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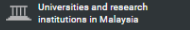
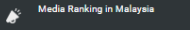
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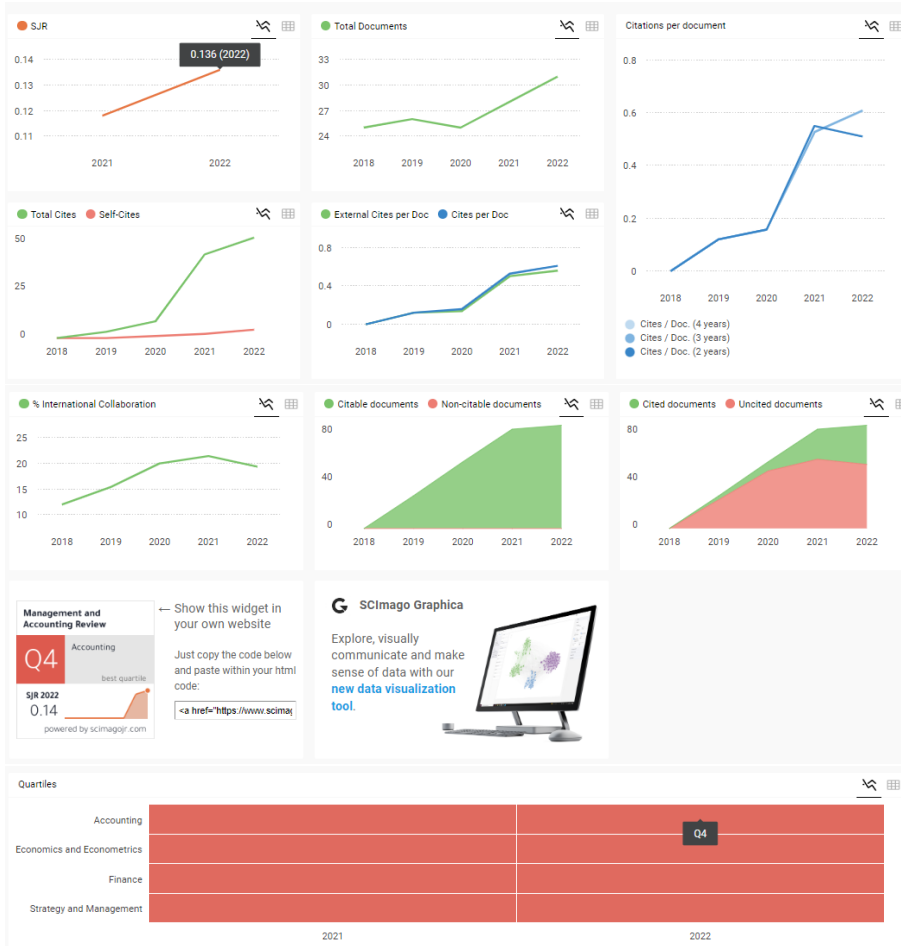
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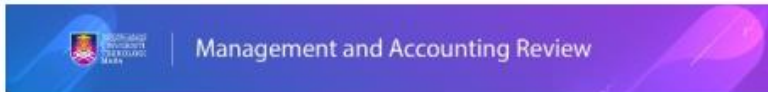
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**ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF SISKEUDES: INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLE**

Journal:	<i>Management and Accounting Review</i>
Manuscript ID:	Draft
Manuscript Type:	Original Article
Keywords:	Information Quality, Net Benefits of Siskeudes, System Quality

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# ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF *SISKEUDES*: INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLE

## ABSTRACT

All villages in Indonesia use the village financial system, namely *Siskeudes*. The village government uses *Siskeudes* to create the financial statement so it can achieve transparency and accountability. The study examines the effect of system quality on net benefits through information quality and user satisfaction. In particular, the study examines the reciprocal relation between system quality, information quality, user satisfaction, and net benefits based on the updated Delone & McLean Information System Success Model. The sample of 68 Village Government of Semarang Regency. We used survey questionnaires to collect the data and partial least squares structural equation modeling (PLS-SEM) to analyze them. The study shows that information quality mediated the system quality to user satisfaction and net benefits. User satisfaction also mediated system quality and information quality to net benefits. The information quality and user satisfaction could not mediate the system quality to net benefits. The direct effect of variables supports each success dimension in the updated Delone & McLean Information System Success Model. *Siskeudes* is the best system and information to create a good village governance. It is helpful to build the stakeholders' decisions and public trust. This research provides valuable theoretical and practical implications for government and researchers.

**Keywords:** Information Quality, Net Benefits of *Siskeudes*, System Quality, User Satisfaction

## INTRODUCTION

The transformation of the development of technology and information from time to time is increasingly rapid and has entered various fields, one of which is in the field of government accounting, in this case, for managing village funds. In 2014 the

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Financial and Development Supervisory Agency with the Ministry of Home Affairs launched the Village Financial System Application (*Siskeudes*) to improve village financial governance. The implementation of the *Siskeudes* Application began in 2015 with the support of the Minister of Home Affairs Letter Number 143/8350/BPD dated 27 November 2015 regarding the Village Financial Management Application and the KPK Letter No. B.7508/01-16/08/2016 dated 31 August 2016 concerning Appeals Related to Village Financial Management/Village Funds. The *Siskeudes* Application Guidelines refer to the Regulation of the Minister of Home Affairs No. 113 of 2014 concerning Village Financial Management.

In the context of utilizing technology and information in the village financial management process, *Siskeudes* is an accountable, effective, efficient, and transparent implementation of village financial management. The village government expects information technology to be successful and easy to use. However, the system used is not fully integrated, system errors still occur, and the performance of the system slows down, which results in operational activities being not smooth. System users have a close relationship with the success of the information technology used. Users can be the subject of knowing the success of a system, and this success can be seen from the net benefits that can be received from implementing the system.

The results of initial observations in the *Ungaran Timur* District at the village financial management technical guidance event using the *Siskeudes* application found several problems such as there were obstacles experienced by operators in running it, such as some posts that were not yet in the application, and synchronization of new regulations with practices in the *Siskeudes* application. Then from the *Semarang* Regency Community and Village Empowerment Service, it was found that implementing *Siskeudes* was only effective online in 2022, so there were still many server constraints and adjustments.

Success in building and implementing information systems should be shown from the initial goal of making applications that can be used effectively and



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3 efficiently. The system quality is the initial dimension that needs better quality to  
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5 produce higher user satisfaction and, of course, impact individual productivity and  
6 achieve organizational goals (DeLone & McLean, 2003). Analysis of the success of  
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8 an information system has a multidimensional and interdependent construction, and  
9 it needs to study the interrelationships between dimensions.

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12 There are many models of the success of a system, one of the models that  
13 are often used is the system success model by DeLone & McLean (1992) and the  
14 DeLone and McLean models developed in 2003. Various empirical studies have  
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16 been conducted to test the success model of DeLone and McLean, both initial and  
17 updated models Jaafreh (2017, Khand & Kalhoro (2020), Krisdiantoro et al. (2019),  
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19 Livari (2005), Negash et al. (2003), Noviyanti (2016), Teo & Wong (1998),  
20 Wahyuni (2011), Wang & Liao (2008), Widodo et al. (2013)

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24 Livari (2005) shows empirical evidence about the success of the DeLone &  
25 McLean (1992) system success model. Other studies have shown that the six  
26 dimensions of the system success model have a significant effect except for the  
27 effect of system quality on the use (Wang & Liao, 2008). The use is deemed  
28 insignificant due to the mandatory nature of the system, which is applied because of  
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30 the mandatory nature that needs to be used, so it does not affect user satisfaction  
31 (Noviyanti, 2016). The result of Krisdiantoro et al. (2019)'s research shows that the  
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33 system quality and information quality affect the net benefits. The system quality  
34 affects the intensity of use, but information quality does not affect the net benefits.  
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36 The intensity of use cannot mediate the system quality and information quality.

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40 The study aimed to see the influence of the dimensions of system success  
41 through using Siskeudes as a village financial information system. The originality  
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43 of this research is to use four dimensions of system success: system quality,  
44 information quality, user satisfaction, and net benefits. The usage dimension is not  
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46 used because, in a mandatory system, there may be no influence on other  
47 dimensions (Noviyanti, 2016). The net benefit of Siskeudes is users' benefit after  
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interacting with an information system. Net benefits can also be interpreted as a positive impact that users can feel after interacting with an information system.

### LITERATURE REVIEW

The system success model has important implications in measuring the analysis and reporting of system success. Delone & McLean (1992) has six dimensions or success variables, i.e.: (1) system quality, (2) information quality, (3) usage, (4) user satisfaction, (5) individual impact, and (6) organizational impact (Figure 1). The success of the implementation of an information system can be seen from the qualitative characteristics of system quality, the quality of the output in the form of information generated, consumption of the output seen from the use, the user's response to the information system as seen from the user's satisfaction, the influence of the information system on the user's habits seen from the personal impact. And then its effect on organizational performance or organizational impact.

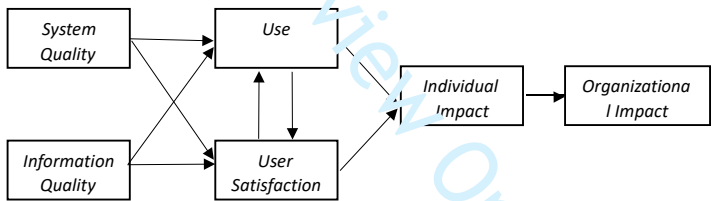


Figure 1: Delone and Mclean Model (1992)

Based on the criticisms and inputs received, Delone and McLean reformed their model by adding variables or dimensions of service quality and combining individual impact and organizational impact so that it becomes a net benefit dimension. Besides that, there is also a division on the variable of use, i.e., the dimension of interest in using. The model updated DeLone & McLean (2003) can be seen in Figure 2.

An information system consists of interconnected devices that collect,

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process, store, and disseminate data or valuable information in an organization's decision-making and control. The same applies to the village financial system (*Siskeudes*) used by village governments in Indonesia. In its implementation, the village government expects the village treasurer to be able to work effectively and efficiently to facilitate the achievement of transparent, accountable, and credible financial reporting goals. Successful system implementation proves effectiveness and efficiency.

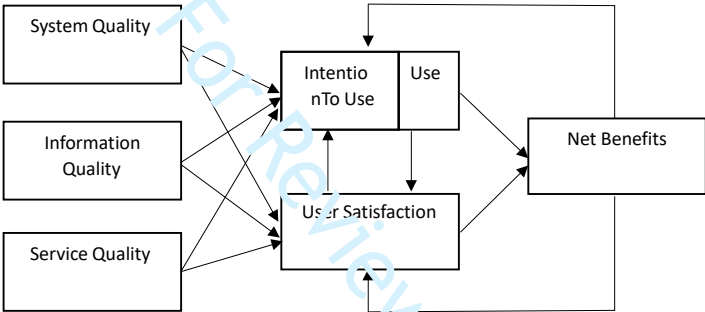


Figure 2: The updated DeLone and McLean model (2003)

### Hypotheses Development and Research Model

The system quality focuses on the system itself, which can determine the quality of the information produced. Information quality measures the quality of the output of the information system (Jogiyanto, 2007). Information quality is the output produced by the information system; the quality obtained is in the form of output information that is easy to understand, accurate, complete, and timely (DeLone & McLean, 2003). A sound information system can create good quality information, too; therefore, improving information quality needs to be increased in line with improving system quality owned by the information system. Therefore, in the study, the following hypothesis was formulated:  
**H<sub>1</sub>**: System quality has a positive and significant effect on information quality

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3 System quality is one of the key constructs in the success of the Delone and  
4 McLean systems. System quality is a technical measure of system flexibility,  
5 integration, response time, and reliability (Nelson et al., 2005). The quality of an  
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7 exemplary system provided by the information system can affect user satisfaction in  
8 line with research conducted by (Utomo et al., 2017), system quality significantly  
9 affects user satisfaction. So the better the system quality, the easier it will be for  
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11 users to feel satisfied with the system.

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13 **H<sub>2</sub>**: System quality has a positive and significant effect on user satisfaction

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17 Another construct of the Delone and McLean systems success model is  
18 information quality. Information quality measures the output of the system. The  
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20 information produced by the information system has a considerable impact on  
21 satisfaction, the more information systems display or bring up good, relevant, and  
22 more accessible information from users, the more satisfied users, will be with the  
23 quality of the information provided by the system. In line with research conducted  
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25 by (Hudin & Riana, 2016), (Jaafreh, 2017), (Panjaitan et al., 2019), (Wahyuni,  
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27 2011) show that there is a significant effect of information quality on user  
28 satisfaction.

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31 **H<sub>3</sub>**: Information quality has a positive and significant effect on user satisfaction

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33 The system quality is often an assessment of the success of an information  
34 system. It happens because a good system quality can increase the benefits obtained  
35 by users. A system like Siskeudes is easy to operate and use to complete financial  
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37 transaction input work in the village government so that financial performance is  
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39 good and the village government's financial reporting objectives are met. This  
40 research is in line with the results of research conducted by (Krisdiantoro et al.,  
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42 2019) and (Purwaningsih, 2010). The better the system quality, the greater the net  
43 benefits obtained (Petter et al., 2008).

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46 **H<sub>4</sub>**: System quality has a positive and significant effect on net benefits

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48 Information quality is also often used to assess the system's success.  
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50 Because many agencies or organizations start using information systems programs

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to produce better information to achieve organizational goals. (Teo & Wong, 1998) argues that if information quality improves, it is more likely that the desired organizational impact will be obtained. The research is in line with research conducted by (Krisdiantoro et al., 2019), (Megawati & Maftukhah, 2017), (Mulyadi & Choliq, 2019).

**H5:** Information quality has a positive and significant effect on net benefits

User satisfaction is the attitude of user behavior in using information systems. User satisfaction results from a user's decision to use an information system to complete his task. (DeLone & McLean, 2003)'s research shows that user satisfaction with a system will bring net benefits. Net benefits arise from user satisfaction with the use of information systems (Jaafreh, 2017) and (Yasa & Aryanto, 2017). The study results illustrate that better user satisfaction can increase users' net benefits.

**H6:** User satisfaction has a positive and significant effect on net benefits

Information quality is a mediating variable between system quality, and several previous studies support user satisfactions. System quality has a positive and significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Thus, it can be said that system quality is good, and the quality of the information produced will be good, too, followed by user satisfaction.

**H7:** System quality has a positive and significant effect on user satisfaction through information quality

Information quality can also be a mediating variable on the effect of system quality on net benefits. System quality has a positive and significant effect on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant impact on net benefits (Krisdiantoro et al., 2019; Petter et al., 2008; Purwaningsih, 2010). Thus, it

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can be said that a sound quality system will produce good quality information followed by the impact or benefits felt by the user.  
**H<sub>8</sub>** : System quality has a positive and significant effect on net benefits through information quality

User satisfaction can also mediate the effect of system quality on net benefits. The results show that system quality has a positive and significant effect on user satisfaction (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, it can be said that a sound quality system will provide user satisfaction and be followed by the impact or benefits felt by the user.  
**H<sub>9</sub>**: System quality has a positive and significant effect on net benefits through user satisfaction

User satisfaction is also a mediating variable on the effect of information quality on net benefits, and user satisfaction has a positive and significant effect on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Therefore, in the study, the following hypothesis was formulated bellow.

**H<sub>10</sub>**: Information quality has a positive and significant effect on net benefits through user satisfaction

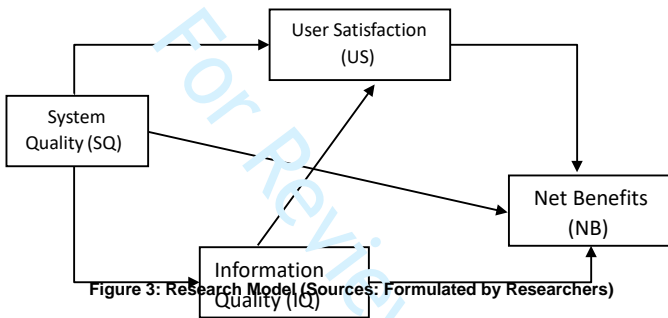
Information quality and user satisfaction can also be a second-level mediating variables on the effect of system quality on net benefits. It is supported by several previous studies which have shown that system quality has a positive and significant effect on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, it can be said that if system quality is good, the quality of the information produced will be good, too, then system quality and the quality of the

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information produced will both provide user satisfaction and be followed by the impact or benefits felt by the user.  
**H<sub>11</sub>**: System quality has a positive and significant effect on net benefits through information quality and user satisfaction

11 Based on the existing literature and hypotheses detailed above, the research model was formulated as in Figure 3.

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31 **METHODOLOGY**

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33 **Research Design**

34 The study uses a causality research design with a population of village  
35 *Siskeudes* operators in *Semarang* Regency, Central Java. Based on data from the  
36 statistical center in 2021, the number of villages in *Semarang* Regency is 208. The  
37 population was all *Siskeudes* Operators in *Semarang* District, i.e., 208 people.

38 Samples were taken from as many as 68 villages using the *Slovin formula* with an  
39 error rate of 10%. The sampling technique used is probability sampling with the  
40 random sampling technique, a research sampling technique carried out randomly so  
41 that all population members have the same opportunity to be sampled.

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## Variables Measurement and Instrument Development

The variables of this research are system quality, information quality, user satisfaction, and system net benefits. The statement items in each variable use a Likert scale of 5 (five) answer choices; (1) Strongly disagree; (2) Disagree; (3) Doubt; (4) Agree; and (5) Strongly Agree. The system quality can show the performance and reliability of the system and appropriately process every command or task carried out by the user. The system quality here refers to system quality owned by *Siskeudes*. (Chen, 2010) said that the system quality is a measure of processing the information system itself. The instrument used to measure system quality was adopted from the measurement scale built and used by (Nelson et al., 2005), i.e., system flexibility, system integration, system response time, system reliability, and user-friendliness.

Information quality is a measurement that focuses on the output that is processed by the system and can create value from the output for users. The instrument used to measure the construct of information quality was adopted from the measurement scale that was built and used by (Jogiyanto, 2007), i.e., completeness of the information (*completeness*), relevance (*relevance*), the accuracy of information (*accuracy*), timeliness (*timeliness*), presentation of information (*format*).

User satisfaction in the study results from responses and feedback raised by *Siskeudes* users, which can provide satisfaction and comfort in using the system. The instrument used to measure the construct of user satisfaction was adopted from the measurement scale built and used by (DeLone & McLean, 2003), i.e., overall satisfaction (repeat purchases) and information satisfaction (repeat visits).

The net benefit of *Siskeudes* is the impact of the use that contributes to individuals, groups, and institution (village government). The benefits or impacts felt by users can be used as evaluations in decision-making and the development of better information systems. The instrument used in the net benefit construct was adopted from the measurement scale built and used by (Davis, 1989), i.e., the ease



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of use of the system (ease of job), the effectiveness of a reliable system (effectiveness), speed in carrying out and completing tasks (speeds of accomplishing tasks) and the usefulness of the system in completing work (usefulness in work).

**Data Analysis**

The data used in the study is primary data. The data collection technique used is a questionnaire. The questionnaire was delivered directly to the village operator respondents. The data that has been collected is then tabulated and analyzed using the partial least squares structural equation modeling (PLS-SEM) WarpPLS 8.0 application. This analysis examines the direct effect of system quality on information quality and user satisfaction; information quality on user satisfaction; system quality, information quality, and user satisfaction with net benefits. There is also an indirect effect, i.e., system quality on user satisfaction through information quality; system quality to net benefits through information quality; system quality to net benefits through user satisfaction; information quality on net benefits through user satisfaction. Furthermore, the second level is an indirect effect, i.e., system quality, on net benefits through information quality and user satisfaction.

**RESULTS AND DISCUSSION**

**Measurement Model**

The initial data analysis stage is the research instrument’s validity and reliability. Based on the validity test in table 1 shows that the loading factor is above 0.5. These results indicate that the question items given to the respondents are valid and can be used to measure the constructs of the study. Then, the reliability test in table 1 also shows *Cronbach’s alpha’s* > 0.7 and *composite reliability* > 0.8. These results explain that the question items on the research variables consistently measure each variable or are reliable and can be used. The tests on the outer model show that the construct meets validity and reliability. It can be seen in table 1 and

table 2 below.

Constructs	Loading factor	AVE	Cronbach's Alpha	Composite Reliability
SQ		0.508	0.861	0.892
SQ1	0.681			
SQ2	0.721			
SQ3	0.692			
SQ4	0.741			
SQ5	0.757			
SQ6	0.685			
SQ7	0.655			
SQ8	0.762			
IQ		0.511	0.860	0.892
IQ1	0.650			
IQ2	0.775			
IQ3	0.824			
IQ4	0.769			
IQ5	0.767			
IQ6	0.668			
IQ7	0.679			
IQ8	0.548			
US		0.619	0.875	0.906
US1	0.766			
US2	0.716			
US3	0.719			
US4	0.868			
US5	0.892			
US6	0.741			
NB		0.518	0.844	0.882
NB1	0.741			
NB2	0.786			
NB3	0.763			
NB4	0.638			
NB5	0.692			
NB6	0.721			
NB7	0.686			

**Table 2: Fornell-Lacker**

	<b>SQ</b>	<b>IQ</b>	<b>US</b>	<b>NB</b>
SQ	<b>(0.713)</b>	0.489	0.605	0.580
IQ	0.489	<b>(0.715)</b>	0.613	0.639
US	0.605	0.613	<b>(0.787)</b>	0.631
NB	0.580	0.639	0.631	<b>(0.720)</b>

Furthermore, the evaluation of the structural model or the inner model is carried out by looking at the fit model and quality indices. The fit model is intended to see how the model can be Accepted and proceed to the hypothesis testing stage.

