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Evaluation of the Village Financial Information System (SISKEUDES) in Enhancing Governance and Financial Transparency in Indonesian Village Administration

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Abstract

This study analyses how *Sistem Keuangan Desa* (SISKEUDES, Village Financial System) can enhance trust, transparency, and good governance through user satisfaction and the net benefits of governance quality in the village context, focusing on information quality, system quality, and service quality. The research method used is path analysis, using path coefficient and t-statistics analysis. This study's primary data collection method is through surveys from the source. The questionnaires were distributed to respondents via email, direct contact person, and social media. Respondents were selected using a purposive sampling technique, with a total of 101 respondents. This result shows that the quality of information, systems, and services provided by the SISKEUDES application significantly affects user satisfaction and governance quality in village settings, enhancing trust, transparency, and good governance. These findings imply that reliable accounting information systems like SISKEUDES can improve the transparency and accountability of village fund management. This research contributes significantly to understanding the role of financial accounting information systems in improving village financial management and helping to create a more transparent and accountable environment at the village level. In addition, to address gaps in the literature or provide practical insights for policymakers or IT developers working on public sector financial systems.

Keywords: Good Governance; Finance Report; Rural Empowering; User Satisfaction.

Abstrak

Penelitian ini bertujuan untuk menganalisis bagaimana Sistem Keuangan Desa (SISKEUDES) dapat meningkatkan kepercayaan, transparansi, dan tata kelola yang baik melalui kepuasan pengguna dan manfaat bersih dari kualitas tata kelola dalam konteks desa, dengan fokus pada kualitas informasi, kualitas sistem, dan kualitas layanan. Metode penelitian yang digunakan adalah analisis jalur melalui path coefficient dan uji-t. Metode pengumpulan data primer dalam studi ini dilakukan melalui survei yang diperoleh langsung dari sumber. Kuesioner dibagikan kepada responden melalui email, kontak langsung, dan media sosial. Responden dipilih menggunakan teknik pengambilan sampel purposive, dengan total 101 responden. Hasil ini menunjukkan bahwa kualitas informasi, sistem, dan layanan yang disediakan oleh aplikasi SISKEUDES secara signifikan memengaruhi kepuasan pengguna dan kualitas tata kelola di lingkungan desa, serta meningkatkan kepercayaan, transparansi, dan tata kelola yang baik. Implikasi dari temuan ini adalah sistem informasi akuntansi yang andal seperti SISKEUDES dapat meningkatkan transparansi dan akuntabilitas pengelolaan dana desa. Penelitian ini memberikan kontribusi signifikan terhadap pemahaman tentang peran sistem informasi akuntansi keuangan dalam meningkatkan pengelolaan keuangan desa dan membantu menciptakan lingkungan yang lebih transparan dan akuntabel di tingkat desa. Selain itu, penelitian ini juga berkontribusi untuk mengatasi kekurangan dalam literatur atau memberikan wawasan praktis bagi pembuat kebijakan atau pengembang teknologi informasi yang bekerja pada sistem keuangan sektor publik.

Kata Kunci: Good Governance; Laporan Keuangan; Pemberdayaan Pedesaan; Kepuasan Pengguna.

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INTRODUCTION

With the continuous evolution of information technology, the use of information systems has become indispensable in supporting both the management of organisations and their business operations. Reliable information technology is essential not only for companies and the private sector but also for the public sector and government, as it simplifies organisational management (Kassen, 2022; Malodia, Dhir, Mishra, & Bhatti, 2021; Warkentin & Orgeron, 2020). By using information technology to redesign the value chain system, tremendous benefits and cost savings can be achieved (Arifin & Nallappan, 2023; Gorni, Nurdin, & Komariah, 2024; Romney, Steinbart, Mula, McNamara, & Tonkin, 2012; Sarkis, Kouhizadeh, & Zhu, 2020; Yu, Zhang, Cao, & Kazancoglu, 2021). The excellence of information technology can be utilised to implement strategies in various units, offering opportunities to gain a competitive advantage (Pearlson, Saunders, & Galletta, 2024; Sony, Antony, & Mc Dermott, 2023). It is expected that, with information technology, transactions can be processed more easily and quickly, with fewer inputting errors (Javaid, Haleem, Singh, Suman, & Khan, 2022; Raja Santhi & Muthuswamy, 2022). Information technology systems have also become widespread in Indonesia's public sector and government. Several applications of information systems have been implemented and are currently being used to support governmental performance in community service and organisational management, both at the central and local government levels.

The social challenges that villages in Indonesia face reveal unique difficulties in financial management and financial information systems. These challenges include: 1) Challenges of transparency and accountability. According to research data from Sofyani et al. (2022), 128 villages in Indonesia have challenges related to transparency and accountability. With a transparent system, funds can be monitored and prone to corruption. 2) Human resource challenges. Indonesian Village Fund data from Permatasari et al. (2021), in 2018-2020 shows the challenge of providing village officials with an understanding of managing village fund programs. Inadequate training leads to errors in recording and reporting. 3) Challenges of limited technological infrastructure. In rural Indonesia, according to research data by Fahmi & Sari (2020), access to information technology still needs to be improved in Central Java province. The challenge of limited technological infrastructure can make implementing a modern financial system easier. 4) Challenges of public trust. Lack of community participation in the village financial planning and management process can lead to dissatisfaction and low trust in the village Government. Research data from Husni et al, (2023) on 196 communities showed low public trust in village fund management.

