by computer users, think that their lives will be controlled/dominated because of the presence of computers (Susilo et al., 2019). The attitude of computer users determines the relationship between individual performance in utilising computers (Amiruddin et al., 2021). Based on this explanation, the hypothesis that can be drawn are as follows:

H_4: Computer attitude has a positive effect on the adoption of using Siskeudes

2.7 Internal locus of control

Internal Locus of control is an individual's point of view about phenomena that occur causing decisions to be made by the individual. According to (Juniariani & Saputra, 2020) locus of control is part of the individual's point of view and attitude in responding to something. According to the research by (Shonhadji, 2021), the locus of control consists of two parts, namely internal locus of control and external locus of control. Wunderlich et al. (2012) stated that Internal locus of control is an individual's belief that something that happens is always under his control, so he always takes part and is responsible for every decision. Meanwhile, external locus of control is an individual's belief that something that happens in his or her life is beyond his or her control, so that what happens to them is controlled by external forces, such as luck and chance (Rotter, 1966). So, in this study the internal locus of control plays a part in an individual's behaviour,

https://doi.org/10.24191/jeeir.v13i2.5712

where the anxiety that the individual is experiencing can be minimised, but on the contrary if the external locus of control plays a role, then anxiety will increase (Juniariani & Saputra, 2020). The internal locus of control will provide a more comprehensive view of the adoption of the system to overcome the limitations of the point of view with the behavioural aspects of the system application users (Feldmann & Rupert, 2012). ILC is expected to strengthen the relationship between perceived usefulness and adoption by providing additional confidence in making decisions and responding to the benefits offered by technology (Ubed et al., 2017). Based on this explanation, the hypothesis that can be drawn is:

Z_1: The internal locus of control strengthens the influence of perceived usefulness on the adoption of Siskeudes

Z_2: The Internal locus of control strengthens the effect of self-efficacy on the adoption of Siskeudes

Z_3: The Internal locus of control weakens the effect of computer anxiety on the adoption of Siskeudes

Z_4: The Internal locus of control strengthens the influence of computer attitudes on the adoption of Siskeudes

2.8 Research framework

A Referring to the development of hypotheses from the independent variables (perceived usefulness, self-efficacy, computer anxiety, computer attitude), the dependent variable (adoption of Siskeudes), and internal locus of control as variables that moderate the relationship between independent and dependent variables. So, this research model can be seen in the picture as follows:

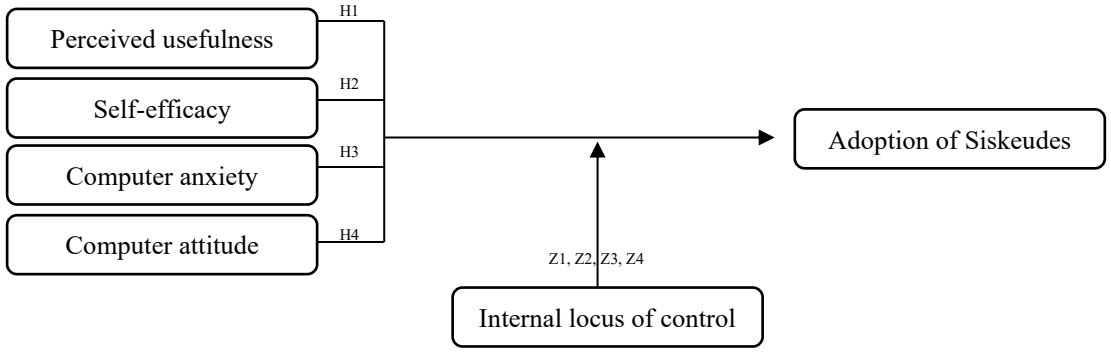

Figure 1. Research framework

3. Method

This study used a quantitative approach, which is an approach to determine the factors or variables that influence the acceptance of village apparatus in adopting the village fund system (Siskeudes), therefore this study would explain the relationship and influence through hypothesis testing between variables namely the adoption of the use of Siskeudes, perceived usefulness, self-efficacy, computer anxiety, computer attitude, and internal locus of control as moderating variables.