Table 3 shows the model fit and quality indices of this research model to analyze the inner model of the research model. The overall value of this model shows promising results. The inner model can be Accepted starting from the APC, ARS, AARS, AVIF, AFVIF, GoF, SPR, RSCR, SSR, and NLBCDR are all Accepted to be continued with hypothesis testing. The results of testing the fit model and quality indices can be seen in Table 3 below.

**Table 3: Model Fit and Quality Indices**

<b>Model Fit and Quality Indices</b>	<b>Fit criteria</b>	<b>The results</b>	<b>Notes</b>
Average path coefficient (APC)	p<0.05	0.386	Accepted
Average R-squared (ARS)	p<0.05	0.489	Accepted
Average adjusted R-squared (AARS)	p<0.05	0.474	Accepted
Average block VIF (AVIF)	Accepted if <= 5, ideal <= 3.3	1.706	Accepted
Average full collinearity VIF (AFVIF)	Accepted If <= 5, ideal <= 3.3	2.001	Accepted
Tenenhaus GoF (GoF)	Small >= 0.1, Medium >= 0.25, Large >= 0.36	0.513	Large
Simpson's paradox ratio (SPR)	Accepted If >= 0.7, ideal = 1	1.000	Accepted
R-squared contribution ratio (RSCR)	Accepted If >= 0.5, ideal = 1	1.000	Accepted
Statistical suppression ratio (SSR)	Accepted If >= 7	1.000	Accepted
Nonlinear bivariate causality direction ratio (NLBCDR)	Accepted If >= 7	1.000	Accepted

### Hypotheses Testing

The hypothesis testing method of the study uses the Structural Equation Model (SEM) using WarpPLS. The rule of hypothesis testing can be seen from the WarpPLS output on the path coefficient by looking at the p-value of <0.1 for weak significance, <0.05 for moderate significance, and <0.001, indicating that the relationship is robust. Vice versa, if the p-value is more than 0.1, the relationship is not significant. The results of the direct effect can be seen in table 4.

The results of the study show that H<sub>1</sub> is accepted. System quality affects information quality on *Siskeudes* (H<sub>1</sub>) since the path coefficient is 0.646 with a p-value of <0.001. Hypothesis two (H<sub>2</sub>) is accepted that there is an effect of system quality on user satisfaction at *Siskeudes*. Based on the test results in table 4, the path coefficient is 0.390 with a p-value of <0.001.

Then, H<sub>3</sub> is also accepted, and there is the effect of information quality on user satisfaction on *Siskeudes*. It is based on a path coefficient of 0.433 with a p-value of <0.001. H<sub>4</sub> is accepted; that the system quality affects the net benefits of *Siskeudes* based on the path coefficient of 0.276 with a p-value of 0.008,

Table 4: Direct Effects

	SQ		IQ		US		NB	
	Path	P-value	Path	P-value	Path	P-value	Path	P-value
SQ								
IQ	0.646	<0.001						
US	0.390	<0.001	0.433	<0.001				
NB	0.276	0.008	0.269	0.009	0.305	0.004		

Then, H<sub>5</sub> is accepted since the path coefficient of information quality on net benefits is 0.269 with a p-value of 0.009. H<sub>6</sub> is accepted since the path coefficient of user satisfaction on net benefits is 0.305 with a p-value of 0.004. Not only analyzing the direct effects above (hypothesis 1-6), the study also analyzed indirect effects, i.e., the indirect effect of two segments and the indirect effect of three segments.

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The effects of two segments are the effect of system quality on user satisfaction through information quality (H<sub>7</sub>), the Effect of system quality on net benefits through information quality and user satisfaction (H<sub>8</sub> and H<sub>9</sub>), and the Effect of information quality on net benefits through user satisfaction (H<sub>10</sub>). Then, the indirect effect of the three segments lies in the effect of system quality to net benefits through information quality and user satisfaction as H<sub>11</sub>.

Furthermore, table 5 shows that the indirect path coefficient of the influence of system quality on user satisfaction through information quality (H<sub>7</sub>) is positive at 0.279 with a p-value of <0.001, which means that H<sub>7</sub> is accepted. Table 5 shows that the indirect path coefficient of the influence of system quality on net benefits through information quality (H<sub>8</sub>) is positive at 0.292 with a p-value of 0.005, which means that H<sub>8</sub> is accepted.

The indirect effect of system quality on net benefits through user satisfaction can be seen in Table 5, which shows that the indirect path coefficient of the influence of system quality to net benefits through user satisfaction is positive at 0.292 with a p-value of 0.005, which means that H<sub>9</sub> is accepted. Finally, the indirect effect presented in table 5 shows that the indirect path coefficient of the influence of information quality on net benefits through user satisfaction (H<sub>9</sub>) is positive at 0.132 with a p-value of 0.056, which means that H<sub>10</sub> is accepted.

**Table 5: Two Segment Indirect Effect**

	SQ		IQ		US		NB	
	Path	P-value	Path	P-value	Path	P-value	Path	P-value
SQ								
IQ	0.646	<0.001						
US	0.390	<0.001	0.433	<0.001				
NB	0.276	0.008	0.269	0.009	0.305	0.004		

Then in the indirect effect test of three segments to test the effect of system quality on net benefits through information quality and user satisfaction (H<sub>11</sub>). Table

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6 shows that the indirect path coefficient of 3 segments of the influence of system quality to net benefits through information quality and user satisfaction has a positive value of 0.085 with a p-value of 0.108. Because the p-value exceeds 0.05 or the criterion of 0.1, it is not significant, and H<sub>11</sub> is accepted. The effect of system quality on net benefits through information quality and user satisfaction is not mediated because the direct effect and the first level of mediating get results of vital signs so that at the second level of meditating, it is also possible to be insignificant. However, this finding still means that the effect of second-level mediating is insignificant, with a thin p-value of 0.108, almost meeting the criteria for the significance of 0.1.

Table 6: Three Segment Indirect Effect

	SQ		IQ		US		NB	
	Path	P-value	Path	P-value	Path	P-value	Path	P-value
SQ								
IQ	0.646	<0.001						
US	0.390	<0.001	0.433	<0.001				
NB	0.276	0.008	0.269	0.009	0.305	0.004		

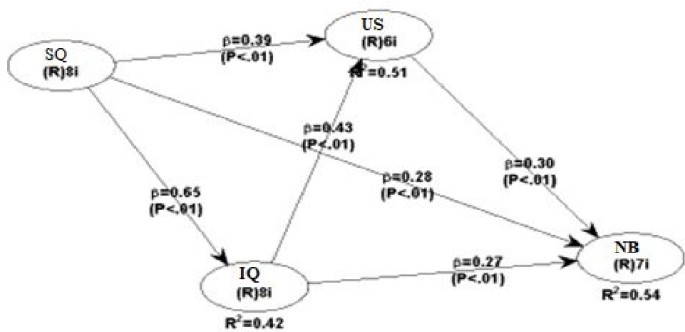
Table 7 is a summary of the results of the research hypothesis testing. Six research hypotheses show a direct influence relationship, and five research hypotheses of an indirect relationship. One hypothesis is not supported by the study's data, which is H<sub>11</sub>.

Table 7: Hypothesis test summary

Hypotheses	Variables	Mediating I	Mediating II	Variables	Hypotheses	Variables	Mediating
1	SQ	-	-	IQ	0.646	<0.001	Accepted
2	SQ	-	-	US	0.390	<0.001	Accepted
3	IQ	-	-	US	0.433	<0.001	Accepted
4	SQ	-	-	NB	0.276	0.008	Accepted
5	IQ	-	-	NB	0.269	0.009	Accepted
6	US	-	-	NB	0.305	0.004	Accepted
7	SQ	IQ	-	US	0.279	<0.001	Accepted
8	SQ	IQ	-	NB	0.292	0.005	Accepted

9	SQ	US	-	NB	0.292	0.005	Accepted
10	IQ	US	-	NB	0.132	0.056	Accepted
11	SQ	IQ	US	NB	0.085	0.108	Reject

Figure 4 illustrates the path relationship between variables from the bootstrapping test results on WarpPLS 8.0 application.



**Discussion**

The system quality of *Siskeudes* affects information quality. This research is in line with research from Al-Hiyari et al. (2013), Darma & Sagala (2020) and Fitriati & Mulyani (2015), which show a significant effect of system quality on information quality. Village financial application or *Siskeudes* can display a high-quality system and produce sound-quality information output. It gives users the convenience of using the system and satisfaction with the quality of the information produced according to their needs. The study proves the construct of Delone and McLean's theory of success by making information quality the dependent variable.

The system quality also positively and significantly affects user satisfaction. This research also supports the theory of success of the Delone and McLean system. The *Siskeudes* system can display high quality and create a sense of satisfaction

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with the performance or quality of *Siskeudes*. It provides user comfort and satisfaction with system quality-produced system. The study results align with previous research (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017), which resulted in the finding of a positive and significant effect of system quality on the satisfaction of information system users.

The study also proves the construct of DeLone and McLean's success theory that information quality can affect user satisfaction. The study's results prove that information quality positively and significantly affects user satisfaction. This research also supports the theory of success of the Delone and McLean system, the *Siskeudes* system can provide information quality needed, and users are satisfied with the information produced by *Siskeudes* well. It satisfies users with what is obtained from *Siskeudes* output, especially on information needs (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011).

*Siskeudes* as a village financial system can provide maximum performance to support users in carrying out their duties, and then users are helped and benefited. *Siskeudes* operators or village treasurers get convenience in planning, implementing, and financial reporting. The planning is carried out in the preparation of the Village Revenue and Expenditure Budget Plan (RAPBDes) until it is approved as a Village Revenue and Expenditure Budget (APBDes). The implementation activity is to carry out financial administration starting from preparing the budget plan (RAB) for each activity, inputting financial transactions, and preparing accountability. The final stage is the preparation of financial reports in the form of budget realization reports and village wealth reports. *Siskeudes* can provide a good quality system performance in managing and processing data so that users feel that it is easier for users to use, as stated by Delone & McLean (1992), Krisdiantoro et al. (2019), Petter et al. (2008), and Purwaningsih (2010).

The quality of the output of the information system is measured by the quality of the information so that the quality of a good and high-quality *Siskeudes* system can affect the output of information, which in turn affects the benefits



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received by users Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), Mulyadi & Choliq (2019). The study's results prove that information quality positively and significantly affects net benefits (Jogiyanto, 2007). The *Siskeudes* system can provide users with quality information and is valid for decision-makers. It gives users a sense of information quality to carry out tasks with the best decision-making.

Higher user satisfaction can increase the net benefits received by users. The study results align with the model DeLone & McLean (2003) that user satisfaction positively and significantly affects net benefits. User satisfaction with the *Siskeudes* system can give users a sense of pleasure in using the system so that users feel the impact of satisfaction from the system (Jaafreh, 2017 and Yasa & Aryanto, 2017). It gives users the experience of *Siskeudes* as expected, then can feel the other benefits they get.

The quality possessed by the system has a significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). There is a significant effect of information quality on user satisfaction. The study's results prove that the system quality positively and significantly affects user satisfaction through information quality. Information quality successfully delivers an indirect effect of system quality on user satisfaction which indicates that the *Siskeudes* system can produce good information according to user needs so that users feel satisfied with the system and information (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). It shows the suitability of the expected use of *Siskeudes* with its benefits in managing village finances.

The quality possessed by the system has a significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), as information quality increases, it will have an impact on the user and organizational satisfaction (Teo & Wong, 1998). The system quality positively and significantly affects the net benefits through information quality. Information

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quality successfully delivers an indirect effect of system quality on net benefits, which indicates that the *Siskeudes* system can produce good information according to user needs, so that users feel the impact or benefits of the presence of the system and information (Krisdiantoro et al., 2019; Megawati & Maftukhah, 2017; Mulyadi & Choliq, 2019). *Siskeudes* has provided net benefits for users and organizations in managing village finances.

System quality has a positive and significant effect, which means that the better the quality of the information system, the higher the user's satisfaction with using the system (Khairunnisa & Yunanto, 2017; Kurnianto et al., 2019; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011). Then research (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017) also explained that user satisfaction positively and significantly affects net benefits. Satisfaction from successful users mediates system quality to net benefits. It indicates that *Siskeudes* can provide satisfaction for its users so that users feel the impact or benefits.

The study's results prove that information quality positively and significantly affects net benefits through user satisfaction. The findings align with previous research, which explains that user satisfaction mediates information quality on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Benefits include presenting real-time, transparent, and accountable financial reports. A financial report is also a form of accountability to the village community through the Village Consultative Body. *Siskeudes* has successfully provided net benefits for users and organizations managing village finances.

**CONCLUSION**

The results showed that system quality owned by *Siskeudes* directly influenced information quality and user satisfaction. Information quality affects user satisfaction. System quality, information quality, and user satisfaction have a

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3 positive and significant effect on the net benefits of *Siskeudes*. It proves that the  
4 quality of *Siskeudes* has a crucial role in creating quality information and user  
5 satisfaction, which will later become net benefits users receive.  
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9 *Siskeudes* is considered a village financial management system that  
10 provides better quality to ensure good quality of financial information. The system  
11 quality influences the quality of the information produced, which can provide  
12 satisfaction to users and the quality of *Siskeudes* information. The quality of the  
13 information in the form of *Siskeudes* output is a financial report that shows the use  
14 of the budget and the value of the village government's wealth. User satisfaction and  
15 information quality successfully mediate the effect of system quality on the net  
16 benefits of *Siskeudes*. However, information quality and user satisfaction did not  
17 mediate system quality on net benefits.  
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24 The recommendations for future research are; 1) to study the same topic  
25 and added the number of *Siskeudes* operators who become respondents, 2) to  
26 explore the psychological aspects that influence performance and 3) to analyze the  
27 challenges of utilizing the *Siskeudes*. The government also must facilitate the  
28 village government to improve skill and knowledge toward training, workshop, and  
29 assistance.  
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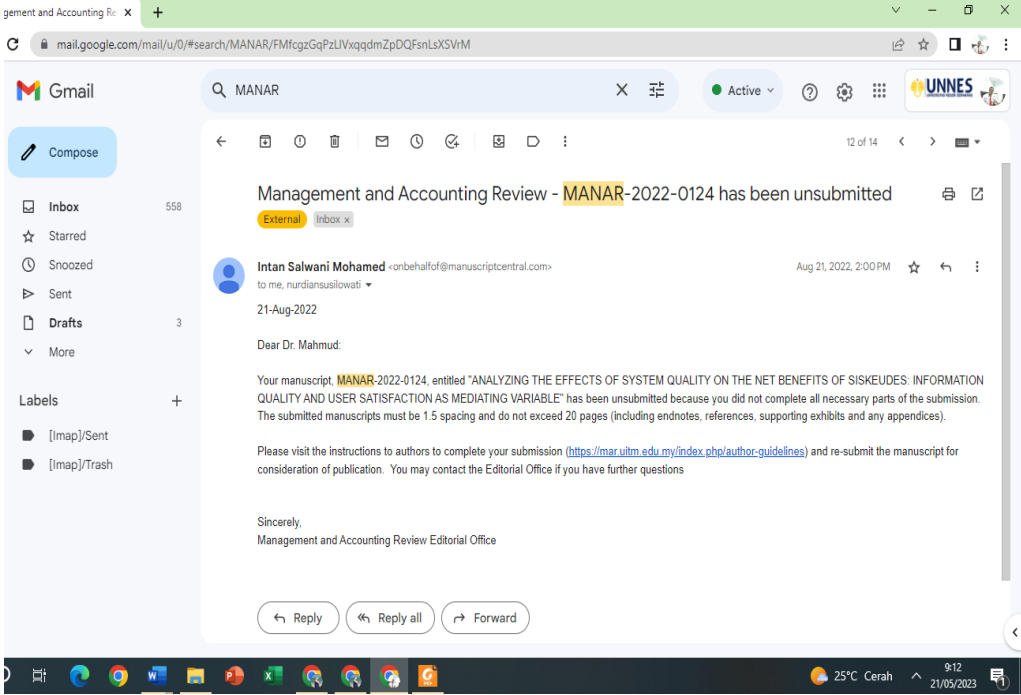
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# Artikel belum berhasil disubmit (Manuscript has been unsubmitted: 21-Aug-2022)

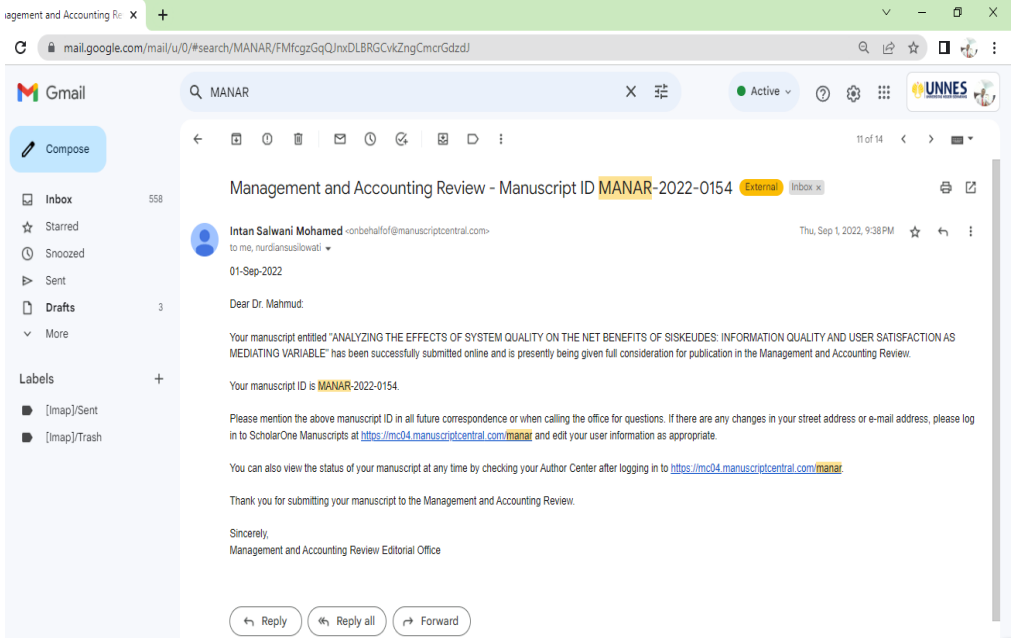


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## ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF *SISKEUDES*: INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLE

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### ABSTRACT

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All villages in Indonesia use the village financial system, namely *Siskeudes*. The village government uses *Siskeudes* to create the financial statement so it can achieve transparency and accountability. The study examines the effect of system quality on net benefits through information quality and user satisfaction. In particular, the study examines the reciprocal relation between system quality, information quality, user satisfaction, and net benefits based on the updated Delone & McLean Information System Success Model. The sample of 68 Village Government of Semarang Regency. We used survey questionnaires to collect the data and partial least squares structural equation modeling (PLS-SEM) to analyze them. The study shows that information quality mediated the system quality to user satisfaction and net benefits. User satisfaction also mediated system quality and information quality to net benefits. The information quality and user satisfaction could not mediate the system quality to net benefits. The direct effect of variables supports each success dimension in the updated Delone & McLean Information System Success Model. *Siskeudes* is the best system and information to create a good village governance. It is helpful to build the stakeholders' decisions and public trust. This research provides valuable theoretical and practical implications for government and researchers.

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**Keywords:** Information Quality, Net Benefits of *Siskeudes*, System Quality, User Satisfaction, Village Financial

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### INTRODUCTION

The transformation of the development of technology and information from time to time is increasingly rapid and has entered various fields, one of which is in the field of government accounting, in this case, for managing village financial. In 2014 the Financial and Development Supervisory Agency with the Ministry of Home Affairs

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4 launched the Village Financial System Application (*Siskeudes*) to improve village  
5 financial governance. The implementation of the *Siskeudes* Application began in  
6 2015. In the context of utilizing technology and information in the village financial  
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8 management process, *Siskeudes* is an accountable, effective, efficient, and  
9 transparent implementation of village financial management.  
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11 The results of preliminary study in the *Ungaran Timur* District at the  
12 village financial management technical guidance event using the *Siskeudes*  
13 application found several problems such as there were obstacles experienced by  
14 operators in running it, such as some posts that were not yet in the application, and  
15 synchronization of new regulations with practices in the *Siskeudes* application. Then  
16 from the *Semarang* Regency Community and Village Empowerment Service, it was  
17 found that implementing *Siskeudes* was only effective online in 2022, so there were  
18 still many server constraints and adjustments.  
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24 Success in building and implementing information systems should be  
25 shown from the initial goal of making applications that can be used effectively and  
26 efficiently. The system quality is the initial dimension that needs better quality to  
27 produce higher user satisfaction and, of course, impact individual productivity and  
28 achieve organizational goals (DeLone & McLean, 2003). Analysis of the success of  
29 an information system has a multidimensional and interdependent construction, and  
30 it needs to study the interrelationships between dimensions.  
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35 There are many models of the success of a system, one of the models that  
36 are often used is the system success model by Delone & McLean (1992) and the  
37 DeLone and McLean models developed in 2003. Various empirical studies have  
38 been conducted to test the success model of Delone and McLean, both initial and  
39 updated models Jaafreh (2017), Khand & Kalhor (2020), Krisdiantoro et al. (2019),  
40 Livari (2005), Negash et al. (2003), Noviyanti (2016), Teo & Wong (1998),  
41 Wahyuni (2011), Wang & Liao (2008), Widodo et al. (2013)  
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46 Livari (2005) shows empirical evidence about the success of the Delone &  
47 McLean (1992) system success model. Other studies have shown that the six  
48 dimensions of the system success model have a significant effect except for the  
49 effect of system quality on the use (Wang & Liao, 2008). The use is deemed  
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3 insignificant due to the mandatory nature of the system, which is applied because of  
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5 the mandatory nature that needs to be used, so it does not affect user satisfaction  
6 (Noviyanti, 2016). The result of Krisdiantoro et al. (2019)'s research shows that the  
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8 system quality and information quality affect the net benefits. The system quality  
9 affects the intensity of use, but information quality does not affect the net benefits.  
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11 The intensity of use cannot mediate the system quality and information quality.

