



Factors Influencing the Acceptance of Sakti Application: Perceived Usefulness, Perceived Ease of Use, and Perceived Risk on State Financial Planning and Budgeting

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Abstract: Previous research or relevant research is very important in research or scientific articles. Previous research or relevant research serves to strengthen the theory and phenomena of relationships or influences between variables. This article reviews the factors that influence the acceptance of SAKTI, namely: perceived usefulness, perceived ease of use, and perceived risk, a study of state financial management literature. The purpose of writing this article is to build a hypothesis about the influence of variables that can be used in further research. The results of this literature review article are: 1) perceived usefulness affects the acceptance of SAKTI; 2) perceived ease of use affects the acceptance of SAKTI; and 3) perceived risk affects the acceptance of SAKTI.

Keywords: Technology Acceptance, Perceived Usefulness, Perceived Ease of Use, Perceived Risk, SAKTI Application

INTRODUCTION

Currently, the development of information technology is very rapid. The use of information technology is needed by all parties, including the government. For the government, the adoption of information technology can be used to continue to innovate in realizing good governance (Wibowo, 2019). The use of information technology can also be applied by the government to the state financial system (Amriani & Iskandar, 2019).

One of the latest information technologies for the state financial system is the Agency Level Financial Application System (SAKTI). SAKTI plays an important role in the state financial system because the application is used for managing the state budget, from planning to reporting (Supristiowadi and Sucahyo, 2018).

SAKTI is an application system built to support the implementation of the state treasury and budget system at the agency level, one of which is the budgeting module, utilizing resources and information technology (Wibowo, 2019). More specifically, at the stage of state financial planning and budgeting, SAKTI is an improvement of the RKA-KL

Application (Work Plan and Budget of the Ministry of State/Institution). The importance of studies on government financial budgeting has also been carried out by several researchers, such as Kuntadi et al. (2022), Wijayanti et al. (2012), and Madjid (2022).

Although SAKTI was created to improve the previous financial application system, the implementation of SAKTI is still likely to fail. Many factors can influence these failures. One of the causes is the failure of users to operationalize SAKTI. In other words, the use of SAKTI can still be problematic if users cannot accept it properly.

This article discusses the effect of perceived usefulness, perceived ease of use, and perceived risk of using SAKTI on the acceptance of SAKTI, a literature review study in the field of state financial planning and budgeting.

Based on the background, it can be formulated the problems that will be discussed to build hypotheses for further research, namely:

1. Does perceived usefulness affect the acceptance of SAKTI in the field of state financial planning and budgeting?
2. Does perceived ease of use affect the acceptance of SAKTI in the field of state financial planning and budgeting?
3. Does perceived risk affect the acceptance of SAKTI in the field of state financial planning and budgeting?

LITERATURE REVIEW

Technology Acceptance

The successful adoption of technology can be seen from the aspect of user acceptance of the technology. This concept is called acceptance. Several previous researchers have used the concept of acceptance in testing technology adoption models, such as Sayekti & Putarta (2016), Prabowo (2017), and Lestari et al. (2020). Taherdoost's (2017) study notes that, in general, acceptance is the opposite of rejection, which means a positive decision to use an innovation. From this definition, it can be seen that technology is accepted by users if it is used by users. From this definition, it can also be understood that acceptance is a concept that describes behavior. For this reason, in the context of SAKTI adoption, acceptance can be interpreted as a person's behavior in accepting SAKTI to support their work in the field of state financial planning and budgeting.