Based on the aforementioned social challenges, a financial information system like SISKEUDES (*Sistem Keuangan Desa*, Village Financial System) is needed to address these issues. It is hoped that through SISKEUDES, villages can enhance transparency, as the community will have easy access to financial information. For instance, a study by Akmal et al. (2023) in Purwasari Village, West Java, SISKEUDES has increased community participation in budget planning. This shows that when people have access to financial information, they are more confident and active in decision-making. In addition, social facts show that increasing trust, transparency, and governance in village financial management is very important because it can reduce the potential for misuse of funds and increase the effectiveness of budget use for village development. According to the Financial and Development Supervisory Agency (*Badan Pengawasan Keuangan dan Pembangunan*, BPKP) report, villages that have implemented a transparent financial management system have seen a significant increase in infrastructure development and public services (Elfirar & Putri, 2024). Thus, implementing a financial information system such as SISKEUDES not only encourages good governance but also contributes to the welfare of the village community as a whole.

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Several previous studies have discussed governance, financial transparency, and technology in public administration. The research by Salehi et al. (2023) on governance and financial transparency using multivariate regression analysis. The study results indicate that the importance of financial transparency needs to be supported by managerial ownership, audit committee expertise and board expertise. The research by Fatimah et al. (2020) uses a qualitative study on the theme of technology in public administration. The study results show that the technology factor in public administration, especially in villages, can optimize the implementation of smart villages. The research by Pratolo et al. (2022) related financial transparency in the village to public trust using the Partial Least Square method. The study results show that transparency is not associated with public trust. Several studies show gaps, namely, the absence of financial management, as seen from the DeLone & McLean I/S model to build trust, transparency, and good governance.

To achieve the orderly administration and management of village funding support from the government, as well as efforts to accountability state budget for capital expenditure, the central government, namely the Ministry of Home Affairs, releases the Village Financial System Application, which is used in the financial report in every village administration in Indonesia. According to Sambas et al. (2023), the application is expected to unify the financial management concept with reporting as a means of accountability for the state budget in the form of balance and fulfilling managerial needs and responsibilities. Sistem Keuangan Desa or SISKEUDES, as a mandatory system from the Ministry of Finance, came into use in 2007 to help the village manage the assets of a particular administration (which includes accounting, inventory, and reporting) as well as the elimination of the asset, and so no exception in villages as a working unit under the Ministry of home affairs. During seventeen (17) years of use, there is no empirical research using Model Update Delone and Mclean Information System (D&M IS). Success Model test and evaluate the application on public universities through the measurement variable of information quality, systems quality, service quality toward user satisfaction, the variable of use toward the user satisfaction, as well as the effect of variable the use and user satisfaction in providing significant benefits.

Village in rural or urban areas, as part of a unit of government work units, also must implement security for financial reports in its responsibilities (Ariyanto, Dewi, Hasibuan, & Paramadani, 2022). The security consists of physical security, administrative safeguards, and legal security. Therefore, to implement the security of financial administration, information system administration is needed to realize management and control of the system properly. The administration system, in addition to having a function as a control tool, should also be able to support the management handling of Village information system to do a better management of planning, procurement, development, maintenance, monitoring, control, and audit.

The complexity in asset management in local government, as well as the problems of assets, is, often become the financial audit authorities' findings as fixed assets are unknown, the fixed assets are not supported by the ownership documents, the assets controlled by the other party that is not by, the complexity of reporting and tiered, reflecting it needs the support of a reliable information system in the management of assets, especially the implementation of asset administration. Systems for financial management applications used in village authorities include the Accounting Management Information System, which is mandatory by the government. However, the administration of report and input that are above problems can also result in less optimal use of SISKEUDES at local authorities.

According to Dridi et al. (2020) and Febrina & Megawaty (2021), the system is a series of components that are associated and interact to achieve the objective, consisting of a sub-system

supporting a more extensive system. Information is data managed and processed to give meaning and improve decision-making. Increasing the quality and quantity of information will support good decision-making as well (Joseph & Gaba, 2020; Xie, Xiao, & Pedrycz, 2022). Accounting information systems (AIS) can be complex systems manually used by the latest information technology or a combination of both. Whichever approach is taken, the process is the same: An AIS should gather, document, retain, and analyze data in order to generate information for individuals responsible for making decisions. The system comprises individuals, protocols, directives, data, software, information technology infrastructure, internal control, and security measures (Romney et al., 2012). Information systems are expected to help filter and summarize information effectively in decision-making by using information technology.

Measures of success of information systems (IS) or effectiveness is our critical understanding of values and actions related to investment management and information systems (Petter, DeLone, & McLean, 2008; Rainer, Prince, Sanchez-Rodriguez, Splettstoesser-Hogeterp, & Ebrahimi, 2020). Complexity, multidimensionality, and interdependence in information systems require special attention to the definition and measurement of the dimensions of each dependent variable. In the updated model by DeLone and McLean (2003) includes an additional measure for evaluating the system's quality. This metric is divided into six categories: system quality, information quality, service quality, usability, user satisfaction, and net benefits (DeLone & McLean, 2003) (Figure 1).