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13 The study aimed to see the influence of the dimensions of system success  
14 through using *Siskeudes* as a village financial information system. The originality of  
15  
16 this research is to use four dimensions of system success: system quality,  
17 information quality, user satisfaction, and net benefits. The usage dimension is not  
18 used because, in a mandatory system, there may be no influence on other  
19 dimensions (Noviyanti, 2016). The net benefit of *Siskeudes* is users' benefit after  
20 interacting with an information system. Net benefits can also be interpreted as a  
21  
22 positive impact that users can feel after interacting with an information system.  
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## 26 27 LITERATURE REVIEW

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29 The system success model has important implications in measuring the  
30 analysis and reporting of system success. Delone & McLean (1992) has six  
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32 dimensions or success variables, i.e.: (1) system quality, (2) information quality, (3)  
33 usage, (4) user satisfaction, (5) individual impact, and (6) organizational impact  
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35 (Figure 1). The success of the implementation of an information system can be seen  
36 from the qualitative characteristics of system quality, the quality of the output in the  
37 form of information generated, consumption of the output seen from the use, the  
38 user's response to the information system as seen from the user's satisfaction, the  
39 influence of the information system on the user's habits seen from the personal  
40 impact. And then its effect on organizational performance or organizational impact.  
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44 Based on the criticisms and inputs received, Delone and McLean reformed  
45 their model by adding variables or dimensions of service quality and combining  
46 individual impact and organizational impact so that it becomes a net benefit  
47 dimension. Besides that, there is also a division on the variable of use, i.e., the  
48 dimension of interest in using. The model updated DeLone & McLean (2003) can  
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be seen in Figure 1.

An information system consists of interconnected devices that collect, process, store, and disseminate data or valuable information in an organization's decision-making and control. The same applies to the village financial system (*Siskeudes*) used by village governments in Indonesia. In its implementation, the village government expects the village treasurer to be able to work effectively and efficiently to facilitate the achievement of transparent, accountable, and credible financial reporting goals. Successful system implementation proves effectiveness and efficiency.

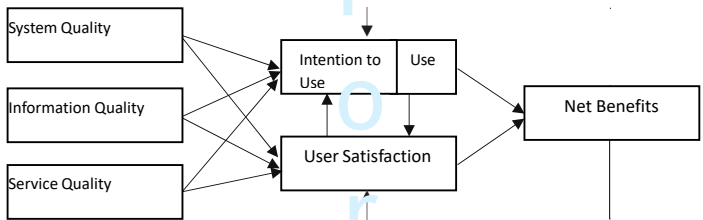


Figure 1: The updated Delone and Mclean model (2003)

**Hypotheses Development and Research Model**

The system quality focuses on the system itself, which can determine the quality of the information produced. Information quality measures the quality of the output of the information system (Jogiyanto, 2007). Information quality is the output produced by the information system; the quality obtained is in the form of output information that is easy to understand, accurate, complete, and timely (DeLone & McLean, 2003). A sound information system can create good quality information, too; therefore, improving information quality needs to be increased in line with improving system quality owned by the information system. Therefore, in the study, the following hypothesis was formulated:

**H<sub>1</sub>:** System quality has a positive and significant effect on information quality

System quality is one of the key constructs in the success of the Delone and McLean systems. System quality is a technical measure of system flexibility, integration, response time, and reliability (Nelson et al., 2005). The quality of an exemplary system provided by the information system can affect user satisfaction in

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3 line with research conducted by (Utomo et al., 2017), system quality significantly  
4 affects user satisfaction. So the better the system quality, the easier it will be for  
5 users to feel satisfied with the system.  
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8 **H<sub>2</sub>:** System quality has a positive and significant effect on user satisfaction

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10 Another construct of the Delone and McLean systems success model is  
11 information quality. Information quality measures the output of the system. The  
12 information produced by the information system has a considerable impact on  
13 satisfaction, the more information systems display or bring up good, relevant, and  
14 more accessible information from users, the more satisfied users, will be with the  
15 quality of the information provided by the system. In line with research conducted  
16 by (Hudin & Riana, 2016), (Jaafreh, 2017), (Panjaitan et al., 2019), (Wahyuni,  
17 2011) show that there is a significant effect of information quality on user  
18 satisfaction.  
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24 **H<sub>3</sub>:** Information quality has a positive and significant effect on user satisfaction

25 The system quality is often an assessment of the success of an information  
26 system. It happens because a good system quality can increase the benefits obtained  
27 by users. A system like Siskeudes is easy to operate and use to complete financial  
28 transaction input work in the village government so that financial performance is  
29 good and the village government's financial reporting objectives are met. This  
30 research is in line with the results of research conducted by (Krisdiantoro et al.,  
31 2019) and (Purwaningsih, 2010). The better the system quality, the greater the net  
32 benefits obtained (Petter et al., 2008).  
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38 **H<sub>4</sub>:** System quality has a positive and significant effect on net benefits

39 Information quality is also often used to assess the system's success.  
40 Because many agencies or organizations start using information systems programs  
41 to produce better information to achieve organizational goals. (Teo & Wong, 1998)  
42 argues that if information quality improves, it is more likely that the desired  
43 organizational impact will be obtained. The research is in line with research  
44 conducted by (Krisdiantoro et al., 2019), (Megawati & Maftukhah, 2017), (Mulyadi  
45 & Choliq, 2019).  
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55 **H<sub>5</sub>:** Information quality has a positive and significant effect on net benefits

User satisfaction is the attitude of user behavior in using information systems. User satisfaction results from a user's decision to use an information system to complete his task. (DeLone & McLean, 2003)'s research shows that user satisfaction with a system will bring net benefits. Net benefits arise from user satisfaction with the use of information systems (Jaafreh, 2017) and (Yasa & Aryanto, 2017). The study results illustrate that better user satisfaction can increase users' net benefits.

**H<sub>6</sub>:** User satisfaction has a positive and significant effect on net benefits

Information quality is a mediating variable between system quality, and several previous studies support user satisfactions. System quality has a positive and significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Thus, it can be said that system quality is good, and the quality of the information produced will be good, too, followed by user satisfaction.

**H<sub>7</sub>:** System quality has a positive and significant effect on user satisfaction through information quality

Information quality can also be a mediating variable on the effect of system quality on net benefits. System quality has a positive and significant effect on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant impact on net benefits (Krisdiantoro et al., 2019; Petter et al., 2008; Purwaningsih, 2010). Thus, it can be said that a sound quality system will produce good quality information followed by the impact or benefits felt by the user.

**H<sub>8</sub>:** System quality has a positive and significant effect on net benefits through information quality

User satisfaction can also mediate the effect of system quality on net benefits. The results show that system quality has a positive and significant effect on user satisfaction (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011), and user satisfaction has a positive and

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3 significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto,  
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5 2017). Thus, it can be said that a sound quality system will provide user satisfaction  
6 and be followed by the impact or benefits felt by the user.

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8 **H<sub>9</sub>**: System quality has a positive and significant effect on net benefits through user  
9 satisfaction

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11 User satisfaction is also a mediating variable on the effect of information  
12 quality on net benefits, and user satisfaction has a positive and significant effect on  
13 net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni,  
14 2011). Therefore, in the study, the following hypothesis was formulated bellow.

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16 **H<sub>10</sub>**: Information quality has a positive and significant effect on net benefits through  
17 user satisfaction

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20 Information quality and user satisfaction can also be a second-level  
21 mediating variables on the effect of system quality on net benefits. It is supported  
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23 by several previous studies which have shown that system quality has a positive and  
24 significant effect on information quality (Al-Hiyari et al., 2013; Darma & Sagala,  
25 2020; Fitriati & Mulyani, 2015). The information quality has a positive and  
26 significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017;  
27 Panjaitan et al., 2019; Wahyuni, 2011), and user satisfaction has a positive and  
28 significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto,  
29 2017). Thus, it can be said that if system quality is good, the quality of the  
30 information produced will be good, too, then system quality and the quality of the  
31 information produced will both provide user satisfaction and be followed by the  
32 impact or benefits felt by the user.

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35 **H<sub>11</sub>**: System quality has a positive and significant effect on net benefits through  
36 information quality and user satisfaction

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39 Based on the existing literature and hypotheses detailed above, the research  
40 model was formulated as in Figure 2.

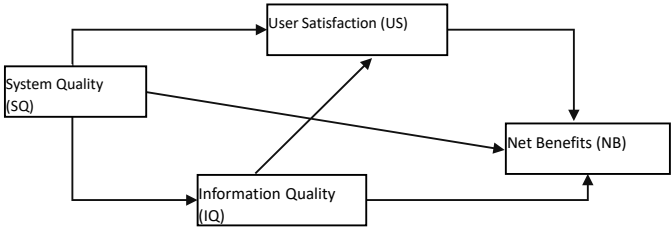


Figure 2: Research Model (Sources: Formulated by Researchers)

**METHODOLOGY**

**Research Design**

The study uses a causality research design with a population of village *Siskeudes* operators in *Semarang* Regency, Central Java. Based on data from the statistical center in 2021, the number of villages in *Semarang* Regency is 208. The population was all *Siskeudes* Operators in *Semarang* District, i.e., 208 people. Samples were taken from as many as 68 villages using the *Slovin formula* with an error rate of 10%. The sampling technique used is probability sampling with the random sampling technique, a research sampling technique carried out randomly so that all population members have the same opportunity to be sampled.

**Variables Measurement and Instrument Development**

The variables of this research are system quality (SQ), information quality (IQ), user satisfaction (US), and system net benefits (NB). The statement items in each variable use a likert scale of 5 (five) answer choices; (1) Strongly disagree; (2) Disagree; (3) Doubt; (4) Agree; and (5) Strongly Agree. The system quality can show the performance and reliability of the system and appropriately process every command or task carried out by the user. The system quality here refers to system quality owned by *Siskeudes*. (Chen, 2010) said that the system quality is a measure of processing the information system itself. The instrument used to measure system quality was adopted from the measurement scale built and used by (Nelson et al., 2005), i.e., system flexibility, system integration, system response time, system reliability, and user-friendliness.



Information quality is a measurement that focuses on the output that is processed by the system and can create value from the output for users. The instrument used to measure the construct of information quality was adopted from the measurement scale that was built and used by (Jogiyanto, 2007), i.e., completeness of the information, relevance, the accuracy of information, timeliness, presentation of information.

User satisfaction in the study results from responses and feedback raised by Siskeudes users, which can provide satisfaction and comfort in using the system. The instrument used to measure the construct of user satisfaction was adopted from the measurement scale built and used by (DeLone & McLean, 2003), i.e., overall satisfaction (repeat purchases) and information satisfaction (repeat visits).

The net benefit of *Siskeudes* is the impact of the use that contributes to individuals, groups, and institution (village government). The benefits or impacts felt by users can be used as evaluations in decision-making and the development of better information systems. The instrument used in the net benefit construct was adopted from the measurement scale built and used by (Davis, 1989), i.e., the ease of use of the system or ease of job, effectiveness, speeds of accomplishing task and usefulness in work.

**Data Analysis**

The data used in the study is primary data. The data collection technique used is a questionnaire. The questionnaire was delivered directly to the village operator respondents. The data that has been collected is then tabulated and analyzed using the partial least squares structural equation modeling (PLS-SEM) WarpPLS 8.0 application. This analysis examines the direct effect of system quality on information quality and user satisfaction; information quality on user satisfaction; system quality, information quality, and user satisfaction with net benefits. There is also an indirect effect, i.e., system quality on user satisfaction through information quality; system quality to net benefits through information quality; system quality to net benefits through user satisfaction; information quality on net benefits through user satisfaction. Furthermore, the second level is an

indirect effect, i.e., system quality, on net benefits through information quality and user satisfaction.

## RESULTS AND DISCUSSION

### Measurement Model

The initial data analysis stage is the research instrument's validity and reliability. Based on the validity test shows that the loading factor is above 0.5. The loading factor of SQ, IQ, US, and NB for AVE result show 0.508, 0.511, 0.619, and 0.518. These results indicate that the question items given to the respondents are valid and can be used to measure the constructs of the study. The reliability test also shows Cronbach's alpha's > 0.7 and composite reliability > 0.8. The loading factor of SQ, IQ, US, and NB cronbach's alpha result show 0.861, 0.860, 0.875, and 0.844. The result of composite reliability for SQ, IQ, US, and NB are 0.892, 0.892, 0.906, and 0.822. These results explain that the question items on the research variables consistently measure each variable or are reliable and can be used. The tests on the outer model show that the construct meets validity and reliability. It can be seen in table 1 and table 2 below.

Table 1: Outer Loading, AVE, Cronbach's Alpha, and Composite Reliability Score

Constructs	Loading factor	AVE	Cronbach's Alpha	Composite Reliability
System Quality		0.508	0.861	0.892
Easy to edit the menu of Siskeudes	0.681			
Flexibility to make financial report	0.721			
Fast respond system	0.692			
Easy access the financial information	0.741			
Siskeudes save many database	0.757			
Reliable dan comfortable to use	0.685			
Easy to understand the financial report	0.655			
Easy to operate the Siskeudes	0.762			
Information Quality		0.511	0.860	0.892
Accurate information	0.650			
Accountable information	0.775			
Based on government regulation	0.824			
Quickly find the information	0.769			

Timeliness	0.767			
Relevant information	0.668			
Useful information on job	0.679			
Understand the financial format	0.548			
User Satisfaction		0.619	0.875	0.906
Data satisfaction	0.766			
Enjoy the use Siskeudes	0.716			
Comfortable to use Siskeudes	0.719			
System satisfaction	0.868			
Information satisfaction	0.892			
The information is usefulness	0.741			
Net Benefit		0.518	0.844	0.882
Easy of work	0.741			
Comfortable of work	0.786			
Do the best work	0.763			
Effective to work	0.638			
Speed of accomplishing task	0.692			
Fits the financial reporting	0.721			
Build the financial transparency	0.686			

**Table 2: Fornell-Lacker**

	SQ	IQ	US	NB
System Quality	<b>(0.713)</b>	0.489	0.605	0.580
Information Quality	0.489	<b>(0.715)</b>	0.613	0.639
User Satisfaction	0.605	0.613	<b>(0.787)</b>	0.631
Net Benefit	0.580	0.639	0.631	<b>(0.720)</b>

**Hypotheses Testing**

The hypothesis testing method of the study uses the Structural Equation Model (SEM) using WarpPLS. The rule of hypothesis testing can be seen from the WarpPLS output on the path coefficient by looking at the p-value of <0.1 for weak significance, <0.05 for moderate significance, and <0.001, indicating that the relationship is robust. Vice versa, if the p-value is more than 0.1, the relationship is not significant. The results of the direct effect can be seen in table 3.

**Table 3: Direct Effects**

	SQ		IQ		US		NB	
	Path	P-	Path	P-	Path	P-	Path	P-

value		value		value	value
SQ					
IQ	0.646	<0.001			
US	0.390	<0.001	0.433	<0.001	

The indirect effect test of two segments to test the effect of system quality on user satisfaction through information quality, the effect of system quality on net benefits through information quality, the effect of system quality to net benefits through user satisfaction, and the effect of information quality on net benefits through user satisfaction (Table 4).

**Table 4: Two Segment Indirect Effect**

	SQ		IQ		US		NB	
	Path	P-value	Path	P-value	Path	P-value	Path	P-value
SQ								
IQ	0.646	<0.001						
US	0.390	<0.001	0.433	<0.001				
NB	0.276	0.008	0.269	0.009	0.305	0.004		

Furthermore, the indirect effect test of three segments to test the effect of system quality on net benefits through information quality and user satisfaction (Table 5). The effect of system quality on net benefits through information quality and user satisfaction is not mediated because the direct effect and the first level of mediating get results of vital signs so that at the second level of meditating, it is also possible to be insignificant. However, this finding still means that the effect of second-level mediating is insignificant, with a thin p-value of 0.108, almost meeting the criteria for the significance of 0.1.

**Table 5: Three Segment Indirect Effect**

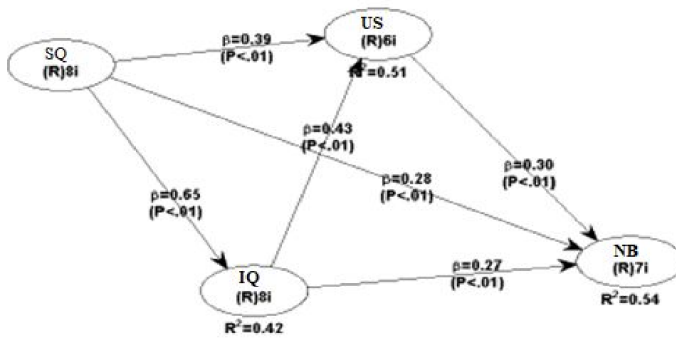
	SQ		IQ		US		NB	
	Path	P-value	Path	P-value	Path	P-value	Path	P-value
SQ								
IQ	0.646	<0.001						
US	0.390	<0.001	0.433	<0.001				
NB	0.276	0.008	0.269	0.009	0.305	0.004		

Table 6 is a summary of the results of the research hypothesis testing. Six research hypotheses show a direct influence relationship, and five research hypotheses of an indirect relationship. One hypothesis is not supported by the result.

**Table 6: Hypothesis test summary**

Hypotheses	Variables	Mediating I	Mediating II	Variables	Hypotheses	Variables	Mediating
1	SQ	-	-	IQ	0.646	<0.001	Accepted
2	SQ	-	-	US	0.390	<0.001	Accepted
3	IQ	-	-	US	0.433	<0.001	Accepted
4	SQ	-	-	NB	0.276	0.008	Accepted
5	IQ	-	-	NB	0.269	0.009	Accepted
6	US	-	-	NB	0.305	0.004	Accepted
7	SQ	IQ	-	US	0.279	<0.001	Accepted
8	SQ	IQ	-	NB	0.292	0.005	Accepted
9	SQ	US	-	NB	0.292	0.005	Accepted
10	IQ	US	-	NB	0.132	0.056	Accepted
11	SQ	IQ	US	NB	0.085	0.108	Reject

Figure 3 illustrates the path relationship between variables from the bootstrapping test results on WarpPLS 8.0 application.



**Figure 3: Path Relationship Testing Results**

**Discussion**

The system quality of *Siskeudes* affects information quality. This research is in line with research from Al-Hiyari et al. (2013), Darma & Sagala (2020) and Fitriati & Mulyani (2015), which show a significant effect of system quality on information quality. Village financial application or *Siskeudes* can display a high-quality system and produce sound-quality information output. It gives users the convenience of using the system and satisfaction with the quality of the information produced according to their needs. The study proves the construct of DeLone and McLean’s theory of success by making information quality the dependent variable.

Furthermore, the *Siskeudes* system can display high quality and create a sense of satisfaction with the performance or quality of *Siskeudes*. It provides user comfort and satisfaction with system quality-produced system. The study results align with previous research (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017), which resulted in the finding of a positive and significant effect of system quality on the satisfaction of information system users.

The study also proves the construct of DeLone and McLean’s success theory that information quality can affect user satisfaction. The *Siskeudes* system can provide information quality needed, and users are satisfied with the information produced by *Siskeudes* well. It satisfies users with what is obtained from *Siskeudes* output, especially on information needs (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). *Siskeudes* as a village financial system can provide maximum performance to support users in carrying out their duties, and then users are helped and benefited. *Siskeudes* operators or village treasurers get convenience in planning, implementing, and financial reporting.

The planning is carried out in the preparation of the Village Revenue and Expenditure Budget Plan (*RAPBDes*) until it is approved as a Village Revenue and Expenditure Budget (*APBDes*). The implementation activity is to carry out financial administration starting from preparing the budget plan (*RAB*) for each activity, inputting financial transactions, and preparing accountability. The final stage is the preparation of financial reports in the form of budget realization reports and village wealth reports. This study concludes that *Siskeudes* can provide a good quality

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system performance in managing and processing data so that users feel that it is easier for users to use, as stated by Delone & McLean (1992), Krisdiantoro et al. (2019), Petter et al. (2008), and Purwaningsih (2010).