Perceived Usefulness

One of the main components in the technology adoption process is perceived usefulness. The importance of the perceived usefulness factor of technology is also being studied in recent years, such as by ELKheshin & Saleeb (2020), Ardian et al. (2021), and Fadhilatunisa et al. (2022). Referring to the technology acceptance model (TAM), perceived usefulness can be defined as "the extent to which a person believes that using a particular [technology] system will improve their job performance" (Davis, 1989). Although the definition was put forward in 1989, the fact is that it has still been used by many researchers in recent years (such as Rakhmawati et al., 2020; Maryati & Siregar, 2021; Alshurafat et al., 2022). Based on this definition, it can be understood that the perceived usefulness factor is a factor that shows how well the performance of technology can provide benefits to its users in using the technology. The hope is that by using technology, the user's work will increase. Perceived usefulness can be interpreted as a measure of the extent to which SAKTI can assist users in completing their work on state financial planning and budgeting. In other words, the greater the benefits that SAKTI provides to its users, the greater their perceived usefulness.

Perceived Ease of Use

Perceived ease of use is one of the important factors in the technology adoption model. This factor is a concept that has been widely studied in recent years, such as ELKheshin & Saleeb (2020), Ardian et al. (2021), and Fadhilatunisa et al. (2022). Referring to TAM, perceived ease of use can be defined as "the extent to which a person believes that using a particular [technology] system will be free of effort" (Davis, 1989). Although this definition has long been put forward in the literature, the fact is that in the last two years, this definition has still been a reference for many researchers in their studies (such as Rakhmawati et al., 2020; Maryati & Siregar, 2021; Alshurafat et al., 2022). Based on this definition, it can be understood that the perceived ease of use factor is a factor that shows how much effort a person has to spend to use technology. This is important to study because the easier it is for someone to use technology, the more likely the technology will be accepted by users. In this study, the ease of use of SAKTI can be interpreted as a measure of the extent to which SAKTI is easy to run, work with, operationalize, or apply by its users in the field of state financial planning and budgeting. In other words, the easier SAKTI is to run, work with, operate, or apply by its users, the higher the level of ease of use of the application.

Perceived Risk

One of the factors that need to be considered in the technology adoption model is perceived risk. The importance of the perceived risk factor in technology adoption has also been studied by Kamal et al. (2020), Ha (2020), and Seo & Lee (2021). This is because someone who will adopt new technology will also think about the adverse effects that will occur when using this technology. Examples of the perceived risk of technology adoption are loss of money, loss of personal data, injury, etc. Therefore, the perceived risk factor is negatively correlated with technology adoption. The perceived risk factor in technology adoption can be defined as the level of a person's belief in the insecurity of using technology (ALraja & Aref, 2015). Kesharwani & Bisht's (2012) study noted that the perceived risk factor can be described as a person's perception related to the uncertain and unfavorable consequences of using technology. The perceived risk factor needs to be studied because the lower the perceived risk felt by technology users, the greater the level of acceptance. Referring to this definition, the perceived risk factor of SAKTI adoption is a person's perception of the negative consequences of using SAKTI in the field of state financial planning and budgeting. Some of the negative consequences that may occur from using SAKTI include data loss, data theft, hardware or software damage, etc.

Table 1. Relevant Previous Research

No	Author (year)	Previous Research Results	Similarities With This Article	Differences With This Article
1.	Prabowo (2017)	Perceived usefulness and perceived ease of use partially have a significant and positive effect on acceptance of SAKTI.	Examine the effect of perceived usefulness and perceived ease of use on SAKTI acceptance.	It does not test the effect of perceived risk factors on the acceptance of SAKTI in the field of state financial planning and budgeting.
2.	Fakhruzzaman & Dimitrova (2020)	Perceived usefulness and perceived risk factors significantly affect the acceptance of e-government as measured by intention to use. The perceived ease of use factor does not significantly affect it.	Examine the effects of perceived usefulness and perceived ease of use on the acceptance of government financial applications.	Testing models on SAKTI in the area of state financial planning and budgeting.
3.	Fadhilatunisa et al. (2020)	Perceived usefulness and perceived ease of use have	Examine the effect of perceived usefulness	It does not test the effect of perceived risk factors on