Additionally, Update DeLone & McLean I/S success (2003) replacing the impact in DeLone & McLean I/S success (1992) because the impact can be interpreted positively or negatively, be a net benefit to simplify the model so that no more measurer about the success of Information Systems. In updating the model in 2003, DeLone & McLean consolidated the many effects, encompassing both the personal impact and the organizational impact, into a unified metric known as net benefits. The potential interactions among the dimensions of success allow for the isolation of the impact of different independent variables on one or more dimensions of significant success-dependent variables that are being measured. Model D & M IS Success in presents the relationship of interdependence, which should continue to be considered and tested.

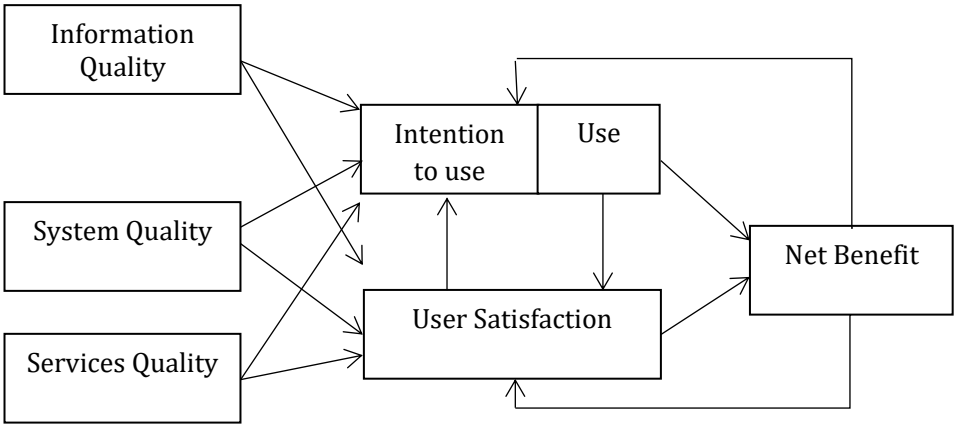

Figure 1 Model update DeLone and McLean IS success
Source: DeLone & McLean (2003)

Identification of the six categories of information systems success by DeLone & McLean consists of system quality, referring to the quality of the information system itself, is assessed based on various factors like ease of use, functionality, reliability, flexibility, data quality, portability, and integration (DeLone &

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McLean, 1992, 2003). This assessment has a significant meaning. Information quality, quality measurement results (output) from the information system to measure the accuracy, timeliness, completeness, interconnected, consistency. Service quality, an extension in the IS Success DeLone & McLean 2003 instrument using size dimensions tangible, reliability, responsiveness, assurance, and empathy of IT personnel who handle system (DeLone & McLean, 2003). Usage (use), measured as the frequency of use, time of use, number of accesses, usage patterns, and dependence on information systems. User satisfaction is a response to the information system output, as measured by a particular satisfaction, overall satisfaction, adequate, in line with expectations and needs. Net benefits, an amalgamation of individual impact dimensions and impact of existing organizations in the previous model 1992 (DeLone & McLean, 1992). Update Model & McLean IS Success DeLone 2003 uses the term net benefit to replace the term effects (impact) because the term could impact means considered positive or negative and can cause a likelihood of confusion.

Research on information systems by using the model of DeLone and McLean (1992) and updating the model (2003) is already quite a lot. Several studies on the success of information systems in this study are summarized in Table 1. The function of the information system based on accounting is an integrated application system consisting of a combination of manual and computerized procedures. Generate transaction data to support the central government's balance sheet preparation. SISKEUDES is software that helps Villages accounting administration activities by simplifying the manual process to reduce the occurrence of human error in its implementation. Besides, SISKEUDES can also be used in the management and reporting of goods for the accountability of the state budget in the form of a balance sheet. The application is expected to fill the needs of the managerial accountability and management report.

Table 1 Previous research summary

Correlation	Researchers	Results
Information Quality => Use	Seddon & Kiew (1996), Istianingsih (2007), Wang & Liao (2008), Effendy (2013)	+, +, +, +
	Radityo & Zulaikha (2007).	-, -
Service Quality => Use	Wang & Liao (2008)	+
	Effendy (2013), Manchanda & Mukherjee (2014).	-, -
Information Quality => User Satisfaction	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Wang & Liao (2008), Medina & Chaparro (2007), Sørum et al. (2012), Effendy (2013),	+, +, +, +, +, +, +, +

Correlation	Researchers	Results
	Manchanda & Mukherjee (2014).	
	Radityo & Zulaikha (2007).	-
System Quality => User Satisfaction	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Wang & Liao (2008), Medina & Chaparro (2007), Sørum et al. (2012), Effendy (2013), Manchanda & Mukherjee (2014).	+, +, +, -, +, +, +, +, +
	Radityo & Zulaikha (2007).	-
Service Quality => User Satisfaction	Wang & Liao (2008), Medina & Chaparro (2007), Sørum et al. (2012), Effendy (2013), Manchanda & Mukherjee (2014).	+, +, +, +, +
Use => User Satisfaction.	Vaez-Livari & Salehi-Soghadi, (2006), Istianingsih (2007), Wang & Liao (2008), Effendy (2013)	+, +, +, +
Use => Net Benefit.	Wang & Liao (2008), Effendy (2013)	+, +
User Satisfaction => Net Benefit	Wang & Liao (2008), Sørum et al. (2012), Effendy (2013).	+, +, +

According to the description in Table 1, conducted tests on the information quality, systems quality, service quality toward user satisfaction, system usage toward user satisfaction, and the net benefits, as well as user satisfaction towards the net benefits by DeLone and McLean (2003) theorem. Different from the studies in Table 1, the study uses the SISKEUDES application via the DeLone and McLean theorem to determine the influence of information quality, systems quality, service quality toward user satisfaction, system usage toward user satisfaction, and the net benefits for enhancing trust, transparency, and good governance. Therefore, this research aims to analyze the effect of information quality, systems quality, and service quality of the SISKEUDES application on improving user satisfaction and governance quality in village settings.