Next, the quality of the output of the information system is measured by the quality of the information so that the quality of a good and high-quality *Siskeudes* system can affect the output of information, which in turn affects the benefits received by users Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), Mulyadi & Choliq (2019). The study's results prove that information quality positively and significantly affects net benefits (Jogiyanto, 2007). The *Siskeudes* system can provide users with quality information and is valid for decision-makers. It gives users a sense of information quality to carry out tasks with the best decision-making.

Higher user satisfaction can increase the net benefits received by users. The study results align with the model DeLone & McLean (2003) that user satisfaction positively and significantly affects net benefits. User satisfaction with the *Siskeudes* system can give users a sense of pleasure in using the system so that users feel the impact of satisfaction from the system (Jaafreh, 2017 and Yasa & Aryanto, 2017). It gives users the experience of *Siskeudes* as expected, then can feel the other benefits they get.

Furthermore, the quality possessed by the system has a significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The study's results prove that the system quality positively and significantly affects user satisfaction through information quality. Information quality successfully delivers an indirect effect of system quality on user satisfaction which indicates that the *Siskeudes* system can produce good information according to user needs so that users feel satisfied with the system and information (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). It shows the suitability of the expected use of *Siskeudes* with its benefits in managing village finances.

The information quality increases, it will have an impact on the user and organizational satisfaction (Teo & Wong, 1998). Information quality successfully

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delivers an indirect effect of system quality on net benefits, which indicates that the *Siskeudes* system can produce good information according to user needs, so that users feel the impact or benefits of the presence of the system and information (Krisdiantoro et al., 2019; Megawati & Maftukhah, 2017; Mulyadi & Choliq, 2019). *Siskeudes* has provided net benefits for users and organizations in managing village finances.

Next, system quality has a positive and significant effect, which means that the better the quality of the information system, the higher the user's satisfaction with using the system (Khairunnisa & Yunanto, 2017; Kurnianto et al., 2019; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011). The research (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017) also explained that user satisfaction positively and significantly affects net benefits. Satisfaction from successful users mediates system quality to net benefits. It indicates that *Siskeudes* can provide satisfaction for its users so that users feel the impact or benefits. Net benefits of *Siskeudes* include presenting real-time, transparent, and accountable financial reports. *Siskeudes* has successfully provided net benefits for users and organizations managing village finances. The findings align with previous research, which explains that user satisfaction mediates information quality on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011).

## CONCLUSION

The results showed that system quality owned by *Siskeudes* directly influenced information quality and user satisfaction. Information quality affects user satisfaction. System quality, information quality, and user satisfaction have a positive and significant effect on the net benefits of *Siskeudes*. It proves that the quality of *Siskeudes* has a crucial role in creating quality information and user satisfaction, which will later become net benefits users receive. *Siskeudes* is considered a village financial management system that provides better quality to ensure good quality of financial information. The system quality influences the quality of the information produced, which can provide satisfaction to users and the



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quality of *Siskeudes* information. The quality of the information in the form of *Siskeudes* output is a financial report that shows the use of the budget and the value of the village government's wealth. User satisfaction and information quality successfully mediate the effect of system quality on the net benefits of *Siskeudes*. However, information quality and user satisfaction did not mediate system quality on net benefits.

The recommendations for future research to study the same topic and added the number of *Siskeudes* operators who become respondents, explore the psychological aspects that influence village financial performance, and analyze the challenges of utilizing the *Siskeudes*. The government also must facilitate the village government to improve skill and knowledge toward training, workshop, and assistance.

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At the bottom of the email, there are three buttons: 'Reply', 'Reply all', and 'Forward'.

## Decision on Manuscript (Minor Revisions) (04-Dec-2022)

The screenshot shows an email from Jamaliah Said, Editor-in-Chief of Management and Accounting Review. The email is dated Monday, December 5, 2022, at 1:50 AM. The subject is "Management and Accounting Review - Decision on Manuscript ID MANAR-2022-0154".

The email content includes:

- A greeting: "Dear Dr. Mahmud:"
- Information that the manuscript ID MANAR-2022-0154, titled "ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF SISKEUDES: INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLE", has been evaluated.
- A recommendation for minor revisions, with a request to amend the manuscript based on reviewers' comments (attached). It notes that the manuscript exceeded a maximum plagiarism similarity index of 15%.
- A deadline for submitting the revised manuscript: before 31st December 2022.
- Instructions on how to revise the manuscript using the Author Center, including a link to <https://mc04.manuscriptcentral.com/manar>.
- A "PLEASE NOTE" section stating that the process is two-step and will be confirmed via a webpage.
- A specific URL for the revision process: [https://mc04.manuscriptcentral.com/manar?URL\\_MASK=da6cf3708bcf443492b1361e0eee210b](https://mc04.manuscriptcentral.com/manar?URL_MASK=da6cf3708bcf443492b1361e0eee210b).
- A note that revisions should be made using a word processing program and tracked changes should be used.
- Instructions on how to respond to reviewer comments in the space provided.
- An "IMPORTANT" note about deleting redundant files before submission.
- A deadline for submission: 03-Jan-2023.
- A thank you for submitting the manuscript.
- A sign-off: "Sincerely, Prof. Jamaliah Said, Editor-in-Chief, Management and Accounting Review, [mar@uithm.edu.my](mailto:mar@uithm.edu.my)".
- A section for "EIC Comments (if applicable):".
- A section for "3 Attachments": "REV-3-ANALYZIN...", "COMMENT.pdf", and "MANAR\_Reviewer...".

### MANAGEMENT AND ACCOUNTING REVIEW: REVIEWER COMMENTS

This is a good causal relationship study on system quality of Siskeudes on net benefits, taking into account of mediating effect of information quality and user satisfaction. There are many Siskeudes's (village financial system) glitches have been identified and are still occurring

although Siskeudes was introduced in 2015, and recently effective online the year 2022. The study utilized the Delone & McLean Information System Success Model (DMISSM) in order to provide a framework for understanding the phenomena under study, Siskeudes success.

However, there are several concerns to be revisited, that are:

a. Problem statement

A problem statement is a concise description of an issue to be addressed or a condition to be improved upon. It identifies the gap between the current state and desired state of a process or product. The author is suggested to re-visit problem statement of the study as it is not well explained and clear. The author kept mentioning Siskeudes's problems based on prior studies for example that "such as there were obstacles experienced by operators in running it, such as some posts that were not yet in the application, and synchronization of new regulations with practices in the Siskeudes application [Page 2; Line 13 – 18]; Siskeudes was only effective online in 2022, so there were still many server constraints and adjustments [Page 2; 21 – 22]". The author should find the gap(s) which finally direct to research objective which is "to analyse the effects of system quality on the net benefits of Siskeudes through information quality and user satisfaction".

b. Research objective

The author has highlighted one (1) research objective which is "to see the influence of the dimensions of system success through using Siskeudes as a village financial of financial information system [Page 3; Line 13 – 14]". It is suggested that the author needs to re-visit items below in relation to abovementioned research objective:

i. To change the sentence as to reflect the title of the study: "to analyse the effects of system quality on the net benefits of Siskeudes through information quality and user satisfaction";

ii. Based on overall study, basically, this study can have more than one (1) research objective (if necessary); and

iii. To delete "originality" and rephrase the sentence "The originality of this research is to use four dimensions of system success: system quality, information quality, user satisfaction, and net benefits" [Page3; Line 14 – 17].

c. Literature review

Overall, this section is too brief which only emphasized on DMISSM and its dimensions. Siskeudes itself as well as Siskeudes from information system perspective are ignored. Not much is known both concept and technical (physical) of Siskeudes. Most of supported articles were up to year 2019. As far as I'm concerned there are many available Siskeudes studies have been carried out including from information system perspective till the year 2022. Thus, the author is suggested to add latest articles to the study. Hypotheses Development and Research Model. It is suggested that the author needs to re-visit items below:



- i. To use only either “has positive” or “significant” to each hypothesis developed;
- ii. To add “Siskeudes” to each hypothesis developed i.e. H1: Siskeudes system quality has positive affect Siskeudes information quality;
- iii. To rephrase hypotheses for mediator i.e. H7: Siskeudes information quality mediates the relationship between Siskeudes system quality and Siskeudes user satisfaction;
- iv. Need to rephrase [Page 7: Line 33 – 38] as this sentence is confusing; and
- v. To change title of Figure 2 (Research Model, Source: Formulated by Researchers [Page 8: Line 13]) to Research Framework, Source: Developed for the current study (appropriate). Besides, the author is suggested to indicate all hypotheses (H1 – H11) on research model/research framework.

#### d. Methodology

Explanations are needed with regard to data collection:

- i. Why Semarang Regency, Central Java was selected out of total regency Central Java (29 regencies)?;
- ii. As there is no explanation on descriptive analysis, not much is known about respondents?  
[Page 8: Line 18 – 23] Author mentioned about the number of villages in Semarang Regency is 208, and the population was all Siskeudes Operators in Semarang District is 208 people.;
- iii. Why Solvin formula was chosen? What is meant by with an error rate of 10% [Page 8: Line 25 – 26]; and
- iv. Need to rephrase (confusing): “The sampling technique used is probability sampling with the random sampling technique, a research sampling technique carried out randomly so that all population members have the same opportunity to be sampled [Page 8: Line 27 – 30]. Suggestion: “The sampling method used is probability sampling with a random sampling technique. This random sampling technique allows members of the population

to have an equal chance of being randomly selected".

e. Result and discussion

As the study utilised Smart PLS for data analysis, the author is advised to add the explanation

(or sub-section) for a better structure and flow of analyses of the study:

i. Descriptive analysis; and

ii. Proper subsection for Measurement model evaluation (considering first-order reflective

measure, second-order reflective measure, as well as mediation analysis evaluation).

f. Conclusion

It was found that there is no description of the research constraints explained in this section.

The author is advised to add a few points regarding the limitation of the study.

g. Other

i. Spelling – Table 2: Fornell Lacker → Fornell Larcker;

ii. To replace “a sound information system” what does it means? [Page 4; Line 38], “a sound quality system” [Page 6; Line 40], “a sound quality system” [Page 7; Line 5], and

produce sound-quality information output [Page 14; Line 11]; and

iii. It is suggested that this article needs for proofreading.

Reviewer

15 November 2022

**COMMENT REVIEWER (CONCLUSION)**

The title of the article suggested to change to:

ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF VILLAGE

FINANCIAL SYSTEM (*SISKEUDES*): INFORMATION QUALITY AND USER SATISFACTION

AS MEDIATING VARIABLE

PG 2-LINE 9 – Explain about Village Financial System Application (*Siskeudes*)

PG 2-LINE 11- When is the preliminary study-please indicate the year. Explain to derived to the

problem statement.

PG 2-LINE 36,43,45 and please check thru out the article -Format referencing –

change & to and

PG 2-LINE 41,43 & 45 and please check thru out the article - Format referencing -1st mention ,please

not use et al, but to mention all names

PG 3-LINE 24 -please explain -positive impact

PG 3-LINE 28-35 -please justify why service quality is not included, because based on Figure 1 , there

is service quality

PG 4-LINE 30-32-LR to support

PG 3-LINE 27 to PG 7-LINE 38 – Please find latest LR ( 2018 – 2022)

PG 8-figure 2-advisable to include H1 till H11 in Figure 2

PG 8-line 25-please enclose the solvin formula to support as to derived to 68 village

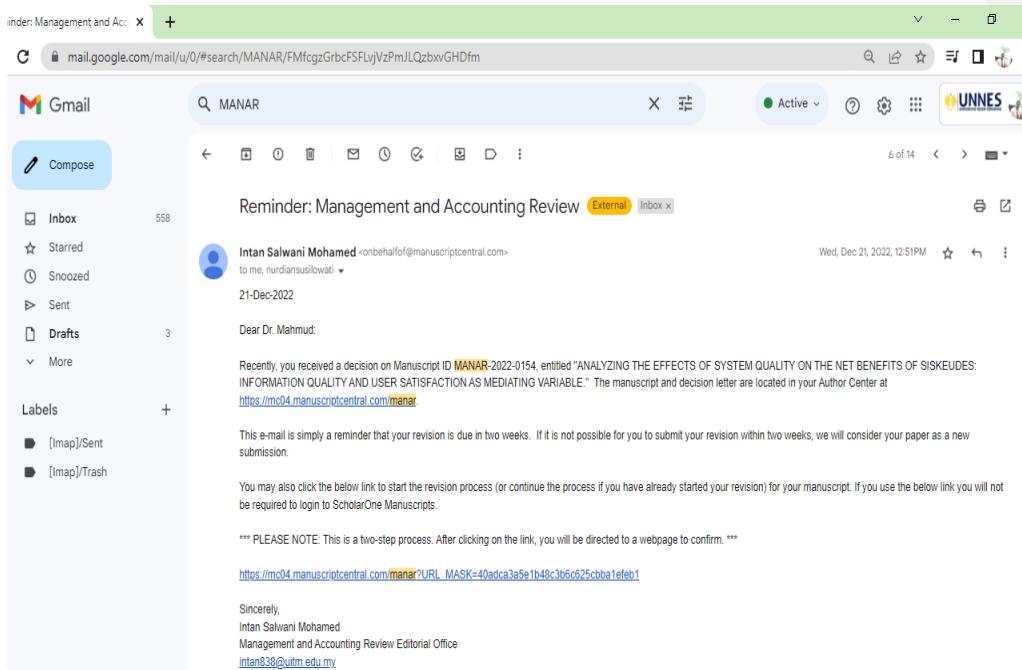
PG 14- LINE 5 to PG 16-LINE 33 – Please add latest LR ( 2018 – 2022),esp. line 49  
pg. 15

“information quality and user satisfaction did not mediate system quality on net benefits”- please

elaborate about this in Discussion

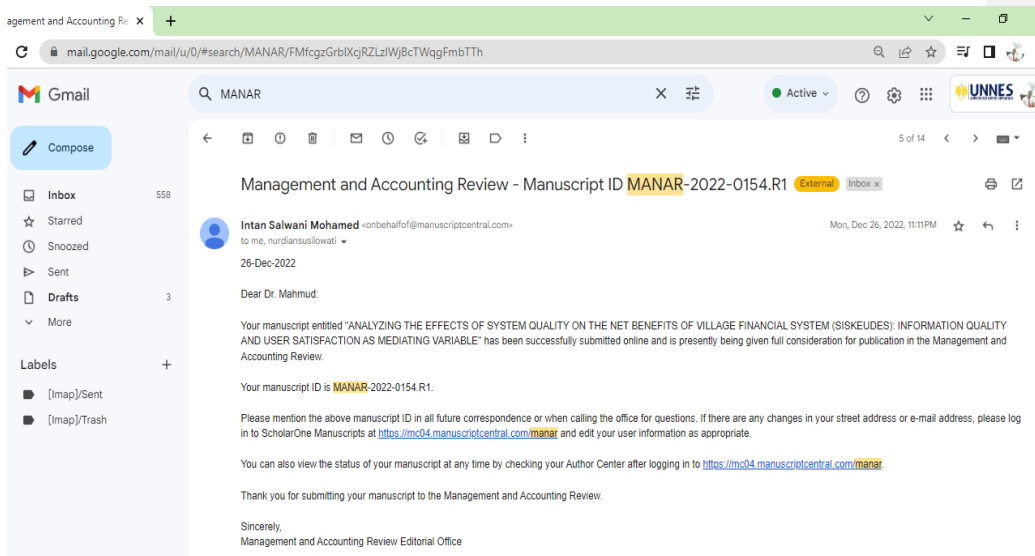
PG 17-line 13 -Please include the limitation of study

## Reminder to submit manuscript revisions (21-Dec-2022)



The screenshot shows a Gmail interface with a search bar containing 'MANAR'. The email is from Intan Salwani Mohamed to nurdiansuslowati, dated 21-Dec-2022. The subject is 'Reminder: Management and Accounting Review'. The body text reads: 'Dear Dr. Mahmud: Recently, you received a decision on Manuscript ID MANAR-2022-0154, entitled "ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF SISKEUDES: INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLE." The manuscript and decision letter are located in your Author Center at <https://mc04.manuscriptcentral.com/manar>. This e-mail is simply a reminder that your revision is due in two weeks. If it is not possible for you to submit your revision within two weeks, we will consider your paper as a new submission. You may also click the below link to start the revision process (or continue the process if you have already started your revision) for your manuscript. If you use the below link you will not be required to login to ScholarOne Manuscripts. \*\*\* PLEASE NOTE: This is a two-step process. After clicking on the link, you will be directed to a webpage to confirm. \*\*\* [https://mc04.manuscriptcentral.com/manar?URL\\_MASK=40adca3a5e1b48c3b6c625cbbafefeb1](https://mc04.manuscriptcentral.com/manar?URL_MASK=40adca3a5e1b48c3b6c625cbbafefeb1) Sincerely, Intan Salwani Mohamed, Management and Accounting Review Editorial Office, [intan838@uitm.edu.my](mailto:intan838@uitm.edu.my)

## Successfully submitted manuscript revisions (26-Dec-2022)



The screenshot shows a Gmail interface with a search bar containing 'MANAR'. The email is from Intan Salwani Mohamed to nurdiansuslowati, dated 26-Dec-2022. The subject is 'Management and Accounting Review - Manuscript ID MANAR-2022-0154.R1'. The body text reads: 'Dear Dr. Mahmud: Your manuscript entitled "ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF VILLAGE FINANCIAL SYSTEM (SISKEUDES): INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLE" has been successfully submitted online and is presently being given full consideration for publication in the Management and Accounting Review. Your manuscript ID is MANAR-2022-0154.R1. Please mention the above manuscript ID in all future correspondence or when calling the office for questions. If there are any changes in your street address or e-mail address, please log in to ScholarOne Manuscripts at <https://mc04.manuscriptcentral.com/manar> and edit your user information as appropriate. You can also view the status of your manuscript at any time by checking your Author Center after logging in to <https://mc04.manuscriptcentral.com/manar>. Thank you for submitting your manuscript to the Management and Accounting Review. Sincerely, Management and Accounting Review Editorial Office

## Penjelasan Revisi Artikel:

### INTRODUCTION

(paragraph 1: line 4)

Financial and Development Supervisory Agency (BPKP)

Explain about Village Financial System Application (Paragraph 1: line 6-9)

Siskeudes application can accommodate financial management processes, starting from planning, budgeting, implementation, administration, reporting, and accountability. The output generated from Siskeudes is proof that accountability can be achieved by implementing Siskeudes

When is the preliminary study-please indicate the year. Explain to derived to the (Paragraph 2: line 1)

The results of preliminary study that conducted in 2022 in the Ungaran Timur District at the village financial management technical guidance event using the Siskeudes application found several problems. The operators need help in running the system. First, some posts need to appear in the application and synchronize new regulations with practices in the Siskeudes application. Then from the Semarang Regency Community and Village Empowerment Service, it was found that implementing Siskeudes was only effective online in 2022, so there were still many server constraints and adjustments.

Explain -positive impact (Paragraph 3: line 1)

Nowdays is the transparancy and accountability era, so the financial system evaluation is needed by government specially local government. The financial system produced financial information system that can be obtain for responsibility to society.

Explain -positive impact (Paragraph 5: line 9)

The system quality affects the intensity of use, but information quality have lessen impact on the net benefits.

Explain -positive impact (Paragraph 6)

The success of the system can be seen by the intention to continue using a system in terms of the net benefit that user get from the system. The intention to continue using a service is influenced by user satisfaction (Kim & Kim (2021). There are several previous study about the result of predictors of user satisfaction. Abdurrahman, Owusu, & The intention to continue using the system in terms of the net benefit that users get from the system can reflect the system's success. The intention to continue using a service is influenced by user satisfaction (Kim & Kim, 2021). There are several previous studies about the result of predictors of user satisfaction. Other studies showed that users used the system because of the system quality and information quality which gives them satisfaction (Abdurrahman,

Owusu, & Bakare, 2019; Darmawan & Mardikaningsih, 2020). This study is in line with (Costa, Ferreira, Bento, & Aparicio, 2016), saying that system quality is essential to assess adoption and user satisfaction. Besides, Boustani, Sayegh, & Boustany (2022) revealed that system quality had little significant correlation with the user's attitude toward a system. However, Abdurrahaman et al. (2019) showed no significant correlation between service quality and satisfaction of the user and the system quality and behavioural intention to use the systems.

Justify why service quality is not included (Paragraph 7)

The study about information system success not only using the DeLone & McLean Information System Success Model, but also can use the Unified Theory of Acceptance and Use of Technology (Fuad, Nurrokhmahwati, & Handayani, 2021; Fuad, Winarsih, Ifada, & Setyawan, 2021) and the Technology Acceptance Model (Pratiwi, 2020), to determine the success of village fund system using siskeudes. Besides, the usage dimension is not used because, in a mandatory system, there may be no influence on other dimensions (Noviyanti, 2016). To the best researcher's knowledge, the dimensions of system success, namely, system quality, information quality, user satisfaction, and net benefits, have yet to be used to analyze the system's success, especially about the village financial system or Siskeudes.