3.1 Sampling method, population and sample

The population used in this study is the village government office located in the Pucakwangi District in Pati Regency. The selection of this population is based on the focus of research on village apparatus that

operates the Siskeudes application in village government offices particularly on those who have competence and can assess the village fund system as well as users who are required to be able to use the village fund system. The total number of villages in the Pucakwangi sub-district is explained in the following table:

Table 1. Village in Pucakwangi District, Pati Regency

No	Village	No	Village
1	Bodeh	11	Pelemgede
2	Grogolsari	12	Plosorejo
3	Jetak	13	Pucakwangi
4	Karangrejo	14	Sitimulyo
5	Karangwotan	15	Sokopuluhan
6	Kepohkencono	16	Tanjungsekar
7	Kletek	17	Tegalwero
8	Lumbungmas	18	Terteg
9	Mencon	19	Triguno
10	Mojoagung	20	Wateshaji

Based on the population presented in Table 1, the sample size in this study was determined using purposive sampling, which means that the sample criteria in this study were village officials who use the Village fund system (Siskeudes) application, namely the Village Head, Village Treasurer, Village Secretary, Siskeudes Operator, and other village officials related to the operation and responsible for the use of the Siskeudes system. Based on these criteria, the researcher used the entire population, selecting five users of the Siskeudes application in each village, resulting in a total of 100 respondents who received the questionnaire.

3.2 Data collection

The research data was obtained by distributing questionnaires. Questionnaires directly to village fund managers at village government offices in the Pucakwangi District in Pati Regency. In the following stage, the questionnaire was distributed to village fund managers with the criteria of having operated and been responsible for using the village financial system application. Finally, all questionnaires were collected, filtered, and classified using data processing software (Microsoft Excel).

3.3 Research instruments

The questionnaire in this study was developed and adapted from several previous researchers and in this study contains questions related to the variables to be tested. Respondents werebe asked to provide an assessment or opinion on a likert scale of 1-5 (strongly disagree – strongly agree). The following table will present the indicators used in this study which will then be developed into research questions that will be presented in the questionnaire.

Table 2. Operational definition and variable measurement

No	Variable	Definition	Indicator	Previous research
1	Perceived Usefulness	Perceived usefulness is the level of individual belief that the use of an information technology system is believed to have a positive impact on his work or helps his work	Effectiveness, Productivity, Improve the performance	(Kurdi et al., 2020); (Awang, 2019); (Juniariani & Saputra, 2020); (Okcu et al., 2019);

https://doi.org/10.24191/jeeir.v13i2.5712

No	Variable	Definition	Indicator	Previous research
2	Self-Efficacy	Self-efficacy is a person's ability or experience in doing something.	Magnitude of self-efficacy, Strength of self-efficacy, Generalizability of self-efficacy.	(Bandura, 1997); (Almulla, 2021); (Wiafe et al., 2020); (Hariyani et al., 2024);
3	Computer Anxiety	Computer anxiety is a person's tendency to be difficult, worried or afraid of using information technology (computers) in the present or the future.	Fear Anticipation	(Juniariani & Saputra, 2020); (Wiafe et al., 2020); (Hwang & Kim, 2021); (Okcu et al., 2019);
4	Computer Attitude	Computer attitude is a person's response/reaction to the existence of computer technology in the form of pleasure or dislike	Pessimistic Optimistic Intimidation	(Amiruddin et al., 2021) and (Simões et al., 2022);
5	Internal Locus of Control	Internal locus of control is an individual's belief that something that happens is always under his control, and he always takes part and is responsible for every decision making.	Internality	(Reckers & Samuelson, 2016); (Juniariani & Saputra, 2020); (Febriarty et al., 2022);
6	Adoption of Siskeudes	The tendency of a person's behavior to use a technology	Asumtion Prediction to use Planning to use	(Davis, 1989); (Ching-Ter et al., 2017);

3.4 Data analysis techniques

This study employs data analysis techniques using the Partial Least Squares (PLS)-based Structural Equation Modeling (SEM-PLS) approach, facilitated by SmartPLS software (Sarstedt et al., 2021; Ghozali & Latan, 2015). SmartPLS was utilised to conduct Confirmatory Factor Analysis (CFA), which tests the relationships between constructs based on established theories and conceptual frameworks. According to Haryono (2015), SEM-PLS enables the simultaneous testing of both the measurement model (outer model) and the structural model (inner model). The outer model was assessed through validity testing—including convergent and discriminant validity—and reliability testing, using composite reliability and Average Variance Extracted (AVE). The inner model was analysed using the coefficient of determination (R^2) and path coefficients to examine the effects of independent variables on dependent variables. Additionally, a moderation test was conducted using SEM-PLS, with significance determined by a t-statistic value below 0.05.