		a significant and positive effect on acceptance of E-Filling and E-Billing Tax Applications as measured by attitude, intention, and actual action.	and perceived ease of use on the acceptance of SAKTI.	application acceptance. The technology being tested is also different, namely SAKTI in the field of state financial planning and budgeting.
4.	Sayekti & Putarta (2016)	The perceived usefulness factor significantly affects the acceptance of SIPKD (Regional Financial Information System), while the perceived ease of use factor does not significantly affect the acceptance of SIPKD.	Examine the effects of perceived usefulness and perceived ease of use on the acceptance of government finance applications.	It does not test the effect of perceived risk factors on the acceptance of government finance applications. The application being tested is also different, namely SAKTI in the field of state financial planning and budgeting.
5.	Lestari et al. (2020)	The perceived usefulness factor significantly affects the acceptance of the SAIBA Application (Accrual-Based Agency Accounting System) as measured by the attitude variable. Meanwhile, the perceived ease of use factor does not significantly affect it.	Examine the effects of perceived usefulness and perceived ease of use on the acceptance of government finance applications.	It does not test the effect of perceived risk factors on application acceptance in government finance. The application being tested is also different, namely SAKTI in the field of state financial planning and budgeting.
6.	Syahril & Rikumahu (2019)	Perceived usefulness, perceived ease of use, and perceived risk have both partially and simultaneously significant effects on the acceptance of e-money technology.	Examine the effects of perceived usefulness, perceived ease of use, and perceived risk on technology acceptance.	testing models on SAKTI in the area of state financial planning and budgeting.

RESEARCH METHODS

The methods of writing this scientific article are qualitative research and library research. Examine theories and relationships or influences between variables from books and journals, both offline in the library and online sourced from Mendeley, Scholar Google, and other online media. In qualitative research, a literature review must be used consistently with methodological assumptions. This means that it must be used inductively so that it does not direct the questions asked by the researcher. One of the main reasons for conducting qualitative research is that the research is exploratory (Ali & Limakrisna, 2013).

FINDINGS AND DISCUSSION

The effect of perceived usefulness on SAKTI Acceptance

In TAM theory, it is explained that one of the factors determining the acceptance of technology adoption is perceived usefulness (Marangunic & Granic, 2015). This factor is important because someone wants to adopt new technology if the technology offers benefits to its users. For this reason, new technology should offer various benefits to its users, such as being faster, more accurate, more reliable, and others. Thus, the greater the level of usefulness provided by technology users, the greater someone wants to use the technology.

Based on the explanation above, it can be understood that the perceived usefulness factor has a positive effect on technology acceptance. Several previous studies have also empirically proven the effect of perceived usefulness factors on technology acceptance. For

example, the study of Lestari et al. (2020) tested the TAM theory on the SAIBA application at the Ministry of Religion, Jambi Work Unit KPPN Service Partner. The results prove that the perceived usefulness factor significantly affects user attitudes towards technology. After that, the user's attitude also significantly affects the acceptance of the SAIBA Application.

Another study was also examined by Sayekti & Putarta (2016). The study tested the TAM model theory on the regional financial information system (SIPKD) in the Special Region of Yogyakarta (DIY). One of the findings is that the usability factor is proven to significantly influence acceptance (SIPKD). The same results were also found by Fakhruzzaman & Dimitrova (2020). Fakhruzzaman & Dimitrova's (2020) study analyzed the factors that influence e-government adoption in Indonesia. One factor that is proven to significantly influence e-government adoption is the perceived usefulness factor. Previous studies also support the influence of perceived usefulness on technology acceptance, such as the studies of Syahril & Rikumahu (2019), Kamal et al. (2020), and Ha (2020).

SAKTI is an improvement from previous government financial applications, such as the RKA-KL application (Wibowo, 2019). The advantage of SAKTI is that the data entered in SAKTI is centralized so that users can use the data for various activities on state financial management (Wibowo, 2019). One of them is state financial planning and budgeting activities. Based on the previous explanation, it can be understood that the perceived usefulness of SAKTI affects the acceptance of the application in the field of state financial planning and budgeting. This means that the more benefits SAKTI users receive in the field of state financial planning and budgeting, the greater the acceptance of SAKTI.