Based on the updated DeLone and McLean IS success framework in Figure 1, the researchers adopted six hypotheses that will be tested in this research for enhancing trust, transparency, and good governance. The first hypothesis (H1) is that information quality positively influences user satisfaction. The second hypothesis (H2) is that system quality positively influences user satisfaction. Third hypothesis (H3), service quality positively influences user satisfaction. Fourth hypothesis (H4), the use of the system positively affects user satisfaction. The fifth hypothesis (H5) is that the use of the system positively affects the net benefits. Sixth Hypothesis (H6), user satisfaction positively influences the net benefits.

RESEARCH METHOD

The subjects were respondents who used the Accounting Management Information System application in their duties as executors of management administration at rural and urban villages under the scope of the Ministry of Home Affairs work unit and under the supervising Ministry of Finance. Respondents were selected using purposive sampling techniques, using the selected information based on defined criteria. The respondent is an asset administration officer who can operate and use applications. This study's primary data collection method is through surveys obtained directly from the source. The questionnaires were distributed to respondents via email, direct contact person, and social media. The period of dissemination to collect this questionnaire from respondents is three months, from October to December 2023.

In this research, there are modifications to the model of DeLone & McLean (2003), which did not examine the effect of information quality, system quality, and quality of service for the use of the system because it is mandatory, where the use of application the government requires using the application, even rural or urban villages as work units under the local government. Based on the hypothesis developed in this study, it suggests that the variable quality of information, quality systems, and quality of service of the application of Management Information Systems used by village authorities have a positive impact on user satisfaction that administration officials. Furthermore, the effect of the use of the system on user satisfaction will be tested. It also tests user satisfaction and the use of the system against the net benefits of the application system. Based on the above, the framework in this study is depicted in Figure 2.

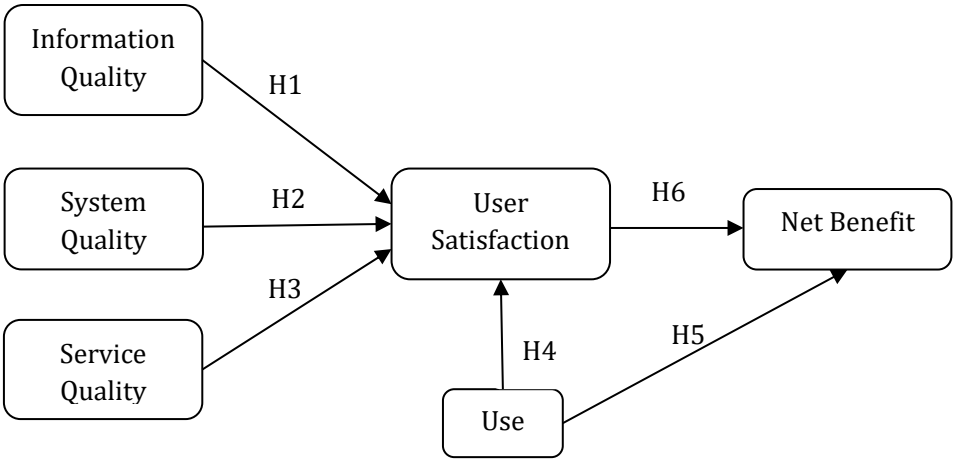

Figure 2 Analysing the accounting management information system rural and urban villages using a research model.

The research data were processed using descriptive statistics to describe respondents' demographics and perceptions of information quality, system quality, and service quality. Following this, inferential statistics were applied to test each hypothesis. Based on the framework in Figure 2, the path analysis method with the path coefficient and t-statistics analysis approach to address each hypothesis.

The latent variables in this study consisted of 6 (six) information quality, system quality, service quality, the use of the system, user satisfaction, and net benefits. A summary of latent variables in this study is provided in Table 2.

Table 2 Operationalization variable

Quality Aspects	Dimensions	Reference
Information Quality	Information in an easy-to-understand and helpful format	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Wang & Liao (2008), Sørum et al. (2012), Manchanda & Mukherjee (2014)
	The information presented is precise and detailed	Seddon & Kiew (1996). Istianingsih (2007), Sørum et al. (2012), Manchanda & Mukherjee (2014)
	Information as needed Information as needed	Seddon & Kiew (1996), Wang & Liao (2008)
	Information is adequate	Vaez-Livari & Salehi-Soghadi (2006)
	Provision of information quickly	Istianingsih (2007), Effendy (2013), Manchanda & Mukherjee (2014)
	Latest information (up-to-date)	Seddon & Kiew (1996), Livari (2005), Wang & Liao (2008), Sørum et al. (2012), Effendy (2013), Manchanda & Mukherjee (2014)
	Accurate and reliable information	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Sørum et al. (2012)Manchanda & Mukherjee (2014)
	The information is consistent and relevant.	Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Sørum et al. (2012).