4. Result and discussion

4.1 Distribution of questionnaires

The researcher collected data by distributing 100 questionnaires, both directly and indirectly, through village officials who were tasked with delivering them to the intended respondents. The questionnaires focused on the use of the Siskeudes application by village officials in the Pucakwangi District. The target population consisted of 20 villages within the district. Of the 100 questionnaires distributed, 85 were returned. However, only 83 questionnaires were deemed valid and usable for analysis, as two responses did not meet the criteria related to the study variables. The questionnaire distribution data are presented as follows:

Table 3. Research sample data

No	Information	Number of questionnaires
1	Distributed questionnaires	100
2	Questionnaire Not Returned to the researcher	15
3	Questionnaire Returned to the researcher	85
4	Eligible questionnaire	83
	Response Rate	83%

Based on Table 3 above, not all the questionnaires distributed can be used as samples. Fifteen questionnaires were not returned, and two questionnaires could not be sampled because they did not match the predetermined characteristics, so the questionnaire that can be used as a sample in this study amounted to 83 questionnaires

4.2 Profile respondent

The general description of the respondents in this study can be grouped by position, religion, age, gender, last education, and work experience. The available data is then tabulated and presented with descriptive statistics as follows:

Table 4. Background of respondent

Background of respondent		Frequency	Percentage
Respondent identity	Village head	14	17%
	Village secretary	16	19%
	Village treasurer	14	17%
	Chief of finance	10	12%
	Siskeudes operator	12	14%
	Village oversight board	6	7%
	Other village devices	11	13%
Religion	Islam	83	100%
Age	≤ 29 years old	3	4%
	30 – 40 years old	19	23%
	40 – 50 years old	40	48%
	≥ 51 years old	21	25%
Gender	Man	68	82%
	Woman	15	18%
Education	Junior high school	1	1%
	Senior high school	39	47%
	Diploma	6	7%
	Bachelor	37	45%
Work experience	0 – 5 years old	26	31%
	6 – 10 years old	30	36%
	10 – 15 years old	5	6%
	≥ 15 years old	22	27%

4.3 Descriptive statistics

The variables in this study, namely perceived usefulness, self-efficacy, computer anxiety, and computer attitudes are considered as exogenous variables, while the adoption of the use of village financial system applications is considered as an endogenous variable, and internal locus of control is considered as a moderating variable. The research variables were processed and tested as statistically descriptive. The following are the results of the processed data in Table 5. as follows:

Table 5. Descriptive statistical analysis

No	Construct	N	Min	Max	Mean	Median	Std. Dev
1	Perceived usefulness	83	2.00	5.00	4.213	4.00	0.6992
2	Self-efficacy	83	1.00	5.00	3.381	4.00	1.1085
3	Computer anxiety	83	1.00	5.00	3.373	3.00	1.2797
4	Computer attitude	83	1.00	5.00	3.145	3.00	1.2645
5	Internal locus of control	83	2.00	5.00	3.763	4.00	1.0180
6	Adoption of Siskeudes	83	1.00	5.00	3.314	4.00	1.1834

4.4 Measurement model analysis

Evaluation of the measurement model is a very important initial step in evaluating the quality of constructs. Factor loading evaluation is carried out as a basic step in measure quality aspects. Factor loading checks the extent to which each item included in the measurement instrument contributes to the construct being tested. Table 6 shows the results of the convergent validity and internal consistency testing for each indicator of the research model. The item wordings for each construct corresponding to the item codes presented in Table 6 are listed in Appendix – Table A1. In this testing, the factor loading, composite reliability, Cronbach's alpha, and average variance extracted (AVE) were extracted. The results of the internal consistency test indicate that all indicators have very good reliability; the composite alpha values are also above 0.7, indicating high consistency (Sarstedt et al., 2021). Overall, the model demonstrates strong validity and reliability, as indicated by AVE values above 0.5 (Fornell & Larcker, 1981).