The Effect of Perceived Ease of Use on SAKTI Acceptance

The TAM theory explains that one of the important factors in the technology acceptance model is ease of use (Marangunic & Granic, 2015). This is because someone is more likely to adopt new technology if it is easy to use. In other words, the higher the perceived ease of use in using technology, the more someone wants to use the technology. Therefore, new technology should be designed by considering aspects of perceived ease of use in its use.

Referring to the explanation above, it can be understood that the perceived ease of use factor positively affects technology acceptance. Several researchers have also empirically proven the effect of perceived ease of use factors on technology acceptance. For example, Prawobo (2017) tested the TAM model for SAKTI acceptance. The study was conducted within the scope of the Regional Office of the Directorate General of Treasury of DKI Jakarta Province. Prabowo's (2017) findings show that perceived usefulness simultaneously has a significant effect on the acceptance of SAKTI by its users.

The study by Fadhilatunisa et al. (2020) analyzed the user acceptance model of E-Filling and E-Billing tax applications. The users studied were lecturers of taxation courses at Islamic universities in Makassar City as taxpayers. The results found that the perceived ease of use factor significantly affects users' attitudes towards technology, which then successively affects the intention to use and use the E-Filling and E-Billing tax applications. Several previous studies also support the influence of perceived ease of use on technology acceptance, such as the studies of Syahril & Rikumahu (2019), Kamal et al. (2020), and Ha (2020).

SAKTI is one of the information technology applications to support government financial governance based on the Integrated Financial Management Information System (IFMIS) (Supristiowadi and Sucahyo, 2018). IFMIS implementation is an effort to apply state financial information technology to overcome problems that arise from the use of manual systems or separate systems in budget management and accounting processes (Amriani and Iskandar, 2019). In other words, SAKTI was created to make it easier for users to carry out

various state financial activities, including those in the field of planning and budgeting. Thus, it can be understood that the perceived ease of use factor of SAKTI affects the acceptance of the application in the field of state financial planning and budgeting. This means that the easier it is to use SAKTI, the greater the acceptance of the application to carry out activities in the field of state financial planning and budgeting.

The effect of perceived risk on SAKTI Acceptance

In the technology adoption literature, an important factor that users pay attention to is the perceived risk factor (Alhadid et al. 2022). Every use of technology will have a perceived risk for its users. Related to this, users will consider the size of the perceived risk of using technology. The smaller the perceived risk that will be accepted by users, the greater the chance someone will adopt a technology. Conversely, the greater the perceived risk that the user will receive, the less likely they will adopt the technology.

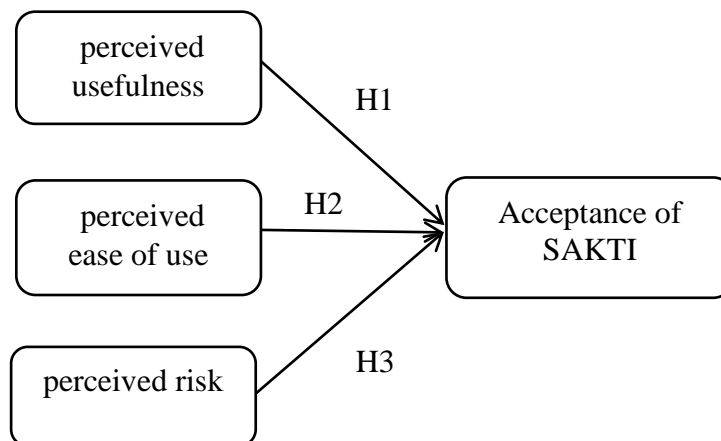
Based on the explanation above, it can be understood that the perceived risk factor negatively affects technology acceptance. Several previous studies have also empirically proven the effect of perceived risk factors on technology acceptance. For example, the Fakhruzzaman & Dimitrova (2020) study tried to test the e-government acceptance model in Indonesia. The study was conducted on students at several universities, such as Sepuluh Nopember Institute of Technology, the University of Indonesia, Airlangga University, Hasanuddin University, Diponegoro University, and Bogor Agricultural University.