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Quality Aspects	Dimensions	Reference
System Quality	Easy to use	Seddon & Kiew (1996), Istianingsih (2007), Wang & Liao (2008), Sørum et al. (2012), Effendy (2013), Manchanda & Mukherjee (2014)
	User friendly	Seddon & Kiew (1996), Wang & Liao (2008), Manchanda & Mukherjee, (2014)
	Easy to learn	Seddon & Kiew (1996), Istianingsih (2007)
	Reliable, safe, and comfortable	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Sørum et al. (2012)
	Flexible system	Vaez-Livari & Salehi-Soghadi (2006)
	Can communicate or integrate with other data	Vaez-Livari & Salehi-Soghadi (2006), Sørum et al. (2012)
	Utilization of resources	Effendy (2013)
Service Quality	Attention	Wang & Liao (2008), Sørum et al. (2012), Manchanda & Mukherjee (2014)
	Immediacy	Manchanda & Mukherjee (2014)
	Sincerity in solving problems	Wang & Liao (2008), Sørum et al. (2012), Manchanda & Mukherjee (2014)
	Reliability	Manchanda & Mukherjee (2014)
	Trustworthy and secure	Wang & Liao (2008),Sørum et al. (2012), Manchanda & Mukherjee (2014)
Use	Frequency	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Wang & Liao (2008), Effendy (2013), Manchanda & Mukherjee (2014)
	Dependency	Wang & Liao (2008)

Quality Aspects	Dimensions	Reference
	Additional use	Effendy (2013)
User Satisfaction	Adequate and appropriate to the area of responsibility	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Sørum et al. (2012), Effendy (2013), Manchanda & Mukherjee (2014)
	Meet expectations	Istianingsih (2007), Wang & Liao, (2008), Sørum et al. (2012)
	Complete satisfaction	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Wang & Liao (2008), Sørum et al. (2012), Manchanda & Mukherjee (2014)
Net Benefit	Save time and speed up work completion.	Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Wang & Liao (2008), Sørum et al. (2012), Manchanda & Mukherjee (2014)
	Increases productivity	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Manchanda & Mukherjee (2014)
	Improve performance performance	Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007)
	Facilitate the work	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007), Wang & Liao (2008), Sørum et al. (2012), Manchanda & Mukherjee (2014)
	Helpful	Seddon & Kiew (1996), Vaez-Livari & Salehi-Soghadi (2006), Istianingsih (2007)

RESULTS AND DISCUSSION

From the distribution of questionnaires to respondents, the assets administration officer via email that 101 were obtained from the data in the mailing list in operator of financial information system, and submit print out the questionnaire directly to the respondents as many as 101 work units of the local

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government in West Java and Central of Java, obtained 101 questionnaires were returned, Obtained 72 questionnaires on incoming email with a link to it filling the questionnaire through google drive and 29 returns a printout directly, which can be used for testing in this study, and are expected to represent the perception of the overall population. In addition to email and direct deployment, the questionnaire can be spread through social media. It is pretty helpful in getting an answer to a questionnaire distributed in the study.

Demographics of Respondents

The description of gender, age, education level, and working period of the respondents at an institution working unit of the country yield recapitulation data of respondent frequency distribution taken from the questionnaire and can be seen in Table 3.

Table 3 Description of respondents

No	Information	Frequency	Percentage (%)
1	Gender		
	a. Male	79	78.22%
	b. Female	22	21.78%
	Sum:	101	100.00%
2	Age		
	a. ≤ 30 years	20	19.80%
	b. 31 - 40 years	56	55.45%
	c. 41 - 50 years	16	15.84%
	d. ≥ 51 years	9	8.91%
	Sum:	101	100.00%
3	Level of education		
	a. Senior Highschool	15	14.85%
	b. Associate Degree	16	15.84%
	c. Bachelor's degree	63	62.38%
	d. ≥ Master's degree	7	6.93%
	Sum:	101	100.00%
4	Working time		
	a. < 5 years	23	22.77%
	b. 5 - 10 years	37	36.63%
	c.11 - 20 years	27	26.73%
	d. ≥ 21 years	14	13.86%
	Sum:	101	100.00%

Source: authors' data collection

Table 3 shows that the number of users of the administration officer in Villages is dominated by men, as 79 people (78.22%), while women just as many as 22 (21.78%). This indicates that the assignment of the assets administration officer in units of public universities is given more to men. Most respondents are aged 31-40 years (55.45%). Most respondents' education level is a bachelor's degree (62.38%). Most working years are 5 - 10 years (36.63%). Based on the analysis of the highest percentage of respondent demographics shows the quality of respondents who are suitable for use in this study.

Perception of Information Quality, System Quality, and Service Quality

In this study, a questionnaire was built on the 31 items of questions, i.e., eight questions in the variable quality of information, seven questions in the variable quality of the system, five questions in the variable quality of service, three questions in a used variable of the system, three questions in variable user satisfaction, and five questions in variable net benefits. Each item question in the questionnaire was measured using a score based on the model Likert scale of five points, namely (1) Strongly Agree, (2) Agree, (3) Tentatively, (4) Disagree, and (5) Strongly Disagree. Descriptive statistics were based on the distribution of respondents. Each latent variable frequency distribution in the study is shown in Table 4.