Table 6. Quality Criteria

Construct	Item Codes	Factor Loadings	Composite Reliability	Cronbach's Alpha	AVE
Perceived usefulness	PU1	0.911	0.958	0.941	0.850
	PU2	0.911			
	PU3	0.917			
	PU4	0.947			
Self-efficacy	SE1	0.892	0.928	0.885	0.811
	SE2	0.913			
	SE3	0.896			
Computer anxiety	CA1	0.817	0.958	0.959	0.551
	CA2	0.859			
	CA3	0.841			
	CA4	0.876			
	CA5	0.862			
	CA6	0.820			
	CA7	0.865			
	CA8	0.827			
	CA9	0.835			
Computer attitude	CAT1	0.711	0.952	0.949	0.503
	CAT2	0.761			
	CAT3	0.797			
	CAT4	0.678			
	CAT5	0.750			
	CAT6	0.783			

https://doi.org/10.24191/jeeir.v13i2.5712

Construct	Item Codes	Factor Loadings	Composite Reliability	Cronbach's Alpha	AVE
	CAT7	0.713			
	CAT8	0.795			
	CAT9	0.616			
Adoption of Siskeudes	AS1	0.969	0.969	0.952	0.913
	AS2	0.960			
	AS3	0.937			
Internal locus of control	ILC1	0.860	0.937	0.927	0.609
	ILC2	0.808			
	ILC3	0.906			
	ILC4	0.895			
	ILC5	0.869			
	ILC6	0.800			
	ILC7	0.852			
	ILC8	0.625			

According to Sarstedt et al. (2021), internal consistency should be assessed using composite reliability (CR), with Chin (2010) suggesting that a CR value greater than 0.8 is considered acceptable. Based on the results shown in Table 6, all variables meet this threshold, indicating satisfactory internal consistency. In addition, the Average Variance Extracted (AVE) values for all constructs exceed the minimum threshold of 0.50, as recommended by Hair et al. (2022). The lowest AVE value is 0.503 for the computer attitude variable, while the highest is 0.913 for the behavioural perception variable related to the use of the Village Fund System application. Although some factor loadings fall between 0.5 and 0.7, they remain acceptable since the corresponding AVE values are above 0.5 and the CR values exceed 0.7 (Ghozali & Latan, 2015; Sarstedt et al., 2014).

To evaluate discriminant validity, the Heterotrait–Monotrait Ratio (HTMT) was applied. As shown in Table 7, all HTMT values are below the recommended threshold of 0.85, thereby confirming that discriminant validity has been established (Sarstedt et al., 2014).

Table 7. Heterotrait – Monotrait Ratio (HTMT)

	Adoption of Siskeudes	Computer Anxiety	Computer Attitude	Internal Locus of Control	Perceived Usefulness	Self-Efficacy
Adoption of Siskeudes						
Computer Anxiety	0.621					
Computer Attitude	0.408	0.225				
Internal Locus of Control	0.463	0.328	0.092			
Perceived Usefulness	0.355	0.207	0.111	0.306		
Self-Efficacy	0.427	0.093	0.083	0.093	0.147	

https://doi.org/10.24191/jeeir.v13i2.5712

4.5 Inner model

4.5.1 R-Square (R^2)

Table 8. R-Square (R2)

Variable	R^2	Adjusted R^2
Adoption of Siskeudes	0.732	0.699

The results from measuring the coefficient of determination (R-square, R^2) show that the R^2 value for the behaviour variable related to the use of the village financial system is 0.732, or 73%, while the adjusted R^2 value is 0.699, or 69%. This indicates that 69% of the variance in user behaviour is explained by the variables of perceived usefulness, self-efficacy, computer anxiety, computer attitude, and internal locus of control (as a moderating variable). The remaining 31% is attributed to other factors not included in this study.