(Paragraph 8-novelty)

Next, this study does not use service quality variables, such as only research related to satisfaction with e-government use. Satisfaction with the use of e-government is usually associated with the quality of public services provided by employees to the public. In contrast to this context, the siskeudes is used by internal users such as the village head, village treasurer, village secretary, and society to facilitate the preparation of the village budget and implementation of the budget. So in this study, more emphasis is on the independent variables system quality and information quality, which play an essential role in using siskeudes.

(Paragraph 9-research contribution)

The research contributes to explaining the net benefit of Siskeudes users with an information system. Net benefits can also be interpreted as a positive impact that users can feel after interacting with an information system. Moreover, the positive effect can be shown when the user of Siskeudes performs well. Costa, Aparicio, & Raposo (2020) revealed that the user usage of a system (enterprise resource planning) with a high perception of system quality positively affects their performance.

## **LITERATURE REVIEW**

**(added the information about Village Financial System dan Teori DMISSM)  
Village Financial System (Siskeudes)**

The Village Government has an excellent opportunity to manage its governance and implement development to improve the village community's welfare and quality of life. Therefore, the village government should be able to apply the principle of accountability in its governance, in which all village administration activities should be accountable to the village community following applicable regulations. In managing village finances, according to Minister of Home Affairs Regulation Number 20/2018, to lead to clean, transparent, and accountable village financial governance, an application system has been developed as a tool, one of which is the Siskeudes application.

The Village Financial System Application (Siskeudes) was jointly developed between the Financial and Development Supervisory Agency and the Ministry of Home Affairs. The Siskeudes application began to be implemented in 2015, supported by the Minister of Home Affairs Letter Number 143/8350/BPD dated November 27, 2015, regarding Village Financial Management Application and KPK Letter Number B.7508/01-16/08/2016 dated August 31, 2016, concerning Appeals, Related to Village Financial Management.

The first version of Siskeudes is offline, where the financial database is in each village. When the district head wants to know the financial data input and reports results, it must export and import data. So that financial information can be accessed less quickly. The latest breakthrough is that siskeudes will be gradually implemented online starting in 2020. The Office Communication and Information (Dinas Komunikasi dan Informasi) will serve as the data center or database repository. Financial information for each village can be known in real-time by the inspectorate, BPKP, and district admin. So that if the regent needs village financial data, it can quickly be obtained.

The function of Siskeudes is, first, in the planning menu, vision and mission, and the Village Mid-Term Development Plan, there is an input section for the number and date of the Village Government Work Plan. Next, the village budget data menu has an activity package tagging feature, and there is a local government monitoring menu on the reports menu. In this latest siskeudes, there are also input improvements to the Village Mid-Term Development Plan in the previous few years. On the payment menu for implementing activities, there are entries for the down-payment recipients and their entire identities. There is also a printed report on the proportion of operational expenditures. Regarding the amount of tax determination, there is a default VAT tax calculator of 11%. Besides that, there is also an improvement in the print range of the tax book, a 6-digit siskeudes user and password, spending deposits can be used in the current year, and improvements to reports on village regulations and village budget.

#### **Delone & McLean Information System Success Model (DMISSM)**

The system success model has important implications in measuring the analysis and reporting of system success. Delone & McLean (1992) has six dimensions or success variables, i.e.: (1) system quality, (2) information quality, (3) usage, (4) user satisfaction, (5) individual impact, and (6) organizational impact (Figure 1). The

success of the implementation of an information system can be seen from the qualitative characteristics of system quality, the quality of the output in the form of information generated, consumption of the output seen from the use, the user's response to the information system as seen from the user's satisfaction, the influence of the information system on the user's habits seen from the personal impact. And then its effect on organizational performance or organizational impact. Based on the criticisms and inputs received, DeLone and McLean reformed their model by adding variables or dimensions of service quality and combining individual impact and organizational impact so that it becomes a net benefit dimension. Besides that, there is also a division on the variable of use, i.e., the dimension of interest in using. The model updated DeLone & McLean (2003) can be seen in Figure 1.

An information system consists of interconnected devices that collect, process, store, and disseminate data or valuable information in an organization's decision-making and control. The same applies to the village financial system (Siskeudes) used by village governments in Indonesia. In its implementation, the village government expects the village treasurer to be able to work effectively and efficiently to facilitate the achievement of transparent, accountable, and credible financial reporting goals. Successful system implementation proves effectiveness and efficiency.

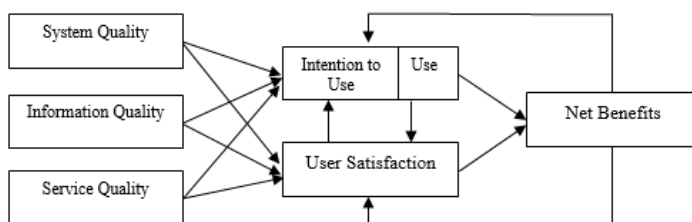


Figure 1: The updated DeLone and Mclean model (2003)

Hypotheses Development and Research Model direvisi menjadi seperti berikut ini.

- H1: Siskeudes system quality has a positive effect on information quality
- H2: Siskeudes system quality has a positive effect on user satisfaction
- H3: Siskeudes information quality has a positive effect on user satisfaction
- H4: Sikeudes system quality has a positive effect on net benefits
- H5: Siskeudes information quality has a positive effect on net benefits
- H6: Siskeudes user satisfaction has a positive effect on net benefits
- H7: Siskeudes information quality mediates the relationship between Siskeudes system quality and Siskeudes user satisfaction
- H8: Siskeudes system quality has a positive effect on net benefits through information quality
- H9: Siskeudes system quality has a positive effect on net benefits through user satisfaction
- H10: Siskeudes information quality has a positive effect on net benefits through user satisfaction



H11: Siskeudes system quality has a positive effect on net benefits through information quality and user satisfaction

Based on the existing literature and hypotheses detailed above, the research framework was formulated as in Figure 2.

Figure 2: Research Framework (Sources: Developed for the current study)

## METHODOLOGY

**Added the explanation about research location, sample size, slovin formula, type of variables, and data analysis.**

Semarang Regency, Central Java, was chosen because it is geopolitically close to the central government of Central Java province. In addition, Semarang Regency has a large number of sub-districts (29 sub-districts), so the financial system has an essential role in realizing regional government financial accounting as well as a form of good regional autonomy. Based on data from the statistical center in 2021, the number of villages in Semarang Regency is 208. Every village in Semarang Regency has one operator or user of Siskeudes. So, the population was all Siskeudes Operators in Semarang District, i.e., 208 people. Determination of the number of samples used using the Slovin formula with an error of 10%. The reason for using the 10% error is that it refers to the maximum error rate that can be tolerated in social science research. The total sample is 68 respondents, and the following is the determination of the number of samples according to the Slovin formula.

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{208}{1 + 208(0,1)^2}$$

$$n = \frac{208}{3,08} = 67,5 = 68$$

Explanation:

n = Sample size or number of respondents

N = Population size

e= Percentage of allowance for accuracy of sampling errors that can still be tolerated; e=0,1

The sampling method used is probability sampling with a random sampling technique. This random sampling technique allows members of the population to have an equal chance of being randomly selected.

### Variables Measurement and Instrument Development

The variables of this research are Siskeudes system quality (SQ), information quality (IQ), Siskeudes user satisfaction (US), and Siskeudes system net benefits (NB).

## Data Analysis

The data were collected, tabulated, and analyzed using the partial least squares structural equation modeling (PLS-SEM) WarpPLS 8.0 application. The analysis investigates the direct impact of siskeudes system quality on information quality and user satisfaction. Thus, siskeudes information quality on user satisfaction. Research also identifies the impact of siskeudes system quality, information quality, and user satisfaction toward net benefits. Next, it revealed an indirect impact, i.e., siskeudes system quality on user satisfaction towards information quality. Siskeudes system quality to net benefits through information quality. Siskeudes system quality to net benefits through user satisfaction. Information quality on net benefits through user satisfaction. Furthermore, the second level is an indirect impact, i.e., system quality on net benefits through information quality and user satisfaction.

## RESULTS AND DISCUSSION

### Descriptive Analysis (explain detail about descriptive analysis)

Respondents were 68 siskeudes operators consisting of 39 males or around 57.3%. Then for females, there were 29 people or approximately 42.7%. Furthermore, for the age range of respondents, a range of 20-30 years, there were 26 people or 38.2%, a range of 31-40 years were, 20 people or 29.4%, and a range of 41-50 years were 19 people or 28%. The rest are over 50 years as many as three people or 4.4%.

The education level of respondents with a bachelor's degree was 29 people or 42.6%, applied undergraduate degree was one person or 1.5%, associate degree education level was five people or 7.3%, and certificate degree level was one person or 1.5%. Then the most at the high school or vocational education level were 32 people or 47.1%. From the aspect of academic quality, many siskeudes operators have bachelor's degrees, which means they have qualified skills in science and technology.

Based on the length of work at the siskeudes operators, 68 respondents showed the length of work with a range of less than one year, one person or 1.5%, 1-5 years range 45 people or 66.2%, 6-10 years range eight people or 11.7%, then with a span of over ten years as many as 14 people or 20.6%. The range of 1-5 years is the respondents' most extended working period. This indicates that the respondents are a new generation with a higher level of education and have higher mastery of technology as well.

Table 1 Descriptive Respondent Analysis

Description	Frequency	Percentage
Gender		
Male	39	57,3%
Female	29	42,7%
Age		
20-30 years	26	38,2%

31-40 years	20	29,4%
41-50 years	19	28%
>50 years	3	4.4%
Education Level		
high school or vocational education level	32	47,1%
Certificate degree	1	1,5%
Associate degree	5	7,3%
Applied undergraduate	1	1,5%
Bachelor	29	42,6%

**Measurement Model (information quality and user satisfaction did not mediate system quality on net benefits)**

The indirect relationship test of two segments to test the impact of siskeudes system quality on user satisfaction through information quality. The impact of system quality on net benefits through information quality. The impact of system quality on net benefits through user satisfaction and information quality on net benefits through user satisfaction.

Furthermore, the indirect relationship test of three segments to test the influence of system quality on net benefits through information quality and user satisfaction. The impact of siskeudes system quality on net benefits through information quality and user satisfaction is not considered because the direct impact and the first level of mediating get results of vital signs so that at the second level of meditating, it is also possible to be insignificant. However, this finding still means that the result of second-level mediating is insignificant, with a thin p-value of 0.108, almost meeting the criteria for the significance of 0.1.

Table 3: Hypothesis test summary

Hypothesis	Code	Path Coefficient	P-value	Conclusion
Direct effect				
SQ→IQ	H1	0.646	0.001*	Supported
SQ→US	H2	0.390	0.001*	Supported
IQ→US	H3	0.433	0.001*	Supported
SQ→NB	H4	0.276	0.008*	Supported
IQ→NB	H5	0.269	0.009*	Supported
US→NB	H6	0.305	0.004*	Supported
Indirect Effect				
SQ→IQ→US	H7	0.279	0.001*	Supported
SQ→IQ→NB	H8	0.292	0.005*	Supported
SQ→US→NB	H9	0.292	0.005*	Supported
IQ→US→NB	H10	0.132	0.056***	Supported

SQ→IQ→US→NB	H11	0.085	0.108	Not Supported
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a = \* < 0.01; \*\* < 0.05; \*\*\* < 0.10

SQ: Siskeudes system quality; IQ: Siskeudes information quality; US: Siskeudes user satisfaction; NB:

### Discussion

Kurnianto et al., 2019 (added the reference to support the research)

### Limitation (explain detail the limitation)

The limitation of this research was first conducted in Semarang Regency, Central Java, Indonesia. Therefore, in writing any conclusion or developing generalization, readers need to practice caution. Second, this respondent only siskeudes operators so that future research can add respondents such as village officials (head of the village, treasure, and secretary). Future research can study the same topic and add the number of Siskeudes operators who become respondents, explore the psychological aspects that influence village financial performance, and analyze the challenges of utilizing the Siskeudes. The government also must facilitate the village government to improve skills and knowledge through training, workshop, and assistance.

### Added some relevance references

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# ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF VILLAGE FINANCIAL SYSTEM (SISKEUDES): INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLE

## ABSTRACT

All villages in Indonesia use the village financial system, namely *Siskeudes*. The village government uses *Siskeudes* to create a financial statement to achieve transparency and accountability. The research attempts to analyze information quality and user satisfaction as mediator of *siskeudes* system quality toward net benefits. In particular, the study examines the reciprocal relation between *siskeudes* system quality, information quality, user satisfaction, and net benefits based on the updated Delone & McLean Information System Success Model. The sample of 68 Village Government of Semarang Regency. We used survey questionnaires to collect the data and partial least squares structural equation modeling (PLS-SEM) to analyze them. The study indicate information quality is supported in mediating system quality towards user satisfaction and net benefit. The research also prove user satisfaction mediate system quality and information quality towards net benefit. Then, *siskeudes* information quality and user satisfaction could not mediate the system quality to net benefits. The direct effect of variables supports each success dimension of model. *Siskeudes* is the best system and information to create good village governance. It is helpful to build the stakeholders' decisions and public trust. This research provides valuable theoretical and practical implications for government and researchers.

**Keywords:** *Siskeudes* Information Quality, Net Benefits of *Siskeudes*, *Siskeudes* System Quality, *Siskeudes* User Satisfaction, Village Financial

## INTRODUCTION

The transformation of the development of technology and information from time to time is increasingly rapid. It has entered various fields, one of which is the field of government accounting, in this case, for managing village finances. In 2014 the Financial and Development Supervisory Agency (BPKP) with the Ministry of Home Affairs launched the Village Financial System Application (*Siskeudes*) to improve village financial governance. *Siskeudes* application can accommodate financial management processes, starting from planning, budgeting, implementation, administration, reporting, and accountability. The output generated from *Siskeudes* proves that accountability can be achieved

by implementing *Siskeudes*. The performance of the *Siskeudes* application began in 2015. In the context of utilizing technology and information in the village financial management process, *Siskeudes* is an accountable, effective, efficient, and transparent implementation of village financial.

The preliminary study conducted in 2022 in the *Ungaran Timur* District at the village financial management technical guidance event using the *Siskeudes* application found several problems. The operators need help in running the system. First, some posts need to appear in the application and synchronize new regulations with practices in the *Siskeudes* application. Then from the *Semarang* Regency Community and Village Empowerment Service, it was found that implementing *Siskeudes* was only effective online in 2022, so there were still many server constraints and adjustments.

Nowadays is the transparency and accountability era, so the financial system evaluation is needed by the government, especially local government. The financial system produces financial information that can be obtained for society's responsibility. The initial goal of making applications should show success in building and implementing information systems so that they can be used effectively and efficiently. System quality is the initial dimension needing better quality to produce higher user satisfaction, impact individual productivity, and achieve organizational goals (DeLone & McLean, 2003). Analysis of the success of an information system has a multidimensional and interdependent construction. It needs to study the interrelationships between dimensions.

There are many models of the success of a system, one of the models that are often used is the system success model by DeLone & McLean (1992) and the DeLone and McLean model developed in 2003. Jaafreh (2017), Khand & Kalhor (2020), Krisdiantoro, Subekti, & Prihatiningsih (2019), Livari (2005), Negash, Ryan, & Igbaria (2003), Noviyanti (2016), Teo & Wong (1998), Wahyuni (2011), Wang & Liao (2008), Widodo, Handayani, & Saifi (2013) have various empirical and updated studies to test the success model.

Livari (2005) shows empirical evidence of the success of the DeLone & McLean (1992) system success model. Other studies have shown that the six dimensions of the system success model have a significant effect, except for the impact of system quality on the use (Wang & Liao, 2008). The use is deemed insignificant due to the mandatory nature of the system, which is applied because of the compulsory nature that needs to be used, so it does not affect user satisfaction (Noviyanti, 2016). The result of Krisdiantoro et al. (2019)'s research shows that system quality and information quality affect the net benefits. The system quality affects the intensity of use, but information quality have lessen impact on the net benefits. The intensity of use cannot mediate the information and system quality.

The intention to continue using the system in terms of the net benefit that users get from the system can reflect the system's success. The intention to continue using a service is influenced by user satisfaction (Kim & Kim, 2021). There are several previous studies about the result of predictors of user satisfaction. Other studies showed that users used the system because of the system quality and information quality which gives them satisfaction (Abdurrahman, Owusu, & Bakare, 2019;

Darmawan & Mardikaningsih, 2020). This study is in line with (Costa, Ferreira, Bento, & Aparicio, 2016), saying that system quality is essential to assess adoption and user satisfaction. Besides, Boustani, Sayegh, & Boustany (2022) revealed that system quality had little significant correlation with the user's attitude toward a system. However, Abdurrahman et al. (2019) showed no significant correlation between service quality and satisfaction of the user and the system quality and behavioural intention to use the systems.

The study about information system success not only using the Delone & McLean Information System Success Model, but also can use the Unified Theory of Acceptance and Use of Technology (Fuad, Nurrokhmahwati, & Handayani, 2021; Fuad, Winarsih, Ifada, & Setyawan, 2021) and the Technology Acceptance Model (Pratiwi, 2020), to determine the success of village fund system using *siskeudes*. Besides, the usage dimension is not used because, in a mandatory system, there may be no influence on other dimensions (Noviyanti, 2016). To the best researcher's knowledge, the dimensions of system success, namely, system quality, information quality, user satisfaction, and net benefits, have yet to be used to analyze the system's success, especially about the village financial system or *Siskeudes*.

Next, this study does not use service quality variables, such as only research related to satisfaction with e-government use. Satisfaction with the use of e-government is usually associated with the quality of public services provided by employees to the public. In contrast to this context, the *siskeudes* is used by internal users such as the village head, village treasurer, village secretary, and society to facilitate the preparation of the village budget and implementation of the budget. So in this study, more emphasis is on the independent variables system quality and information quality, which play an essential role in using *siskeudes*.

The research contributes to explaining the net benefit of *Siskeudes* users with an information system. Net benefits can also be interpreted as a positive impact that users can feel after interacting with an information system. Moreover, the positive effect can be shown when the user of *Siskeudes* performs well. Costa, Aparicio, & Raposo (2020) revealed that the user usage of a system (enterprise resource planning) with a high perception of system quality positively affects their performance.

## LITERATURE REVIEW

### Village Financial System (*Siskeudes*)

The Village Government has an excellent opportunity to manage its governance and implement development to improve the village community's welfare and quality of life. Therefore, the village government should be able to apply the principle of accountability in its governance, in which all village administration activities should be accountable to the village community following applicable regulations. In managing village finances, according to Minister of Home Affairs Regulation Number 20/2018, to lead to clean, transparent, and accountable village financial



governance, an application system has been developed as a tool, one of which is the Siskeudes application.

The Village Financial System Application (*Siskeudes*) was jointly developed between the Financial and Development Supervisory Agency and the Ministry of Home Affairs. The Siskeudes application began to be implemented in 2015, supported by the Minister of Home Affairs Letter Number 143/8350/BPD dated November 27, 2015, regarding Village Financial Management Application and KPK Letter Number B.7508/01-16/08/2016 dated August 31, 2016, concerning Appeals, Related to Village Financial Management.

The first version of *Siskeudes* is offline, where the financial database is in each village. When the district head wants to know the financial data input and reports results, it must export and import data. So that financial information can be accessed less quickly. The latest breakthrough is that siskeudes will be gradually implemented online starting in 2020. The Office Communication and Information (*Dinas Komunikasi dan Informasi*) will serve as the data center or database repository. Financial information for each village can be known in real-time by the inspectorate, BPKP, and district admin. So that if the regent needs village financial data, it can quickly be obtained.

The function of *Siskeudes* is, first, in the planning menu, vision and mission, and the Village Mid-Term Development Plan, there is an input section for the number and date of the Village Government Work Plan. Next, the village budget data menu has an activity package tagging feature, and there is a local government monitoring menu on the reports menu. In this latest siskeudes, there are also input improvements to the Village Mid-Term Development Plan in the previous few years. On the payment menu for implementing activities, there are entries for the down-payment recipients and their entire identities. There is also a printed report on the proportion of operational expenditures. Regarding the amount of tax determination, there is a default VAT tax calculator of 11%. Besides that, there is also an improvement in the print range of the tax book, a 6-digit siskeudes user and password, spending deposits can be used in the current year, and improvements to reports on village regulations and village budget.

#### **Delone & McLean Information System Success Model (DMISSM)**

The system success model has important implications in measuring the analysis and reporting of system success. Delone & McLean (1992) has six dimensions or success variables, i.e.: (1) system quality, (2) information quality, (3) usage, (4) user satisfaction, (5) individual impact, and (6) organizational impact (Figure 1). The followings are the indicators of successful information system implementation: qualitative characteristics of system quality, the quality of the output in the form of information generated, consumption of the output, the user's response to the information system or

user satisfaction, the influence of the information system on the user's habits seen from the personal impact. And then its effect on organizational performance or organizational impact.

Based on the criticisms and inputs received, DeLone and McLean reformed their model by adding service quality variables and combining individual and organizational impact to become a net benefit dimension. Besides that, there is also a division on the variable of use, i.e., the dimension of interest in using. The model updated DeLone & McLean (2003) can be seen in Figure 1.

An information system consists of interconnected devices that collect, process, store, and disseminate data or valuable information in an organization's decision-making and control. The same applies to the village financial system (*Siskeudes*) used by village governments in Indonesia. In its implementation, the village government expects the village treasurer to be able to work effectively and efficiently to facilitate the achievement of transparent, accountable, and credible financial reporting goals. Successful system implementation proves effectiveness and efficiency.