Table 4 Distribution of frequency distribution of answers

Latent Variables	Minimum	Maximum	Respondent's answer (in per cent)				
			1	2	3	4	5
Information Quality	8	40	17.33%	50.50%	21.91%	8.54%	1.73%
System Quality	7	35	13.15%	51.77%	21.22%	10.89%	2.97%
Service Quality	5	25	19.60%	60.99%	13.27%	5.15%	0.99%
Use	3	15	27.06%	41.26%	18.15%	11.22%	2.31%
User Satisfaction	3	15	7.59%	56.44%	24.42%	10.23%	1.32%
Net Benefit	5	25	13.27%	63.96%	15.44%	6.34%	0.99%

Source: Authors processed the calculation.

Based on Table 4, respondents' perceptions of information quality are in a good category, as seen from the highest percentage of 50.50% in the agreed answer. Respondents' perceptions of system quality are in a good category, as seen from the highest percentage of 51.77% in the agreed answer. Respondents' perceptions of service quality are in a good category, as seen from the highest percentage of 60.99% in the agreed answer. In addition, respondents' responses from the perspective of use, user satisfaction, and net benefit are in a good category, as indicated by each variable having the highest percentage in the agreed answer.

Impact of System Usage and User Satisfaction on Net Benefits

An evaluation of a construct to assess the validity and reliability of the model can be done through the measurement model, called an outer model. The model in the study was tested using convergent validity, the reliability of composite, and the construct of latent variables in the path diagram.

The latent variables in this study consisted of information quality variables, system quality variables, service quality variables, use variables of the system, user satisfaction variables, and net benefits variables. Validity and reliability tests also examined indicators of questions from each variable eligible to continue in the study. Here is the output value of the outer loading of each variable for the overall model (full model). The measurement model for validity and reliability and the path coefficient in this study can be seen in Figure 3.

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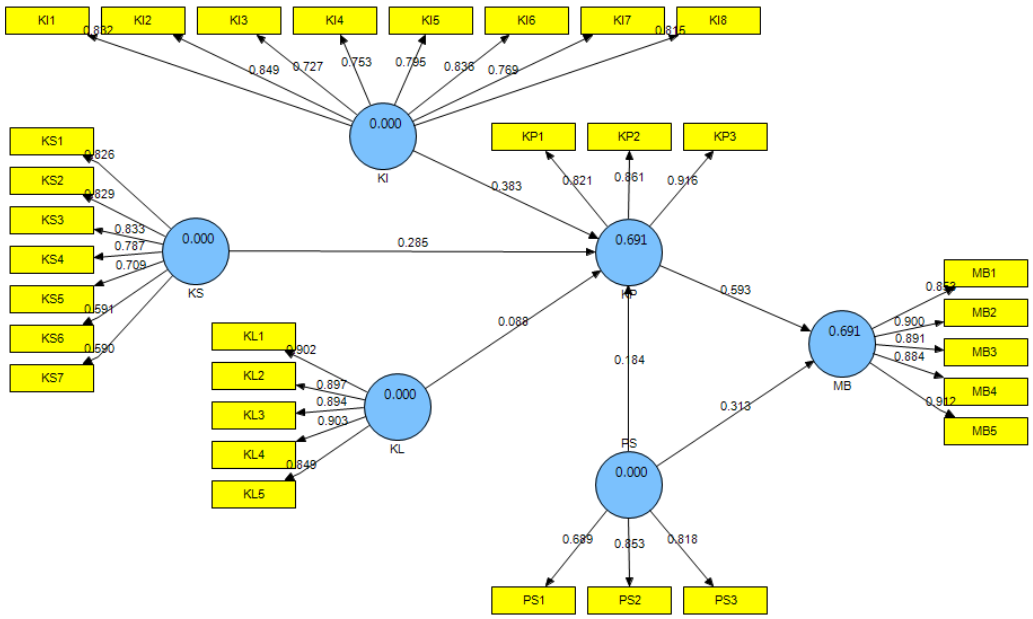

Figure 3 Output measurement model

Inner models can indicate the significance level in hypothesis testing by testing the path coefficient value. Value score coefficients T-statistics in this study for each hypothesis must be shown above 1.98 for a two-tailed hypothesis (two-tailed) through hypothesis testing at alpha 5%. Testing structural model study results can be seen in Figure 4.