4.5.2 Statistical T test

Table 9. Hypotesting of direct effects

Path	β	SE	*t*	*p*	Result
PU → AS	0.159	0.177	2.058	0.040	H1 accepted
SE → AS	0.331	0.299	4.040	0.001	H2 accepted
CA → AS	0.401	0.142	3.896	0.001	H3 rejected
CAT → AS	0.337	0.119	4.056	0.001	H4 accepted

The results of hypothesis testing for H1 through H4 indicate that H1, H2, and H4 were accepted, as their outcomes aligned with the hypothesised direction—positive and significant. However, the test result for H3 led to the rejection of the hypothesis, as the outcome, although statistically significant, was in the opposite direction from what was expected.

4.5.3 Moderation effect test results

Table 10. Hypothesis testing of interaction effects

Path	β	SE	*t*	*p*	Result
PU*ILS →AS	-0.057	0.084	0.699	0.48463	Z1 rejected
SE* ILS →AS	-0.095	0.109	1.096	0.27381	Z2 rejected
CA* ILS→AS	-0.054	0.110	0.536	0.59229	Z3 rejected
CAT* ILS → AS	-0.003	0.091	0.036	0.97164	Z4 rejected

The results of this study indicate that internal locus of control does not moderate the relationship between perceived usefulness, self-efficacy, computer anxiety, and computer attitude in relation to the adoption of the Siskeudes application. This suggests that an individual's level of internal locus of control does not strengthen their intention or behaviour in using the Village Fund System (Siskeudes).

https://doi.org/10.24191/jeeir.v13i2.5712

5. Conclusion and suggestion

5.1 Discussion

The effect of perceived usefulness on the adoption of Siskeudes

The results of this study indicate that perceived usefulness has a positive and significant effect on the adoption of the Siskeudes application, thereby supporting the first hypothesis. These findings align with the Technology Acceptance Model (TAM), which posits that users are more likely to accept a technology when they perceive it as beneficial and believe that its use will enhance their performance (Amiruddin et al., 2021). In this context, perceived usefulness can be interpreted as an individual's satisfaction with the benefits derived from using an information system that improves performance and productivity. This also suggests that the greater the perceived benefits of using Siskeudes, the stronger the interest among village officials in adopting the system. Therefore, fostering positive perceptions of the advantages offered by the village financial system is essential to encourage adoption.

Theoretically, Siskeudes can streamline administrative processes, improve the accuracy of data management, and reduce manual workloads. These findings are also consistent with previous research by Wardhani and Ryantama (2019), Julianto et al. (2019), Hassan et al. (2022), Rakoczy et al. (2019), Nugroho et al. (2019), and Latip et al. (2022), all of whom found that perceptions of technology significantly influence performance.

The effect of self-efficacy on adoption of Siskeudes

The results of this study show that self-efficacy has a positive and significant effect on the adoption of the Siskeudes application, thereby supporting the second hypothesis. This finding indicates that the higher the self-efficacy of village officials in using the village financial system, the greater their interest in applying it to their work. Conversely, low self-efficacy can lead to a lack of confidence in one's abilities, which may reduce the willingness to adopt the system. The use of Siskeudes requires a certain level of user confidence, particularly as the system is relatively new. Therefore, self-efficacy is essential in shaping the behaviour of village officials in adopting the application.

Managing village finances through Siskeudes also demands users who are skilled and proficient. Thus, self-efficacy is confirmed as a key determinant of user behaviour in adopting the Siskeudes system. This supports the idea that in addition to external variables identified in the Technology Acceptance Model (TAM) developed by Davis (1989), self-efficacy serves as another influential external factor in technology acceptance. Furthermore, Social Cognitive Theory (SCT) reinforces this perspective, suggesting that confidence in using Siskeudes can lead to desired outcomes such as improved efficiency and performance—outcomes that are also associated with perceptions of system usefulness. Bandura (1997) posits that social psychology shapes behavioural choices, and self-efficacy, as defined in SCT, aligns with the influence of external variables on behavioural intention in TAM.