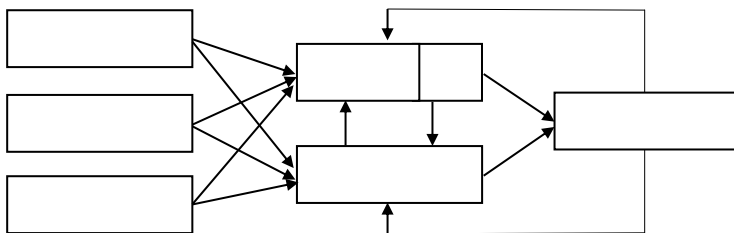


Figure 1: The updated DeLone and Mclean model (2003)

### Hypotheses Development and Research Model

The system quality focuses on the system itself, which can determine the **information quality produced**. Information quality measures the quality of the output of the information system (Jogiyanto, 2007). Information quality is the output produced by the information system; the quality obtained is in the form of output information that is easy to understand, accurate, complete, and timely (DeLone & McLean, 2003). A sound information system can create good quality information, too; therefore, improving information quality needs to be increased in line with improving system quality owned by the information system.

**H<sub>1</sub>: Siskeudes system quality has a significant impact on information quality**

**One of the key constructs in the success of the DeLone and McLean systems is system quality.** System quality is a technical measure of system flexibility, integration, response time, and reliability (Nelson, Todd, & Wixom, 2005). The quality of an exemplary system provided by the information system can affect user satisfaction; in line with research conducted by (Utomo, Ardianto, & Sisharini, 2017), system quality significantly affects user satisfaction. **The excellent and easy of system quality can build the user satisfaction.**

**H<sub>2</sub>: Siskeudes system quality has a significant impact on user satisfaction**

Another construct of the DeLone and McLean systems success model is information quality. Information quality measures the output of the system. The information produced by the information system has a considerable impact on satisfaction, the more information systems display or bring up good, relevant, and accessible information from users, the more satisfied users, will be with the quality of the information provided by the system. In line with research conducted by Hudin & Riana (2016), Jaafreh (2017), Panjaitan, Hasibuan, Ula, & Sembiring (2019), and Wahyuni (2011) show that there is a significant effect of information quality on user satisfaction.

**H<sub>3</sub>: Siskeudes information quality has a significant impact on user satisfaction**

System quality is often an assessment of the success of an information system. It happens because a good system quality can increase the benefits obtained by users. A system like Siskeudes is easy to operate and use to complete financial transaction input work in the village government so that financial performance is good and the village government's financial reporting objectives are met. This research is in line with the results of a study conducted by (Krisdiantoro et al., 2019) and (Purwaningsih, 2010). The better the system quality, the greater the net benefits obtained (Petter, DeLone, & McLean, 2008).

**H<sub>4</sub>: Siskeudes system quality has a significant impact on net benefits**

Quality of information is also often used to assess the system's success. Because many agencies or organizations have started using information systems programs to produce better information to achieve organizational goals. (Teo & Wong, 1998) argues that if information quality improves, it is more likely that the desired organizational impact will be obtained. The research is in line with a study conducted by Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), and Mulyadi & Choliq (2019).

**H<sub>5</sub>: Siskeudes information quality has a significant impact on net benefits**

**The attitude of user behavior in using information systems namely user satisfaction.** User satisfaction results from a user's decision to use an information system to complete his task. DeLone & McLean (2003) research shows that user satisfaction with a system will bring net benefits. Net benefits arise from user satisfaction with information systems (Jaafreh, 2017) and (Yasa & Aryanto, 2017). The study results illustrate that better user satisfaction can increase users' net benefits.

**H<sub>6</sub>: Siskeudes user satisfaction has a significant impact on net benefits**

Information quality is a mediating variable between system quality, and several previous studies support user satisfaction. System quality has a positive and significant influence on information quality (Al-Hiyari, Hamood, Mat, & Alekam 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Thus, system quality is good, and the quality of the information produced will be good, too, followed by user satisfaction.

**H<sub>7</sub>: Siskeudes information quality mediates the relationship between system quality and user satisfaction**

Information quality can also be a mediating variable on the effect of system quality on net benefits. System quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant impact on net benefits (Krisdiantoro et al., 2019; Petter et al., 2008; Purwaningsih, 2010). Thus, a sound quality system will produce good quality information followed by the impact or benefits felt by the user.

**H<sub>8</sub>: Siskeudes system quality has a significant impact on net benefits through information quality**

User satisfaction can also mediate the **influences** of system quality on net benefits. The results show that system quality has a positive and significant impact on user satisfaction (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, a sound quality system will provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>9</sub>: Siskeudes system quality has a significant impact on net benefits through user satisfaction**

User satisfaction is also a mediating variable on the **influence** of information quality on net benefits, and user satisfaction has a positive and significant impact on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Therefore, in the study, the following hypothesis was formulated below.

**H<sub>10</sub>: Siskeudes information quality has a significant impact on net benefits through user satisfaction**

Information quality and user satisfaction can also be a second-level mediating variable on the effect of system quality on net benefits. It is supported by several previous studies which have shown that system quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, if system quality is good, the quality of the information produced will be good, too. The system quality and the quality of the information produced will both provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>11</sub>: Siskeudes system quality has a significant impact on net benefits through information quality and user satisfaction**

Based on the existing literature and hypotheses detailed above, the **research framework** was formulated as in Figure 2.

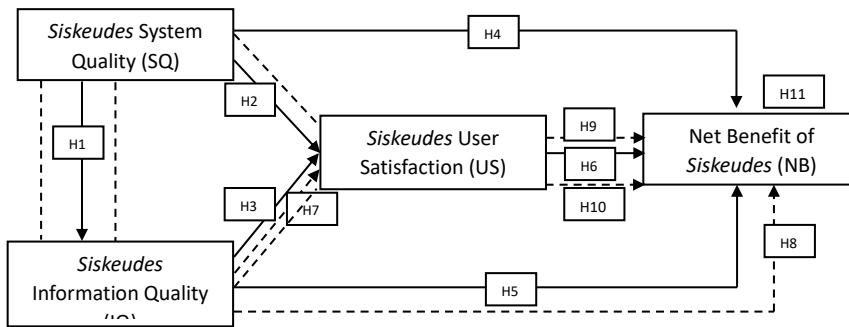


Figure 2: Research Framework (Sources: Developed for the current study)

## METHODOLOGY

### Research Design

The study uses a causality research design with a population of village *Siskeudes* operators in Semarang Regency, Central Java. Semarang Regency, Central Java, was chosen because it is geopolitically close to the central government of Central Java province. In addition, Semarang Regency has a large number of sub-districts (29 sub-districts), so the financial system has an essential role in realizing regional government financial accounting as well as a form of good regional autonomy. Based on data from the statistical center in 2021, the number of villages in Semarang Regency is 208. Every village in Semarang Regency has one operator or user of *Siskeudes*. So, the population was all *Siskeudes* Operators in Semarang District, i.e., 208 people. Determination of the number of samples used using the Slovin formula with an error of 10%. The reason for using the 10% error is that it refers to the maximum error rate that can be tolerated in social science research. The total sample is 68 respondents, and the following is the determination of the number of samples according to the Slovin formula.

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{208}{1 + 208(0,1)^2}$$

$$n = \frac{208}{3,08} = 67,5 = 68$$

Keterangan:

n = Sample size or number of respondents

N = Population size

e= Percentage of allowance for accuracy of sampling errors that can still be tolerated; e=0,1

The sampling method used is probability sampling with a random sampling technique. This random sampling technique allows members of the population to have an equal chance of being randomly selected.

### Variables Measurement and Instrument Development

The variables of this research are *Siskeudes* system quality (SQ), information quality (IQ), *Siskeudes* user satisfaction (US), and *Siskeudes* system net benefits (NB). The statement items in each variable use a Likert scale of 5 (five) answer choices; (1) Strongly disagree; (2) Disagree; (3) Doubt; (4) Agree; and (5) Strongly Agree. The *Siskeudes* system quality can show the performance and reliability of the system and appropriately process every command or task carried out by the user. The *Siskeudes* system quality here refers to the system quality owned by *Siskeudes*. (Chen, 2010) said that system quality is a measure of processing the information system itself. The instrument used to measure system quality was adopted from the measurement scale built and used by (Nelson et al., 2005), i.e., system flexibility, system integration, system response time, system reliability, and user-friendliness.

*Siskeudes* information quality is a measurement that focuses on the output that is processed by the system and can create value from the output for users. The instrument used to measure the construct of information quality was adopted from the measurement scale that was built and used by (Jogiyanto, 2007), i.e., completeness of the information, relevance, accuracy of the information, timeliness, and presentation of information.

*Siskeudes* user satisfaction in the study results from responses and feedback raised by *Siskeudes* users, which can provide happiness and comfort in using the system. The instrument used to measure the construct of user satisfaction was adopted from the measurement scale built and used by (DeLone & McLean, 2003), i.e., overall satisfaction (repeat purchases) and information satisfaction (repeat visits).

The net benefit of *Siskeudes* is the impact of the use that contributes to individuals, groups, and institutions (village government). The benefits or impacts felt by users can be used as evaluations in decision-making and the development of better information systems. The instrument used in the net benefit construct was adopted from the measurement scale built and operated by (Davis, 1989), i.e., the ease of use of the system or ease of job, effectiveness, speeds of accomplishing tasks, and usefulness in work.

### Data Analysis

The data used in the study is primary data. The data collection technique used is a questionnaire. The questionnaire was delivered directly to the village operator respondents. The data were collected, tabulated, and analyzed using the partial least squares structural equation modeling (PLS-SEM) WarpPLS 8.0 application. The analysis investigates the direct impact of *siskeudes* system quality on information quality and user satisfaction. Thus, *siskeudes* information quality on user satisfaction. Research also identifies the impact of *siskeudes* system quality, information quality, and user satisfaction toward net benefits. Next, it revealed an indirect impact, i.e., *siskeudes* system quality on user satisfaction towards information quality. *Siskeudes* system quality to net benefits through information quality. *Siskeudes* system quality to net benefits through user satisfaction. Information quality on net benefits through user satisfaction. Furthermore, the second level is an indirect impact, i.e., system quality on net benefits through information quality and user satisfaction.

## RESULTS AND DISCUSSION

### Descriptive Analysis

Respondents were 68 *siskeudes* operators consisting of 39 males or around 57.3%. Then for females, there were 29 people or approximately 42.7%. Furthermore, for the age range of respondents, a range of 20-30 years, there were 26 people or 38.2%, a range of 31-40 years were, 20 people or 29.4%, and a range of 41-50 years were 19 people or 28%. The rest are over 50 years as many as three people or 4.4%.

The education level of respondents with a bachelor's degree was 29 people or 42.6%, applied undergraduate degree was one person or 1.5%, associate degree education level was five people or 7.3%, and certificate degree level was one person or 1.5%. Then the most at the high school or vocational education level were 32 people or 47.1%. From the aspect of academic quality, many *siskeudes* operators have bachelor's degrees, which means they have qualified skills in science and technology.

Based on the length of work at the *siskeudes* operators, 68 respondents showed the length of work with a range of less than one year, one person or 1.5%, 1-5 years range 45 people or 66.2%, 6-10 years range eight people or 11.7%, then with a span of over ten years as many as 14 people or 20.6%. The range of 1-5 years is the respondents' most extended working period. This indicates that the respondents are a new generation with a higher level of education and have higher mastery of technology as well.

**Table 1 Descriptive Respondent Analysis**

Description	Frequency	Percentage
Gender		

Male	39	57,3%
Female	29	42,7%
<b>Age</b>		
20-30 years	26	38,2%
31-40 years	20	29,4%
41-50 years	19	28%
>50 years	3	4.4%
<b>Education Level</b>		
high school or vocational education level	32	47,1%
Certificate degree	1	1,5%
Associate degree	5	7,3%
Applied undergraduate	1	1,5%
Bachelor	29	42,6%

### Measurement Model

The initial data analysis stage is the research instrument's validity and reliability. Based on the validity test shows that the loading factor is above 0.5. The AVE result's SQ, IQ, US, and NB loading factors are 0.508, 0.511, 0.619, and 0.518. These results indicate that the question items given to the respondents are valid and can be used to measure the constructs of the study. The reliability test also shows *Cronbach's alpha's* > 0.7 and *composite reliability* > 0.8. The loading factor of SQ, IQ, US, and NB Cronbach's alpha result show 0.861, 0.860, 0.875, and 0.844. The result of composite reliability for SQ, IQ, US, and NB are 0.892, 0.892, 0.906, and 0.822. These results explain that the question items on the research variables consistently measure each variable or are reliable and can be used. The tests on the outer model show that the construct meets validity and reliability. It can be seen in table 1 and table 2 below.

**Table 1: Outer Loading, AVE, Cronbach's Alpha, and Composite Reliability Score**

Constructs	Loading factor	AVE	Cronbach's Alpha	Composite Reliability
System Quality		0.508	0.861	0.892
Easy to edit the menu of Siskeudes	0.681			
Flexibility to make a financial report	0.721			
Fast respond system	0.692			
Easy access the financial information	0.741			
Siskeudes save many databases	0.757			
Reliable dan comfortable to use	0.685			



Easy to understand the financial report	0.655			
Easy to operate the Siskeudes	0.762			
Information Quality		0.511	0.860	0.892
Accurate information	0.650			
Accountable information	0.775			
Based on government regulation	0.824			
Quickly find the information	0.769			
Timeliness	0.767			
Relevant information	0.668			
Useful information on job	0.679			
Understand the financial format	0.548			
User Satisfaction		0.619	0.875	0.906
Data satisfaction	0.766			
Enjoy the use Siskeudes	0.716			
Comfortable using Siskeudes	0.719			
System satisfaction	0.868			
Information satisfaction	0.892			
The information is usefulness	0.741			
Net Benefit		0.518	0.844	0.882
Easy of work	0.741			
Comfortable of work	0.786			
Do the best work	0.763			
Effective to work	0.638			
Speed of accomplishing the task	0.692			
Fits the financial reporting	0.721			
Build the financial transparency	0.686			

**Table 2: Fornell-Larcker**

	<b>SQ</b>	<b>IQ</b>	<b>US</b>	<b>NB</b>
Siskeudes System Quality	<b>(0.713)</b>	0.489	0.605	0.580
Siskeudes Information Quality	0.489	<b>(0.715)</b>	0.613	0.639
Siskeudes User Satisfaction	0.605	0.613	<b>(0.787)</b>	0.631
Net Benefit of Siskeudes	0.580	0.639	0.631	<b>(0.720)</b>

## Hypotheses Testing

The hypothesis testing method of the study uses the Structural Equation Model (SEM) using WarpPLS. The rule of hypothesis testing can be seen from the WarpPLS output on the path coefficient by looking at the p-value of <0.1 for weak significance, <0.05 for moderate significance, and <0.001, indicating that the relationship is robust. Vice versa, if the p-value is more than 0.1, the relationship is insignificant. **The indirect relationship test of two segments to test the impact of siskeudes system quality on user satisfaction through information quality. The impact of system**

quality on net benefits through information quality. The impact of system quality on net benefits through user satisfaction and information quality on net benefits through user satisfaction.

Furthermore, the indirect relationship test of three segments to test the influence of system quality on net benefits through information quality and user satisfaction. The impact of *Siskeudes* system quality on net benefits through information quality and user satisfaction is not considered because the direct impact and the first level of mediating get results of vital signs so that at the second level of meditating, it is also possible to be insignificant. However, this finding still means that the result of second-level mediating is insignificant, with a thin p-value of 0.108, almost meeting the criteria for the significance of 0.1.

Table 3 is a summary of the results of the research hypothesis testing. Six research hypotheses show a direct influence relationship, and five research hypotheses of an indirect relationship. The result does not support one hypothesis.

**Table 3: Hypothesis test summary**

Hypothesis	Code	Path Coefficient	P-value	Conclusion
<b>Direct effect</b>				
SQ→IQ	H <sub>1</sub>	0.646	0.001*	Supported
SQ→US	H <sub>2</sub>	0.390	0.001*	Supported
IQ→US	H <sub>3</sub>	0.433	0.001*	Supported
SQ→NB	H <sub>4</sub>	0.276	0.008*	Supported
IQ→NB	H <sub>5</sub>	0.269	0.009*	Supported
US→NB	H <sub>6</sub>	0.305	0.004*	Supported
<b>Indirect Effect</b>				
SQ→IQ→US	H <sub>7</sub>	0.279	0.001*	Supported
SQ→IQ→NB	H <sub>8</sub>	0.292	0.005*	Supported
SQ→US→NB	H <sub>9</sub>	0.292	0.005*	Supported
IQ→US→NB	H <sub>10</sub>	0.132	0.056***	Supported
SQ→IQ→US→NB	H <sub>11</sub>	0.085	0.108	Not Supported

a = \* < 0.01; \*\* < 0.05; \*\*\* < 0.10

SQ: *Siskeudes* system quality; IQ: *Siskeudes* information quality; US: *Siskeudes* user satisfaction; NB: *Siskeudes* net benefits

Figure 3 illustrates the path relationship between variables from the bootstrapping test results on WarpPLS 8.0 application.

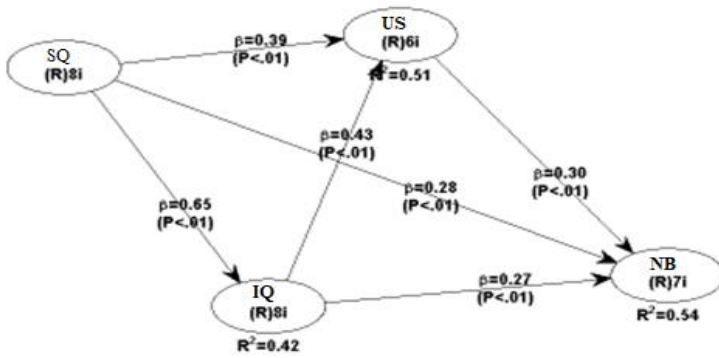


Figure 3: Path Relationship Testing Results

### Discussion

The system quality of *Siskeudes* affects information quality. This research is in line with research from Al-Hiyari et al. (2013), Darma & Sagala (2020), and Fitriati & Mulyani (2015), which show a significant effect of system quality on information quality. Village financial applications or *Siskeudes* can display a high-quality system and produce sound-quality information output. It gives users the convenience of using the system and satisfaction with the quality of the information produced according to their needs. The study proves the construct of DeLone and McLean's theory of success by making information quality the dependent variable.

Furthermore, the *Siskeudes* system can display high quality and create a sense of satisfaction with the performance or quality of *Siskeudes*. It provides user comfort and satisfaction with system quality-produced system. The study results align with previous research (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017), which resulted in the finding of a positive and significant effect of system quality on the satisfaction of information system users.

The study also proves the construct of DeLone and McLean's success theory that information quality can affect user satisfaction. The *Siskeudes* system can provide the information quality needed, and users are satisfied with the information produced by *Siskeudes* well. It satisfies users with what is obtained from *Siskeudes* output, especially on information needs (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). *Siskeudes*, as a village financial system, can provide maximum performance to support users in carrying out their duties, and then users are helped and benefited. *Siskeudes* operators or village treasurers get convenience in planning, implementing, and financial reporting.

The planning is carried out in the preparation of the Village Revenue and Expenditure Budget Plan (*RAPBDes*) until it is approved as a Village Revenue and Expenditure Budget (*APBDes*). The implementation activity is to carry out financial administration starting from preparing the budget plan

(RAB) for each activity, inputting financial transactions, and preparing accountability. The final stage is the preparation of financial reports in the form of budget realization reports and village wealth reports. This study concludes that *Siskeudes* can provide a good quality system performance in managing and processing data so that users feel that it is easier for users to use, as stated by Delone & McLean (1992), Krisdiantoro et al. (2019), Petter et al. (2008), and Purwaningsih (2010).

Next, the quality of the output of the information system is measured by the quality of the information so that the quality of a good and high-quality *Siskeudes* system can affect the output of information, which in turn affects the benefits received by users Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), Mulyadi & Choliq (2019). The study's results prove that information quality positively and significantly affects net benefits (Jogiyanto, 2007). The *Siskeudes* system can provide users with quality information and is valid for decision-makers. It gives users a sense of information quality to carry out tasks with the best decision-making.

Higher user satisfaction can increase the net benefits received by users. The study results align with the model DeLone & McLean (2003) that user satisfaction positively and significantly affects net benefits. User satisfaction with the *Siskeudes* system can give users a sense of pleasure in using the system so that users feel the impact of satisfaction from the system (Jaafreh, 2017 and Yasa & Aryanto, 2017). It gives users the experience of *Siskeudes* as expected, and they can feel the other benefits they get.

Furthermore, the quality possessed by the system has a significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The study's results prove that the system quality positively and significantly affects user satisfaction through information quality. Information quality successfully delivers an indirect effect of system quality on user satisfaction which indicates that the *Siskeudes* system can produce good information according to user needs so that users feel satisfied with the system and information (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). It shows the suitability of the expected use of *Siskeudes* with its benefits in managing village finances.