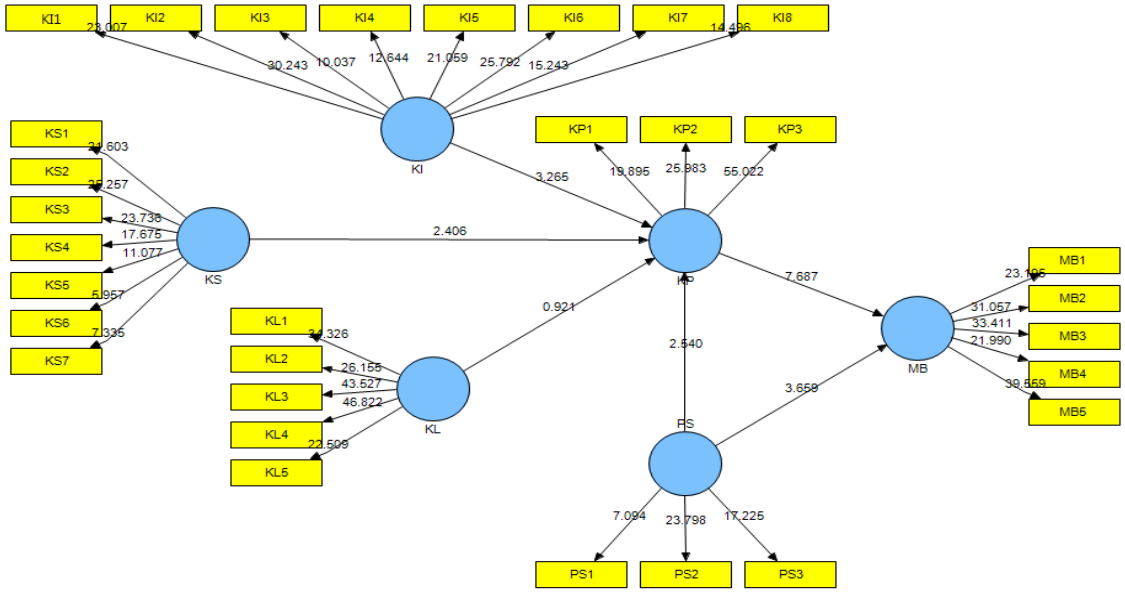

Figure 4 Structural model output

In Figure 4, there are 6 (six) constructs built into the structural model study: KI for information quality, KS for the system quality, KL for service quality, KP for user satisfaction, PS for using the system, and MB for a net benefit. Testing the significance of influence between individual constructs can be seen from the t-test in Table 5. Learn the path diagram, which shows the path coefficients and t-statistics in the study, as shown in Figure 5.

Table 5 Results path coefficient and the t-statistic

	Hypothesis	Path Coefficient (O)	T Statistics (|O/STERR|)
H1: Information Quality -> User Satisfaction	+	0.383	3.265**
H2: System Quality -> User Satisfaction	+	0.285	2.406**
H3: Service Quality -> User Satisfaction	+	0.088	0.921
H4: Use -> User Satisfaction	+	0.184	2.540**
H5: Use -> Net Benefit	+	0.313	3.659**
H6: User Satisfaction -> Net Benefit	+	0.593	7.687**

Source: Authors processed calculation

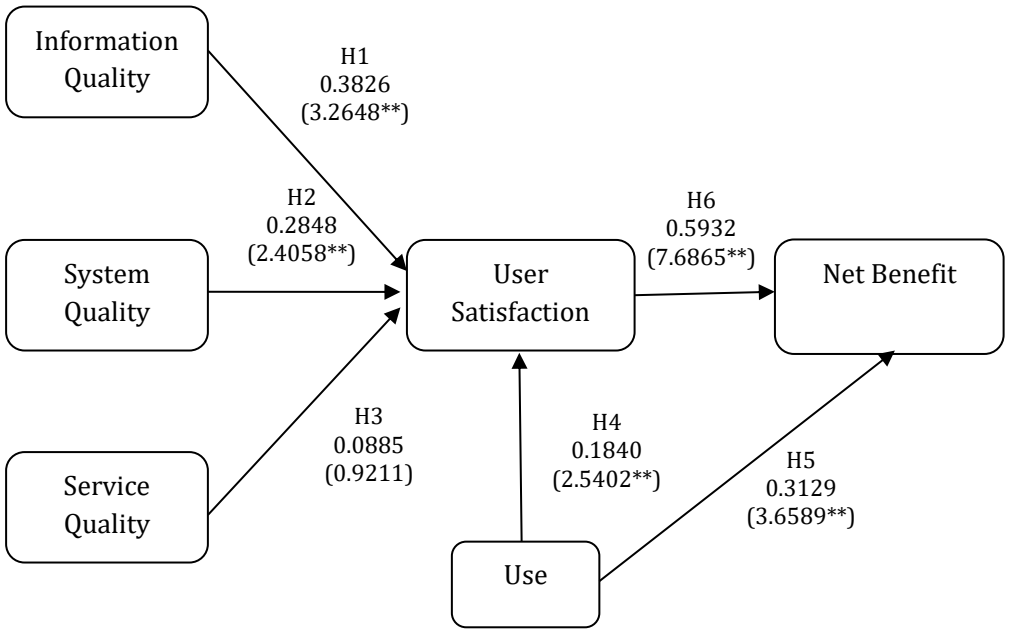

Figure 5 Diagram line research (path coefficient and t-statistics)

Based on data collection via questionnaires to administration officials at rural and urban villages, as well as analysis of the testing of six (6) hypotheses constructed in the research, it was found that Information Quality and System Quality of the application positively affect User Satisfaction of the administration operator at villages office according to hypotheses 1 and 2. Good information quality and system quality of application can provide information following the needs, adequate, fast, precise, detailed, current, accurate, reliable, consistent, and relevant so that it will facilitate the work that corresponds to the

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area of responsibility of administration of financial report, meet expectations, as well as applications that are easy to learn, reliable, safe and convenient to use can affect user satisfaction.

However, in this study, the service quality of the application does not affect the user satisfaction of the office of villages and administration officials, so it is not consistent with hypothesis 3. This can happen because if there is a lack of quality of service of officers and IT in local government compiler and ministry of finance and home affairs coordination, administration officers in each office work unit could coordinate with fellow officers at another village government more informally through group sharing and can also search for information through the internet along with the growing technological advances.

According to hypotheses 4 and 5, the System Usage application was found to affect the User Satisfaction of the administration officers and the Net Benefits of the application. The more frequently used applications showed that the application was following the needs, which means that they can satisfy the users, especially administration officers, making it feasible to continue to be used in the management of budget and financing systems. In addition, high use of the application systems also showed that can provide high net benefits.