These findings are consistent with previous research which has demonstrated that self-efficacy positively affects the use of computer-based information systems (Latip et al., 2022; Mahmood et al., 2021; Firmansyah et al., 2022; Rosman et al., 2021; Nuruddin et al., 2020). As a result, the higher the self-efficacy possessed by village officials, the stronger their interest in implementing village financial system applications.

The effect of computer anxiety on adoption of Siskeudes

The results of this study indicate that the computer anxiety variable has a positive and significant effect on the adoption of the Siskeudes application. Therefore, the third hypothesis is rejected, as the finding

contradicts the original assumption. Previous research suggested that lower levels of computer anxiety among village officials would correspond with greater interest in implementing the village financial system—and vice versa. However, in this study, the opposite result was found: village officials with higher computer anxiety still demonstrated a significant willingness to adopt the system.

This outcome may reflect broader technological changes and increased exposure to information systems, particularly accounting software, which has reshaped perceptions among village officials. As a result, many of them no longer feel anxious or fearful about operating the Siskeudes application and are able to use it effectively despite initial anxiety.

These findings reaffirm that, in addition to external variables identified in the Technology Acceptance Model (TAM) developed by Davis (1989) and expanded by Zaineldeen et al. (2020), other factors—such as computer anxiety—also influence technology acceptance. The role of computer anxiety as an external variable is consistent with Social Cognitive Theory (SCT), as proposed by Bandura (1997), which explains how social psychology—including self-efficacy, emotional responses (affection), and anxiety—can influence individual behavioural choices.

This study's findings are also supported by prior research that found a positive relationship between computer anxiety and the use of computer-based information systems (Amiruddin et al., 2021; Albashrawi & Alashoor, 2020; Tsai et al., 2020). Accordingly, the results suggest that even when computer anxiety is present, it may stimulate greater focus or caution, ultimately increasing the likelihood of adopting the Siskeudes application.

The effect of computer attitude on adoption of Siskeudes

The results of this study show that computer attitude has a positive and significant effect on the adoption of the Siskeudes application. Therefore, the fourth hypothesis is accepted. This finding indicates that the more positive the computer attitude of village officials toward using the village financial system, the greater their interest in applying it in their work. Conversely, when computer attitude is low, officials may lack confidence in their abilities, which in turn reduces their interest in adopting the system.

These findings reaffirm that, beyond the external variables identified in the Technology Acceptance Model (TAM) developed by Davis (1989), factors such as computer attitude also play a critical role in influencing technology acceptance. This aligns with Social Cognitive Theory (SCT) introduced by Bandura (1997), which emphasises the influence of social psychology—such as self-efficacy, emotional attitudes, and behavioural predispositions—on individual choices.

Moreover, this study supports earlier research indicating that computer-related attitudes and self-efficacy positively influence the use of computer-based information systems (Başoğlu et al., 2013). In summary, the more positive the computer attitude held by village officials, the stronger their interest in adopting and implementing the Siskeudes application.

The effect of moderating internal locus of control

The results of this study show that internal locus of control did not function as a moderating variable in the relationship between perceived usefulness, self-efficacy, computer anxiety, and computer attitude toward the adoption of the Siskeudes application. It was found that internal locus of control did not influence individuals' motivation to adopt Siskeudes. This outcome may be attributed to variability among individuals, particularly in their understanding of information technology adoption. These individual differences lead to varying capacities to either strengthen or weaken decision-making regarding the use of Siskeudes.

In this research context, users appear to be more strongly influenced by external factors when deciding to use Siskeudes. This suggests that individuals believe their experiences are shaped largely by forces

https://doi.org/10.24191/jeeir.v13i2.5712

beyond their control—such as luck, opportunity, or institutional circumstances—rather than by internal agency (Reckers & Samuelson, 2016).

Moreover, when key technological factors (e.g., system features, training, or organisational support) meet user expectations, individual variations in internal beliefs—such as internal locus of control—contribute minimally to final usage behaviour. These findings are consistent with prior studies showing that personality traits, particularly internal locus of control, do not significantly influence computer usage behaviour (Juniariani & Saputra, 2020; Albashrawi & Alashoor, 2020).