The study by Kamal et al. (2022) analyzed the factors that influence technology acceptance. They analyzed telemedicine technology in Pakistan. The results found that the influence of risk factors on the acceptance of telemedicine technology was significantly proven. The same results were also found by Syahril and Rikumahu (2019). They tried to test the acceptance model of e-money technology. Syahril and Rikumahu's (2019) study was conducted on students at Telko University Bandung. Several other researchers also support the influence of risk factors on technology acceptance, such as Ha (2020), Seo & Lee (2021), and Trinh (2020).

Although SAKTI is an improvement on previous government financial applications, it may still pose risks to its users. Moreover, SAKTI was created by integrating various previous state financial applications, including those for state financial planning and budgeting. As a result, there is a possibility that its use becomes more complicated in use, so it also allows users to be wrong in operationalizing SAKTI. Meanwhile, SAKTI is a type of information technology where the application allows the loss and theft of data within the application. Relating to these conditions, it can be understood that the perceived risk factor affects the acceptance of SAKTI. This means that the smaller the level of perceived risk from using SAKTI, the greater the acceptance of the application to carry out activities in the field of state financial planning and budgeting. Vice versa, the greater the level of perceived risk from using SAKTI, the smaller the acceptance of the application to carry out activities in the field of state financial planning and budgeting.

Conceptual framework

Based on the formulation of the problem, theoretical studies, relevant previous research, and discussion of the influence between variables, the framework of this article is obtained as below.



Picture1: Conceptual Framework

Based on the conceptual framework above, it can be understood that the factors of perceived usefulness, perceived ease of use, and perceived risk affect the acceptance of SAKTI. Thus, there are three hypotheses in this study, namely:

- H1: Perceived usefulness affects the acceptance of SAKTI in the field of state financial planning and budgeting?
- H2: Perceived ease of use affects the acceptance of SAKTI in the field of state financial planning and budgeting?
- H3: Perceived risk affects the acceptance of SAKTI in the field of state financial planning and budgeting?

Apart from these three factors, there are still many determinant factors that may also affect the acceptance of SAKTI. Based on previous studies, some of these factors include the following:

- a) Social influence (Kamar et al., 2020; AlHadid et al., 2022; Rakhmawati et al., 2020).
- b) Facility conditions (Kamar et al., 2020; AlHadid et al., 2022; Rakhmawati et al., 2020).
- c) Trust in technology (Fakhruzzaman & Dimitrova, 2020; Wang et al., 2021; Butt et al., 2022).

CONCLUSION AND RECOMMENDATION

Conclusion

The success of technology can be seen from the perspective of its users. This means that no matter how great the technology is created, it will be useless if no one wants to use it. Therefore, the aspect of technology acceptance among users is important to note. This research seeks to explain some of the factors that influence the acceptance of SAKTI. Based on theory, relevant articles, and discussion, hypotheses can be formulated for further empirical research, namely:

1. Perceived usefulness affects the acceptance of SAKTI.
2. Perceived ease of use affects the acceptance of SAKTI.
3. Perceived risk affects the acceptance of SAKTI.

Recommendation

Based on the above conclusions, the suggestion in this article is that there are still many other factors that influence the acceptance of SAKTI apart from the factors of perceived usefulness, perceived ease of use, and perceived risk at all types and levels of organizations or companies. Therefore, further studies are still needed to find other factors that can affect

the acceptance of SAKTI apart from the variables studied in this article. These other factors include social influence, facility support, and trust in technology.

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