User Satisfaction variables of administration officials were found to significantly affect the Net Benefits of applying the system in local governance, according to hypothesis 6. The benefits can be seen from the job completion time and faster time-saving, budget and reporting timely reporting, bookkeeping, and documentation, as well as high productivity and performance that reflects that with the application can facilitate the work of personnel administration.

Discussion

This study demonstrates that the quality of information and system quality of the SISKEUDES application significantly enhance user satisfaction among village administration officers. However, service quality did not significantly impact user satisfaction, which may be due to informal mechanisms for resolving technical issues. Furthermore, frequent and intensive use of the application positively impacted the net benefits obtained, such as increased work efficiency, improved productivity, and more timely and accurate reporting.

These findings are consistent with research by Wang & Liao (2008) and Effendy (2013), which show that system quality and information quality play a critical role in user satisfaction, especially in the context of government-mandated applications. However, this study differs from the findings of Medina & Chaparro (2007), where service quality was found to impact satisfaction significantly. This discrepancy may be due to geographical and cultural contexts, as village administrations in Indonesia may rely more heavily on informal peer support rather than formal IT services.

The results suggest that the digitalization of village financial management has a significant positive effect on improving governance. The use of technology-based information systems like SISKEUDES signals a shift toward more transparent and accountable governance in Indonesia's villages, reflecting a global trend toward digital government practices. According to research by Kaur & Parashar (2022), the use of technology in the future can be developed to create smart villages. According to Triani et al. (2023) and Anisa et al. (2024), with an integrated and technology-based system, village financial reports can be openly accessed by the community, allowing for tighter monitoring of the use of village funds. This helps ensure that the funds received and managed by the village are genuinely used for the community's benefit by the established planning. In line with Sofyani et al. (2022), this transparency also builds trust between the village government and its citizens because the community can see how their funds are used. The existence of SISKEUDES also plays a vital role in creating transparency.

In line with research by Fitriansyah & Halilintar (2024) and Elfirar & Putri (2024) state that villages need a Financial Accounting Information System (SISKEUDES) to improve transparency and accountability in managing village budgets. In the context of village administration in Indonesia, this system facilitates financial recording and reporting, which previously may have been done manually and are prone to errors. According to Salam et al. (2023), with SISKEUDES, villages can manage village funds more efficiently and accurately, minimize the potential for misappropriation, and increase public trust in managing village funds.

Furthermore, SISKEUDES supports good governance by providing a clear structure in village financial management (Lukman, Ibrahim, & Nara, 2021). This system provides standards and procedures to be followed, reducing the possibility of irregularities and increasing accountability. With systematic and standardized reporting, authorities can conduct audits and evaluations more efficiently, ensuring that applicable regulations carry out village fund management. Therefore, SISKEUDES contributes to developing capacity and professionalism in village financial management, supporting a more effective and efficient village government.

These findings imply that reliable accounting information systems like SISKEUDES can improve the transparency and accountability of village fund management. This is crucial not only for central and regional governments in monitoring fund usage but also for fostering greater trust between village administrations and the communities they serve.

These findings can be explained by the fact that the SISKEUDES application is specifically designed to address the needs of village financial management, making it highly relevant for users in village administrations. The good quality of the system and information facilitates their daily tasks, while service quality was less impactful due to alternative support sources available to users.

Based on these findings, it is recommended that the government enhance user training, especially to improve service quality. Additionally, regular system and information quality evaluations should be conducted to ensure that the SISKEUDES application remains relevant and capable of adapting to technological advancements and user needs.

Application service quality influenced user satisfaction of asset administration operators at local government. Therefore, informal media is also necessary to improve the coordination of intensive, effective, and efficient formal media. The informal media, such as through the exchange of ideas and information sharing between officers and administration groups in rural and urban villages, as well as social and other media. Although the use of the application system is mandatory, the intensity of use can reflect its users' satisfaction. For officer-administration increasing the use of applications not only in routine activities, bookkeeping accounting, inventory, and reporting mandatory but can optimize the output of information from the application, such as information about the condition of budgeting, analysis planning, and procurement, maintenance, development, replacement, utilization in order to be more efficient, even in the process of securing and monitoring and control, and the auditing process.

CONCLUSION

This research found that the quality of information, systems, and services provided by the SISKEUDES application significantly affects user satisfaction and governance quality in village settings, enhancing trust, transparency, and good governance. The complexity of the system's administration requires reliable information systems to manage these reports. Village system management expects increased user satisfaction from administration officers. In that case, it is recommended that both moral and material support be provided in the implementation and use of applications.

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This research contributes significantly to understanding the role of financial accounting information systems in improving village financial management and helping to create a more transparent and accountable environment at the village level. In addition, it addresses gaps in the literature or provides practical insights for policymakers or IT developers working on public sector financial systems.

The limitations of this research include, at least, the number of respondents being less than the maximum. In addition, respondents are restricted to the executive officer of the administration in each unit of work in rural and urban Villages surrounding West Java and Central Java, namely the operators, verifiers, and validators that serve as users but do not involve the authorities in the policy, as well as other users such as auditors. The result is expected to be input for future research related to the application of the system, for example, by maximizing the number of respondents in the test so it can be representative of the population. Further development can also test the respondents other than as a user or operator application systems; for example, the respondent authorities take the policy, and other respondents are auditors.

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