In conclusion, the findings suggest that perspectives on system adoption among village officials in this study are shaped more by external constraints—such as bureaucratic culture, rigid administrative systems, and the lack of ongoing system training—than by internal psychological factors like locus of control.

5.2 Theoretical contributions

Theoretically, the findings of this study make a significant contribution by supporting the extension of the Technology Acceptance Model (TAM) through the inclusion of self-efficacy, computer anxiety, and computer attitude as additional variables that explain usage behaviour—particularly in the context of village administration. These findings are consistent with previous research by Zakariyah et al. (2022) and Putriani et al. (2023), which also confirmed the applicability of TAM in supporting technology adoption.

This study concludes that perceived usefulness has a positive effect on the use of the Siskeudes application, thereby supporting the first hypothesis. The adoption of this application has been shown to improve work speed and productivity. Second, self-efficacy also has a positive and significant effect, driven by the confidence of village officials in using the system. Third, computer anxiety has a positive and significant effect as well; however, the third hypothesis is rejected, as village officials appear to be increasingly comfortable with using digital technology.

In contrast, the moderating role of internal locus of control (ILC) was not supported in this study, despite prior research showing evidence of its influence. This discrepancy may be attributed to variations in individual characteristics such as position, gender, education, work experience, and regional background, as well as limitations in the training provided by the government on the use of financial information systems (Fitria & Sari, 2023; Attoukou & Nchare, 2022; Heelan et al., 2021; Li et al., 2023).

5.3 Practical contributions

This study offers several practical contributions, particularly for application developers—specifically the Financial and Development Supervisory Agency (BPKP)—as well as for Siskeudes administrators. To enhance the productivity of Siskeudes, there is a need to further develop system features. These improvements may include greater ease of integration with other platforms, such as direct connectivity with the banking system. Such integration would facilitate and accelerate financial transactions processed through Siskeudes or, at minimum, enable system-generated outputs to be seamlessly transferred to banking platforms. This would improve operational efficiency and reduce manual intervention in financial workflows.

5.4 Limitations and future research directions

Although this study contributes meaningfully to understanding user behaviour in adopting the Siskeudes application, several limitations should be acknowledged. First, the use of a cross-sectional research design limits the ability to capture changes in user perceptions and behaviours over time. Future research is recommended to adopt a longitudinal approach to better observe these dynamics.

https://doi.org/10.24191/jeeir.v13i2.5712

Second, the study's findings are based on a limited geographical scope and sample size, which constrains the generalisability of the results. Future studies should broaden the sample to include other regions or government agencies to validate and extend the findings. Additionally, incorporating other moderating variables—such as trust and organisational environmental factors—is recommended. These factors may provide deeper insights into the determinants of information system acceptance within the public sector.

Acknowledgements

The authors would like to thank the Department of Accounting, Faculty of Economics and Business, Universitas Islam Sultan Agung, Semarang, Indonesia, and Accounting Research Institute (ARI-HiCoE), Universiti Teknologi MARA, Shah Alam, Selangor, Malaysia for providing facilities and moral support for this research.

Conflict of interest statement

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

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About the Authors

Khoirul Fuad is a lecturer in the Department of Accounting, Faculty of Economics and Business, Universitas Islam Sultan Agung, Semarang, Indonesia. He is currently pursuing his doctoral studies at the Accounting Research Institute (ARI–HICoE), Universiti Teknologi MARA, Shah Alam, Malaysia (ORCID: https://orcid.org/0000-0003-0247-7155). His academic interests focus on public sector accounting, government accounting, forensic accounting, and computerised accounting systems. He is also active in research and scholarly publications, including a study titled "The Role of Digital Technology Self-Efficacy and Digital Technostress on Intention to Use Fintech: A Study on MSMEs in Surakarta City." He can be reached via email at khoirulfuad@unissula.ac.id

Septian Satria Adi is an alumnus of the undergraduate Accounting program at the Faculty of Economics and Business, Universitas Islam Sultan Agung, Semarang, Indonesia. He is currently employed at a local government-owned bank in Semarang, Indonesia. He can be contacted via email at septiansatria3@gmail.com