The information quality increases, impacting user and organizational satisfaction (Teo & Wong, 1998). Information quality successfully delivers an indirect effect of system quality on net benefits, which indicates that the *Siskeudes* system can produce good information according to user needs, so that users feel the impact or usefulness of the presence of the system and information (Krisdiantoro et al., 2019; Megawati & Maftukhah, 2017; Mulyadi & Choliq, 2019). *Siskeudes* has provided net benefits for users and organizations in managing village finances.

Next, system quality has a positive and significant effect, which means that the better the quality of the information system, the higher the user's satisfaction with using the system (Khairunnisa & Yunanto, 2017; Kurnianto et al., 2019; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011). The research (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017) also explained that user satisfaction positively and significantly affects net benefits. Satisfaction from

successful users mediates system quality to net benefits. It indicates that *Siskeudes* can provide satisfaction for its users so that users feel the impact or benefits. Net benefits of *Siskeudes* include presenting real-time, transparent, and accountable financial reports. *Siskeudes* has successfully provided net benefits for users and organizations managing village finances. The findings align with previous research, which explains that user satisfaction mediates information quality on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011).

## CONCLUSION

The results showed that system quality owned by *Siskeudes* directly influenced information quality and user satisfaction. Information quality affects user satisfaction. System quality, information quality, and user satisfaction have a positive and significant effect on the net benefits of *Siskeudes*. It proves that the quality of *Siskeudes* has a crucial role in creating quality information and user satisfaction, which will later become net benefits users receive. *Siskeudes* is considered a village financial management system that provides better quality to ensure good quality of financial information. The system quality influences the quality of the information produced, which can give satisfaction to users and the quality of *Siskeudes* information. The quality of the information in the form of *Siskeudes* output is a financial report that shows the use of the budget and the value of the village government's wealth. User satisfaction and information quality successfully mediate the effect of system quality on the net benefits of *Siskeudes*. However, information quality and user satisfaction did not mediate system quality on net benefits.

The limitation of this research was first conducted in Semarang Regency, Central Java, Indonesia. Therefore, in writing any conclusion or developing generalization, readers need to practice caution. Second, this respondent only *siskeudes* operators so that future research can add respondents such as village officials (head of the village, treasure, and secretary). Future research can study the same topic and add the number of *Siskeudes* operators who become respondents, explore the psychological aspects that influence village financial performance, and analyze the challenges of utilizing the *Siskeudes*. The government also must facilitate the village government to improve skills and knowledge through training, workshop, and assistance.

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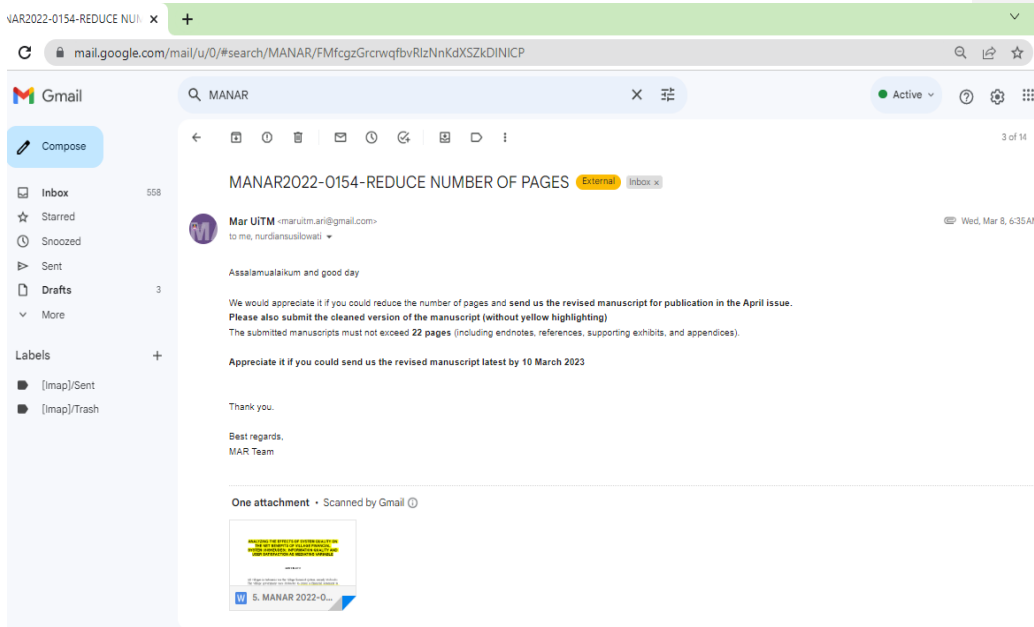
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## Permintaan Reduce Number of Pages (08-March-2023)



The screenshot shows a Gmail interface with a search bar containing "MANAR". The email is from Mar UTM (marutman@gmail.com) to nurdiansusilowati, dated Wednesday, March 8, 6:35 AM. The subject is "MANAR2022-0154-REDUCE NUMBER OF PAGES". The email body contains the following text:

Assalamualaikum and good day

We would appreciate it if you could reduce the number of pages and send us the revised manuscript for publication in the April issue. Please also submit the cleaned version of the manuscript (without yellow highlighting) The submitted manuscripts must not exceed 22 pages (including endnotes, references, supporting exhibits, and appendices).

Appreciate it if you could send us the revised manuscript latest by 10 March 2023

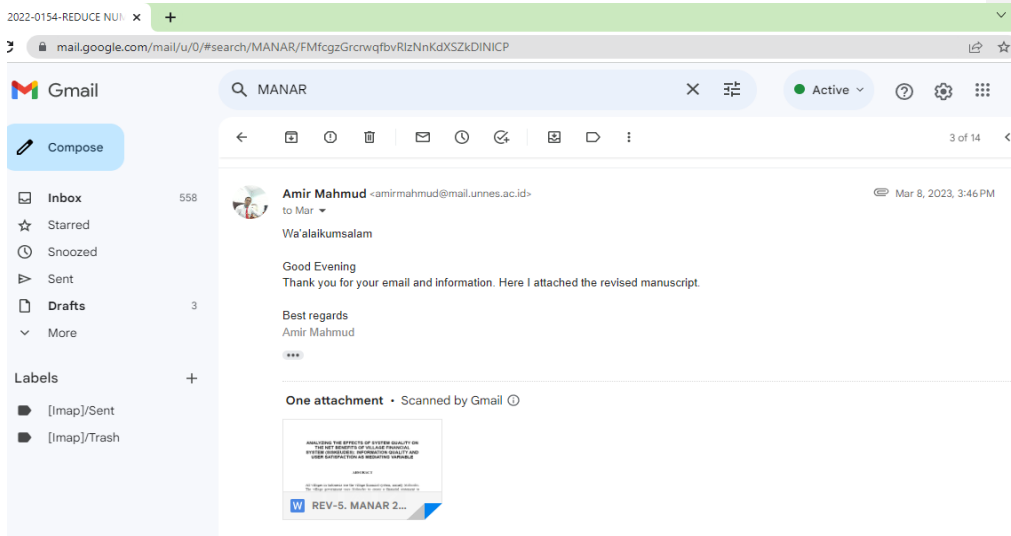
Thank you.

Best regards,  
MAR Team

One attachment • Scanned by Gmail

The attachment is a document titled "5. MANAR 2022-0..." with a warning icon indicating it was scanned by Gmail.

## Balasan Reduce Number of Pages (08-March-2023)



The screenshot shows a Gmail interface with a search bar containing "MANAR". The email is from Amir Mahmud (amirmahmud@mail.unnes.ac.id) to Mar, dated March 8, 2023, 3:46 PM. The subject is "2022-0154-REDUCE NUMBER OF PAGES". The email body contains the following text:

Wa'alaikumsalam

Good Evening  
Thank you for your email and information. Here I attached the revised manuscript.

Best regards  
Amir Mahmud

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## Reduce Number of Pages Article (08-March-2023)

### **ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF VILLAGE FINANCIAL SYSTEM (SISKEUDES): INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLE**

#### **ABSTRACT**

All villages in Indonesia use the village financial system, namely *Siskeudes*. The village government uses *Siskeudes* to create a financial statement to achieve transparency and accountability. The research attempts to analyze information quality and user satisfaction as mediator of *siskeudes* system quality toward net benefits. In particular, the study examines the reciprocal relation between *siskeudes* system quality, information quality, user satisfaction, and net benefits based on the updated Delone & McLean Information System Success Model. The sample of 68 Village Government of Semarang Regency. We used survey questionnaires to collect the data and partial least squares structural equation modeling (PLS-SEM) to analyze them. The study indicate information quality is supported in mediating system quality towards user satisfaction and net benefit. The research also prove user satisfaction mediate system quality and information quality towards net benefit. Then, *siskeudes* information quality and user satisfaction could not mediate the system quality to net benefits. The direct effect of variables supports each success dimension of model. *Siskeudes* is the best system and information to create good village governance. It is helpful to build the stakeholders' decisions and public trust. This research provides valuable theoretical and practical implications for government and researchers.

**Keywords:** *Siskeudes* Information Quality, Net Benefits of *Siskeudes*, *Siskeudes* System Quality, *Siskeudes* User Satisfaction, Village Financial

#### **INTRODUCTION**

The transformation of the development of technology and information from time to time is increasingly rapid. It has entered various fields, one of which is the field of government accounting, in this case, for managing village finances. In 2014 the Financial and Development Supervisory Agency (*BPKP*) with the Ministry of Home Affairs launched the Village Financial System Application (*Siskeudes*) to improve village financial governance. *Siskeudes* application can accommodate financial

management processes, starting from planning, budgeting, implementation, administration, reporting, and accountability. The output generated from *Siskeudes* proves that accountability can be achieved by implementing *Siskeudes*. The performance of the *Siskeudes* application began in 2015. In the context of utilizing technology and information in the village financial management process, *Siskeudes* is an accountable, effective, efficient, and transparent implementation of village financial.

The preliminary study conducted in 2022 in the *Ungaran Timur* District at the village financial management technical guidance event using the *Siskeudes* application found several problems. The operators need help in running the system. First, some posts need to appear in the application and synchronize new regulations with practices in the *Siskeudes* application. Then from the *Semarang* Regency Community and Village Empowerment Service, it was found that implementing *Siskeudes* was only effective online in 2022, so there were still many server constraints and adjustments.

Nowadays is the transparency and accountability era, so the financial system evaluation is needed by the government, especially local government. The financial system produces financial information that can be obtained for society's responsibility. The initial goal of making applications should show success in building and implementing information systems so that they can be used effectively and efficiently. System quality is the initial dimension needing better quality to produce higher user satisfaction, impact individual productivity, and achieve organizational goals (DeLone & McLean, 2003). Analysis of the success of an information system has a multidimensional and interdependent construction. It needs to study the interrelationships between dimensions.

There are many models of the success of a system, one of the models that are often used is the system success model by DeLone & McLean (1992) and the DeLone and McLean model developed in 2003. Jaafreh (2017), Khand & Kalhoro (2020), Krisdiantoro, Subekti, & Prihatiningsih (2019), Livari (2005), Negash, Ryan, & Igbaria (2003), Noviyanti (2016), Teo & Wong (1998), Wahyuni (2011), Wang & Liao (2008), Widodo, Handayani, & Saifi (2013) have various empirical and updated studies to test the success model.

Livari (2005) shows empirical evidence of the success of the DeLone & McLean (1992) system success model. Other studies have shown that the six dimensions of the system success model have a significant effect, except for the impact of system quality on the use (Wang & Liao, 2008). The use is deemed insignificant due to the mandatory nature of the system, which is applied because of the compulsory nature that needs to be used, so it does not affect user satisfaction (Noviyanti, 2016). The result of Krisdiantoro et al. (2019)'s research shows that system quality and information quality affect the net benefits. The system quality affects the intensity of use, but information quality have lessen impact on the net benefits. The intensity of use cannot mediate the information and system quality.

The intention to continue using the system in terms of the net benefit that users get from the system can reflect the system's success. The intention to continue using a service is influenced by user satisfaction (Kim & Kim, 2021). There are several previous studies about the result of predictors of

user satisfaction. Other studies showed that users used the system because of the system quality and information quality which gives them satisfaction (Abdurrahaman, Owusu, & Bakare, 2019; Darmawan & Mardikaningsih, 2020). This study is in line with (Costa, Ferreira, Bento, & Aparicio, 2016), saying that system quality is essential to assess adoption and user satisfaction. Besides, Boustani, Sayegh, & Boustany (2022) revealed that system quality had little significant correlation with the user's attitude toward a system. However, Abdurrahaman et al. (2019) showed no significant correlation between service quality and satisfaction of the user and the system quality and behavioural intention to use the systems.

The study about information system success not only using the DeLone & McLean Information System Success Model, but also can use the Unified Theory of Acceptance and Use of Technology (Fuad, Nurrokhmahwati, & Handayani, 2021; Fuad, Winarsih, Ifada, & Setyawan, 2021) and the Technology Acceptance Model (Pratiwi, 2020), to determine the success of village fund system using *siskeudes*. Besides, the usage dimension is not used because, in a mandatory system, there may be no influence on other dimensions (Noviyanti, 2016). To the best researcher's knowledge, the dimensions of system success, namely, system quality, information quality, user satisfaction, and net benefits, have yet to be used to analyze the system's success, especially about the village financial system or *Siskeudes*.

Next, this study does not use service quality variables, such as only research related to satisfaction with e-government use. Satisfaction with the use of e-government is usually associated with the quality of public services provided by employees to the public. In contrast to this context, the *siskeudes* is used by internal users such as the village head, village treasurer, village secretary, and society to facilitate the preparation of the village budget and implementation of the budget. So in this study, more emphasis is on the independent variables system quality and information quality, which play an essential role in using *siskeudes*.

The research contributes to explaining the net benefit of *Siskeudes* users with an information system. Net benefits can also be interpreted as a positive impact that users can feel after interacting with an information system. Moreover, the positive effect can be shown when the user of *Siskeudes* performs well. Costa, Aparicio, & Raposo (2020) revealed that the user usage of a system (enterprise resource planning) with a high perception of system quality positively affects their performance.

## LITERATURE REVIEW

### Village Financial System (*Siskeudes*)

The Village Government has an excellent opportunity to manage its governance and implement development to improve the village community's welfare and quality of life. Therefore, the village government should be able to apply the principle of accountability in its governance, in which all village administration activities should be accountable to the village community following

applicable regulations. In managing village finances, according to Minister of Home Affairs Regulation Number 20/2018, to lead to clean, transparent, and accountable village financial governance, an application system has been developed as a tool, one of which is the Siskeudes application.

The function of *Siskeudes* is, first, in the planning menu, vision and mission, and the Village Mid-Term Development Plan, there is an input section for the number and date of the Village Government Work Plan. Next, the village budget data menu has an activity package tagging feature, and there is a local government monitoring menu on the reports menu. In this latest *siskeudes*, there are also input improvements to the Village Mid-Term Development Plan in the previous few years. On the payment menu for implementing activities, there are entries for the down-payment recipients and their entire identities. There is also a printed report on the proportion of operational expenditures. Regarding the amount of tax determination, there is a default VAT tax calculator of 11%. Besides that, there is also an improvement in the print range of the tax book, a 6-digit *siskeudes* user and password, spending deposits can be used in the current year, and improvements to reports on village regulations and village budget.

### Delone & McLean Information System Success Model (DMISSM)

The system success model has important implications in measuring the analysis and reporting of system success. Delone & McLean (1992) has six dimensions or success variables, i.e.: (1) system quality, (2) information quality, (3) usage, (4) user satisfaction, (5) individual impact, and (6) organizational impact. The followings are the indicators of successful information system implementation: qualitative characteristics of system quality, the quality of the output in the form of information generated, consumption of the output, the user's response to the information system or user satisfaction, the influence of the information system on the user's habits seen from the personal impact. And then its effect on organizational performance or organizational impact.

Based on the criticisms and inputs received, Delone and McLean reformed their model by adding service quality variables and combining individual and organizational impact to become a net benefit dimension. Besides that, there is also a division on the variable of use, i.e., the dimension of interest in using. The model updated Delone & McLean (2003) can be seen in Figure 1.

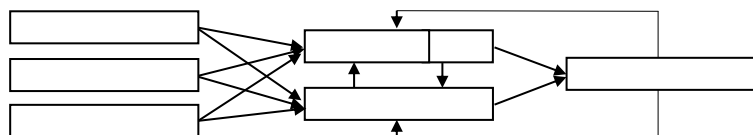


Figure 1: The updated Delone and Mclean model (2003)

## Hypotheses Development and Research Model

The system quality focuses on the system itself, which can determine the information quality produced. Information quality measures the quality of the output of the information system (Jogiyanto, 2007). Information quality is the output produced by the information system; the quality obtained is in the form of output information that is easy to understand, accurate, complete, and timely (DeLone & McLean, 2003). A sound information system can create good quality information, too; therefore, improving information quality needs to be increased in line with improving system quality owned by the information system.

**H<sub>1</sub>:** *Siskeudes* system quality has a significant impact on information quality

One of the key constructs in the success of the Delone and McLean systems is system quality. System quality is a technical measure of system flexibility, integration, response time, and reliability (Nelson, Todd, & Wixom, 2005). The quality of an exemplary system provided by the information system can affect user satisfaction; in line with research conducted by (Utomo, Ardianto, & Sisharini, 2017), system quality significantly affects user satisfaction. The excellent and easy of system quality can build the user satisfaction.

**H<sub>2</sub>:** *Siskeudes* system quality has a significant impact on user satisfaction

Another construct of the Delone and McLean systems success model is information quality. Information quality measures the output of the system. The information produced by the information system has a considerable impact on satisfaction, the more information systems display or bring up good, relevant, and accessible information from users, the more satisfied users, will be with the quality of the information provided by the system. In line with research conducted by Hudin & Riana (2016), Jaafreh (2017), Panjaitan, Hasibuan, Ula, & Sembiring (2019), and Wahyuni (2011) show that there is a significant effect of information quality on user satisfaction.

**H<sub>3</sub>:** *Siskeudes* information quality has a significant impact on user satisfaction

System quality is often an assessment of the success of an information system. It happens because a good system quality can increase the benefits obtained by users. A system like *Siskeudes* is easy to operate and use to complete financial transaction input work in the village government so that financial performance is good and the village government's financial reporting objectives are met. This research is in line with the results of a study conducted by (Krisdiantoro et al., 2019) and (Purwaningsih, 2010). The better the system quality, the greater the net benefits obtained (Petter, DeLone, & McLean, 2008).

**H<sub>4</sub>:** *Sikeudes* system quality has a significant impact on net benefits

Quality of information is also often used to assess the system's success. Because many agencies or organizations have started using information systems programs to produce better information to achieve organizational goals. (Teo & Wong, 1998) argues that if information quality improves, it is more likely that the desired organizational impact will be obtained. The research is in

line with a study conducted by Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), and Mulyadi & Choliq (2019).

**H<sub>5</sub>:** *Siskeudes* information quality has a significant impact on net benefits

The attitude of user behavior in using information systems namely user satisfaction. User satisfaction results from a user's decision to use an information system to complete his task. DeLone & McLean (2003) research shows that user satisfaction with a system will bring net benefits. Net benefits arise from user satisfaction with information systems (Jaafreh, 2017) and (Yasa & Aryanto, 2017). The study results illustrate that better user satisfaction can increase users' net benefits.

**H<sub>6</sub>:** *Siskeudes* user satisfaction has a significant impact on net benefits

Information quality is a mediating variable between system quality, and several previous studies support user satisfaction. System quality has a positive and significant influence on information quality (Al-Hiyari, Hamood, Mat, & Alekam 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Thus, system quality is good, and the quality of the information produced will be good, too, followed by user satisfaction.

**H<sub>7</sub>:** *Siskeudes* information quality mediates the relationship between system quality and user satisfaction

Information quality can also be a mediating variable on the effect of system quality on net benefits. System quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant impact on net benefits (Krisdiantoro et al., 2019; Petter et al., 2008; Purwaningsih, 2010). Thus, a sound quality system will produce good quality information followed by the impact or benefits felt by the user.

**H<sub>8</sub>:** *Siskeudes* system quality has a significant impact on net benefits through information quality

User satisfaction can also mediate the influences of system quality on net benefits. The results show that system quality has a positive and significant impact on user satisfaction (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, a sound quality system will provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>9</sub>:** *Siskeudes* system quality has a significant impact on net benefits through user satisfaction

User satisfaction is also a mediating variable on the influence of information quality on net benefits, and user satisfaction has a positive and significant impact on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Therefore, in the study, the following hypothesis was formulated below.

**H<sub>10</sub>:** *Siskeudes* information quality has a significant impact on net benefits through user satisfaction



Information quality and user satisfaction can also be a second-level mediating variable on the effect of system quality on net benefits. It is supported by several previous studies which have shown that system quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, if system quality is good, the quality of the information produced will be good, too. The system quality and the quality of the information produced will both provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>11</sub>**: *Siskeudes* system quality has a significant impact on net benefits through information quality and user satisfaction

Based on the existing literature and hypotheses detailed above, the research framework was formulated as in Figure 2.