Farah Aida Ahmad Nadzri is a lecturer at the Faculty of Accountancy and a research fellow at the Accounting Research Institute (ARI–HICoE), Universiti Teknologi MARA, Shah Alam, Malaysia (ORCID: https://orcid.org/0000-0001-5763-6040). Her areas of expertise include Islamic microfinance, risk management, Ponzi schemes and fraud, and social enterprise. She has published extensively in reputable, indexed journals. In addition to her research contributions, she also serves as both principal and co-supervisor for several master's and doctoral students who have successfully completed their studies. She can be contacted via email at aidanadzri@uitm.edu.my

Sharina Tajul Urus is a lecturer at the Faculty of Accountancy, Universiti Teknologi MARA, Shah Alam, Malaysia (ORCID: https://orcid.org/0000-0003-1853-0053). Her area of expertise is Information, Computer, and Communications Technology (ICT), with a focus on information systems. She is actively involved in various research initiatives, including a zakat-related study funded under the Strategic Research Partnership (SRP) scheme for the 2024–2026 period. She is also actively engaged in postgraduate supervision at both the master's and doctoral levels. She can be reached via email at sharina675@uitm.edu.my

Authors' contributions

Khoirul Fuad in this research contributed to writing the original draft and data processing. Septian Satria Adi Pamungkas helped in the data collection process. Farah Aida Ahmad Nadzri and Sharina Tajul Urus play a role in supervising, visualizing, reviewing, and editing the articles that have been written.

Appendix

Table A1: Questionnaire items for all constructs

Variable	Item Codes	Item questions
Perceived Usefulness	PU1	Using Siskeudes will improve my work performance
	PU2	Using Siskeudes in my work will increase my productivity
	PU3	Using Siskeudes in my work will improve the effectiveness of my work
	PU4	I know that Siskeudes is useful for my work.
Self-Efficacy	SE1	I am confident in using the Siskeudes application even though no one around me has shown me how to use it.
	SE2	I am confident in using the Siskeudes application even though I have never used it before.
	SE3	I am confident in using the Siskeudes application even though I have never used it before.
Computer Anxiety	CA1	I am hesitant to operate Siskeudes because I am afraid that I will make mistakes that I cannot correct.
	CA2	I feel tense and nervous when using Siskeudes, even for simple tasks.
	CA3	I worry that I might accidentally cause errors in the financial records when using Siskeudes.
	CA4	I avoid using Siskeudes unless absolutely necessary because I am afraid of making mistakes.
	CA5	I feel overwhelmed when navigating Siskeudes, and it takes me a long time to feel comfortable.
	CA6	I experience stress when required to use Siskeudes, especially under time pressure.
	CA7	I feel uneasy when asked to troubleshoot or solve problems within Siskeudes.
	CA8	I hesitate to explore new features in Siskeudes because I fear I won't understand how they work.
	CA9	Using Siskeudes makes me doubt my technical abilities.
Computer Attitude	CAT1	In the near future, our lives will be controlled by computers
	CAT2	Computers are bringing us into a new and brighter era
	CAT3	The use of computers improves our standard of living
	CAT4	Life will be easier and faster with computers
	CAT5	Computers are a fast and efficient means of obtaining information
	CAT6	There are still many possible applications for computers that have not yet been thought of
	CAT7	Computers provide many benefits, as we have already experienced
	CAT8	Computers can reduce or eliminate jobs that are less desirable for humans
	CAT9	Computers make me uncomfortable because I don't understand them
Adoption of Siskeudes	AS1	I intend to use Siskeudes in financial management
	AS2	Considering that I have accessed the Siskeudes application, I predict that I will use it
	AS3	I plan to use the Siskeudes application in the future
Internal Locus of Control	ILC1	Overall, I feel satisfied with myself
	ILC2	I feel that I am useful to myself
	ILC3	I feel that I have the same qualities as other people
	ILC4	I feel that I have the same abilities as other people in carrying out activities or doing a job
	ILC5	I feel that I behave well in accordance with the norms that apply in society
	ILC6	I feel that I have nothing to be proud of and I do not have any meaningful abilities
	ILC7	Sometimes I feel that I am not useful to others
	ILC8	I feel that I am a useful person, at least as much as other people