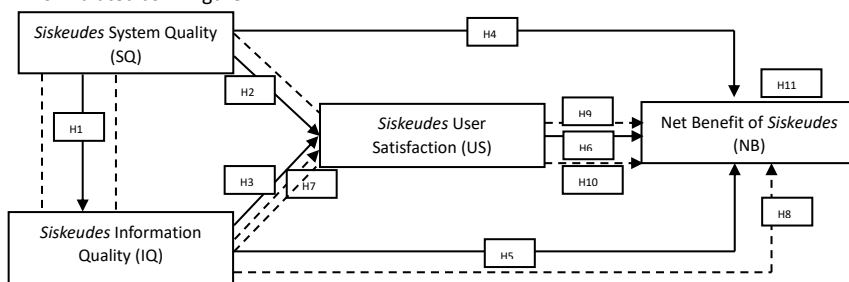


Figure 2: Research Framework (Sources: Developed for the current study)

## METHODOLOGY

### Research Design

The study uses a causality research design with a population of village *Siskeudes* operators in *Semarang* Regency, Central Java. *Semarang* Regency, Central Java, was chosen because it is geopolitically close to the central government of Central Java province. In addition, *Semarang* Regency has a large number of sub-districts (29 sub-districts), so the financial system has an essential role in realizing regional government financial accounting as well as a form of good regional autonomy. Based on data from the statistical center in 2021, the number of villages in *Semarang* Regency is 208. Every village in *Semarang* Regency has one operator or user of *Siskeudes*. So, the population was all *Siskeudes* Operators in *Semarang* District, i.e., 208 people. Determination of the number of samples used using the Slovin formula with an error of 10%. The reason for using the 10%

error is that it refers to the maximum error rate that can be tolerated in social science research. The total sample is 68 respondents, and the following is the determination of the number of samples according to the Slovin formula.

$$n = \frac{n}{1 + N(e)^2} = \frac{208}{1 + 208(0.1)^2} = \frac{208}{3.08} = 67.5 = 68$$

The sampling method used is probability sampling with a random sampling technique. This random sampling technique allows members of the population to have an equal chance of being randomly selected.

### **Variables Measurement and Instrument Development**

The variables of this research are *Siskeudes* system quality (SQ), information quality (IQ), *Siskeudes* user satisfaction (US), and *Siskeudes* system net benefits (NB). The statement items in each variable use a Likert scale of 5 (five) answer choices; (1) Strongly disagree; (2) Disagree; (3) Doubt; (4) Agree; and (5) Strongly Agree. The *Siskeudes* system quality can show the performance and reliability of the system and appropriately process every command or task carried out by the user. The *Siskeudes* system quality here refers to the system quality owned by *Siskeudes*. (Chen, 2010) said that system quality is a measure of processing the information system itself. The instrument used to measure system quality was adopted from the measurement scale built and used by (Nelson et al., 2005), i.e., system flexibility, system integration, system response time, system reliability, and user-friendliness.

*Siskeudes* information quality is a measurement that focuses on the output that is processed by the system and can create value from the output for users. The instrument used to measure the construct of information quality was adopted from the measurement scale that was built and used by (Jogiyanto, 2007), i.e., completeness of the information, relevance, accuracy of the information, timeliness, and presentation of information.

*Siskeudes* user satisfaction in the study results from responses and feedback raised by *Siskeudes* users, which can provide happiness and comfort in using the system. The instrument used to measure the construct of user satisfaction was adopted from the measurement scale built and used by (DeLone & McLean, 2003), i.e., overall satisfaction (repeat purchases) and information satisfaction (repeat visits).

The net benefit of *Siskeudes* is the impact of the use that contributes to individuals, groups, and institutions (village government). The benefits or impacts felt by users can be used as evaluations in decision-making and the development of better information systems. The instrument used in the net benefit construct was adopted from the measurement scale built and operated by (Davis, 1989), i.e., the ease of use of the system or ease of job, effectiveness, speeds of accomplishing tasks, and usefulness in work.

## Data Analysis

The data used in the study is primary data. The data collection technique used is a questionnaire. The questionnaire was delivered directly to the village operator respondents. The data were collected, tabulated, and analyzed using the partial least squares structural equation modeling (PLS-SEM) WarpPLS 8.0 application.

## RESULTS AND DISCUSSION

### Descriptive Analysis

Respondents were 68 *siskeudes* operators consisting of 39 males or around 57.3%. Then for females, there were 29 people or approximately 42.7%. The descriptive analysis explain the gender, age, and education level. Table 1 presents the descriptive analysis results.

Table 1 Descriptive Respondent Analysis

Description	Frequency	Percentage
<b>Gender</b>		
Male	39	57,3%
Female	29	42,7%
<b>Age</b>		
20-30 years	26	38,2%
31-40 years	20	29,4%
41-50 years	19	28%
>50 years	3	4.4%
<b>Education Level</b>		
high school or vocational education level	32	47,1%
Certificate degree	1	1,5%
Associate degree	5	7,3%
Applied undergraduate	1	1,5%
Bachelor	29	42,6%

### Measurement Model

The initial data analysis stage is the research instrument's validity and reliability. Based on the validity test shows that the loading factor is above 0.5. The AVE result's SQ, IQ, US, and NB loading factors are 0.508, 0.511, 0.619, and 0.518. These results indicate that the question items given to the respondents are valid and can be used to measure the constructs of the study. The reliability test also shows *Cronbach's alpha's* > 0.7 and *composite reliability* > 0.8. The loading factor

of SQ, IQ, US, and NB Cronbach's alpha result show 0.861, 0.860, 0.875, and 0.844. The result of composite reliability for SQ, IQ, US, and NB are 0.892, 0.892, 0.906, and 0.822. These results explain that the question items on the research variables consistently measure each variable or are reliable and can be used. The tests on the outer model show that the construct meets validity and reliability. It can be seen in table 1 and table 2 below.

**Table 2: Outer Loading, AVE, Cronbach's Alpha, and Composite Reliability Score**

Constructs	Loading factor	AVE	Cronbach's Alpha	Composite Reliability
System Quality		0.508	0.861	0.892
Easy to edit the menu of Siskeudes	0.681			
Flexibility to make a financial report	0.721			
Fast respond system	0.692			
Easy access the financial information	0.741			
Siskeudes save many databases	0.757			
Reliable dan comfortable to use	0.685			
Easy to understand the financial report	0.655			
Easy to operate the Siskeudes	0.762			
Information Quality		0.511	0.860	0.892
Accurate information	0.650			
Accountable information	0.775			
Based on government regulation	0.824			
Quickly find the information	0.769			
Timeliness	0.767			
Relevant information	0.668			
Useful information on job	0.679			
Understand the financial format	0.548			
User Satisfaction		0.619	0.875	0.906
Data satisfaction	0.766			
Enjoy the use Siskeudes	0.716			
Comfortable using Siskeudes	0.719			
System satisfaction	0.868			
Information satisfaction	0.892			
The information is usefulness	0.741			
Net Benefit		0.518	0.844	0.882
Easy of work	0.741			
Comfortable of work	0.786			
Do the best work	0.763			
Effective to work	0.638			
Speed of accomplishing the task	0.692			
Fits the financial reporting	0.721			
Build the financial transparency	0.686			

**Table 2: Fornell-Larcker**

	SQ	IQ	US	NB
Siskeudes System Quality	<b>(0.713)</b>	0.489	0.605	0.580
Siskeudes Information Quality	0.489	<b>(0.715)</b>	0.613	0.639
Siskeudes User Satisfaction	0.605	0.613	<b>(0.787)</b>	0.631
Net Benefit of Siskeudes	0.580	0.639	0.631	<b>(0.720)</b>

### Hypotheses Testing

The hypothesis testing method of the study uses the Structural Equation Model (SEM) using WarpPLS. The rule of hypothesis testing can be seen from the WarpPLS output on the path coefficient by looking at the p-value of <0.1 for weak significance, <0.05 for moderate significance, and <0.001, indicating that the relationship is robust. Vice versa, if the p-value is more than 0.1, the relationship is insignificant. Table 3 is a summary of the results of the research hypothesis testing. Six research hypotheses show a direct influence relationship, and five research hypotheses of an indirect relationship. The result does not support one hypothesis.

**Table 3: Hypothesis test summary**

Hypothesis	Code	Path Coefficient	P-value	Conclusion
<b>Direct effect</b>				
SQ→IQ	H <sub>1</sub>	0.646	0.001*	Supported
SQ→US	H <sub>2</sub>	0.390	0.001*	Supported
IQ→US	H <sub>3</sub>	0.433	0.001*	Supported
SQ→NB	H <sub>4</sub>	0.276	0.008*	Supported
IQ→NB	H <sub>5</sub>	0.269	0.009*	Supported
US→NB	H <sub>6</sub>	0.305	0.004*	Supported
<b>Indirect Effect</b>				
SQ→IQ→US	H <sub>7</sub>	0.279	0.001*	Supported
SQ→IQ→NB	H <sub>8</sub>	0.292	0.005*	Supported
SQ→US→NB	H <sub>9</sub>	0.292	0.005*	Supported
IQ→US→NB	H <sub>10</sub>	0.132	0.056***	Supported
SQ→IQ→US→NB	H <sub>11</sub>	0.085	0.108	Not Supported

a = \* < 0.01; \*\* < 0.05; \*\*\* < 0.10

SQ: *Siskeudes* system quality; IQ: *Siskeudes* information quality; US: *Siskeudes* user satisfaction; NB: *Siskeudes* net benefits

Figure 3 illustrates the path relationship between variables from the bootstrapping test results on WarpPLS 8.0 application.

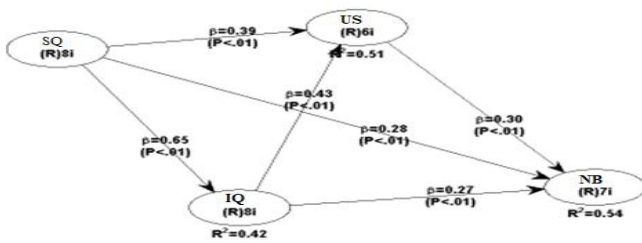


Figure 3: Path Relationship Testing Results

### Discussion

The system quality of *Siskeudes* affects information quality. This research is in line with research from Al-Hiyari et al. (2013), Darma & Sagala (2020), and Fitriati & Mulyani (2015), which show a significant effect of system quality on information quality. Village financial applications or *Siskeudes* can display a high-quality system and produce sound-quality information output. It gives users the convenience of using the system and satisfaction with the quality of the information produced according to their needs. The study proves the construct of Delone and McLean’s theory of success by making information quality the dependent variable.

Furthermore, the *Siskeudes* system can display high quality and create a sense of satisfaction with the performance or quality of *Siskeudes*. It provides user comfort and satisfaction with system quality-produced system. The study results align with previous research (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017), which resulted in the finding of a positive and significant effect of system quality on the satisfaction of information system users.

The *Siskeudes* system can provide the information quality needed, and users are satisfied with the information produced by *Siskeudes* well. It satisfies users with what is obtained from *Siskeudes* output, especially on information needs (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). *Siskeudes*, as a village financial system, can provide maximum performance to support users in carrying out their duties, and then users are helped and benefited. *Siskeudes* operators or village treasurers get convenience in planning, implementing, and financial reporting.

The planning is carried out in the preparation of the Village Revenue and Expenditure Budget Plan (*RAPBDes*) until it is approved as a Village Revenue and Expenditure Budget (*APBDes*). The implementation activity is to carry out financial administration starting from preparing the budget plan (*RAB*) for each activity, inputting financial transactions, and preparing accountability. The final stage is the preparation of financial reports in the form of budget realization reports and village wealth reports. This study concludes that *Siskeudes* can provide a good quality system performance in

managing and processing data so that users feel that it is easier for users to use, as stated by Delone & McLean (1992), Krisdiantoro et al. (2019), Petter et al. (2008), and Purwaningsih (2010).

Next, the quality of the output of the information system is measured by the quality of the information so that the quality of a good and high-quality *Siskeudes* system can affect the output of information, which in turn affects the benefits received by users Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), Mulyadi & Choliq (2019). The study's results prove that information quality positively and significantly affects net benefits (Jogiyanto, 2007). The *Siskeudes* system can provide users with quality information and is valid for decision-makers. It gives users a sense of information quality to carry out tasks with the best decision-making.

Higher user satisfaction can increase the net benefits received by users. The study results align with the model DeLone & McLean (2003) that user satisfaction positively and significantly affects net benefits. User satisfaction with the *Siskeudes* system can give users a sense of pleasure in using the system so that users feel the impact of satisfaction from the system (Jaafreh, 2017 and Yasa & Aryanto, 2017). It gives users the experience of *Siskeudes* as expected, and they can feel the other benefits they get.

Furthermore, the quality possessed by the system has a significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The study's results prove that the system quality positively and significantly affects user satisfaction through information quality. Information quality successfully delivers an indirect effect of system quality on user satisfaction which indicates that the *Siskeudes* system can produce good information according to user needs so that users feel satisfied with the system and information (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). It shows the suitability of the expected use of *Siskeudes* with its benefits in managing village finances.

The information quality increases, impacting user and organizational satisfaction (Teo & Wong, 1998). Information quality successfully delivers an indirect effect of system quality on net benefits, which indicates that the *Siskeudes* system can produce good information according to user needs, so that users feel the impact or usefulness of the presence of the system and information (Krisdiantoro et al., 2019; Megawati & Maftukhah, 2017; Mulyadi & Choliq, 2019). *Siskeudes* has provided net benefits for users and organizations in managing village finances.

Next, system quality has a positive and significant effect, which means that the better the quality of the information system, the higher the user's satisfaction with using the system (Khairunnisa & Yunanto, 2017; Kurnianto et al., 2019; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011). The research (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017) also explained that user satisfaction positively and significantly affects net benefits. Satisfaction from successful users mediates system quality to net benefits. It indicates that *Siskeudes* can provide satisfaction for its users so that users feel the impact or benefits. Net benefits of *Siskeudes* include presenting real-time, transparent, and accountable financial reports. *Siskeudes* has successfully

provided net benefits for users and organizations managing village finances. The findings align with previous research, which explains that user satisfaction mediates information quality on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011).

## CONCLUSION

The system quality owned by *Siskeudes* directly influenced information quality and user satisfaction. Information quality affects user satisfaction. System quality, information quality, and user satisfaction have a positive and significant effect on the net benefits of *Siskeudes*. It proves that the quality of *Siskeudes* has a crucial role in creating quality information and user satisfaction, which will later become net benefits users receive. *Siskeudes* is considered a village financial management system that provides better quality to ensure good quality of financial information. The system quality influences the quality of the information produced, which can give satisfaction to users and the quality of *Siskeudes* information. The quality of the information in the form of *Siskeudes* output is a financial report that shows the use of the budget and the value of the village government's wealth. User satisfaction and information quality successfully mediate the effect of system quality on the net benefits of *Siskeudes*. However, information quality and user satisfaction did not mediate system quality on net benefits.

The limitation of this research was first conducted in Semarang Regency, Central Java, Indonesia. Therefore, in writing any conclusion or developing generalization, readers need to practice caution. Second, this respondent only *siskeudes* operators so that future research can add respondents such as village officials. Future research can study the psychological aspects that influence village financial performance, and analyze the challenges of utilizing the *Siskeudes*.

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## Accept for Publication (15-Mar-2023)

The screenshot shows a Gmail interface with a search bar containing "MANAR". The email in question is from "Jamaliah Said" to "me, nurdiansuslowati" on "14-Mar-2023". The subject is "Management and Accounting Review - Decision on Manuscript ID MANAR-2022-0154.R1". The email content includes a congratulatory message and a thank you note from the Editor-in-Chief.

Management and Accounting Review - Decision on Manuscript ID **MANAR-2022-0154.R1** External Inbox x

**Jamaliah Said** <onbehalf@manuscriptcentral.com> Wed, Mar 15, 8:37 AM ☆ ↶ ⋮  
to me, nurdiansuslowati ▼  
14-Mar-2023

Dear Dr. Mahmud:

It is a pleasure to accept your manuscript entitled "ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF VILLAGE FINANCIAL SYSTEM (SISKEUDEUS): INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLE" for publication in the Management and Accounting Review.

Thank you for your fine contribution. On behalf of the Editors of the Management and Accounting Review, we look forward to your continued contributions to the Journal.

Sincerely,  
Prof. Jamaliah Said  
Editor-in-Chief, Management and Accounting Review  
[mar@ulm.edu.my](mailto:mar@ulm.edu.my)

## Publication Fee Invoice (20-Mar-2023)

The screenshot shows a Gmail interface with the following elements:

- Browser Address Bar:** mail.google.com/mail/u/0/?tab=wm#search/UiTM/FMfcgzGslbNjfcQZMLNZsjTjKDFjNv
- Gmail Header:** Search for "UiTM", "Active" status, and UNNES logo.
- Left Sidebar:** Compose, Inbox (1,440), Starred, Snoozed, Sent, Drafts (56), More, Labels (+).
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  - Subject:** Publication Fee Invoice for MAR April 2023-0154 (External)
  - From:** Mar UiTM <maruitm.ari@gmail.com> to Amir, me
  - Date:** Mon, Mar 20, 10:34 AM
  - Body:**

Assalamualaikum and good day

Dear author,

Please find enclosed the publication fee invoice for MAR April 2023. The payment must be made to the account before **27 March 2023** to proceed with the publication.

Kindly send us the proof of payment for our reference and perusal.
- Reply:**
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- Attachment:** One attachment - Scanned by Gmail. The attachment is a PDF file named "INVO03 - 0154 A...".

Date : 9 March 2023  
 Inv. No: 003/ARI/MAR2023

## INVOICE

Amir Mahmud  
 Department of Economics Education  
 Faculty of Economics,  
 Universitas Negeri Semarang, Indonesia  
 Central Java 50229  
 Indonesia

ITEM	DESCRIPTION	USD
1	Publication Fees  Journal: Management and Accounting Review, Volume 22 No. 1, April 2023  No. of papers: 1 Article title: 1. Analyzing the Effects of System Quality on The Net Benefits of Siskeudes: Information Quality and User Satisfaction as Mediating Variable  Fee/paper: USD250 USD: Two Hundred Fifty Only	250
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Bank Penerima/Beneficiary Bank: AFFIN ISLAMIC BANK BHD  
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 Nama/Name: NURDIAN SULLOWATI  
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 KTP/SIM/Passport/KITAS  
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Sumber Dana/Source of fund  
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Mata Uang/Currency:  IDR  USD

Jumlah Dana yang dikirim/Amount Transfer:			
Jumlah/Amount	Kurs/Rate	Nilai/Total Amount	
		210 USD	
Biaya/Charge			
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Komis/Commission		25 USD	
Pengiriman/Handling		26 USD	
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## Permintaan Article Revision dari Editor (27-Mar-2023)

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 to me, nurdiansulowati

Assalamualaikum and good day

Dear author,

We have received the manuscript from our English editors, which is attached herewith. We would appreciate it if you could include the following details in the revised manuscript:

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2. Include the names of the authors and their affiliations.
3. Provide the name, email, phone number, and full institutional address of the corresponding author.
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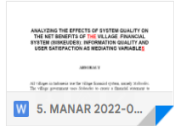


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Thank you in advance for your cooperation. We look forward to hearing from you soon.

Best regards,  
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# ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF THE VILLAGE FINANCIAL SYSTEM (SISKEUDES): INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLES

## ABSTRACT

All villages in Indonesia use the village financial system, namely *Siskeudes*. The village government uses *Siskeudes* to create a financial statement to achieve transparency and accountability. The research attempted to analyze information quality and user satisfaction as mediators of the *Siskeudes* system quality towards net benefits. In particular, the study examined the reciprocal relation between the *Siskeudes* system quality, information quality, user satisfaction, and net benefits based on the updated Delone & McLean Information System Success Model. The sample consisted of 68 Village Governments of the Semarang Regency. We used survey questionnaires to collect the data and partial least squares structural equation modeling (PLS-SEM) to analyze them. The study indicated that information quality is supported in mediating system quality towards user satisfaction and net benefits. The research also proved that user satisfaction mediated system quality and information quality towards net benefits. Then, *siskeudes* information quality and user satisfaction ~~could~~ did not mediate the system quality to net benefits. The direct effect of variables supported each success dimension of the model. *Siskeudes* is the best system and information to create good village governance. It is helpful to build the stakeholders' decisions and public trust. This research provides valuable theoretical and practical implications for the government and researchers.

**Keywords:** *Siskeudes* Information Quality, Net Benefits of *Siskeudes*, *Siskeudes* System Quality, *Siskeudes* User Satisfaction, Village Financial

## INTRODUCTION

The transformation of the development of technology and information from time to time is increasingly rapid. It has entered various fields, one of which is the field of government accounting, in this case, for managing village finances. In 2014 the Financial and Development Supervisory Agency (*BPKP*) with the Ministry of Home Affairs launched the Village Financial System Application (*Siskeudes*) to improve village financial governance. *Siskeudes* application can accommodate financial management processes, starting from planning, budgeting, implementation, administration, reporting,

and accountability. The output generated from *Siskeudes* proves that accountability can be achieved by implementing *Siskeudes*. The performance of the *Siskeudes* application began in 2015. In the context of utilizing technology and information in the village financial management process, *Siskeudes* is ~~an~~ accountable, ~~for~~ effective, efficient, and transparent implementation of village financial ~~matters~~.

The preliminary study conducted in 2022 in the *Ungaran Timur* District at the village financial management technical guidance event using the *Siskeudes* application found several problems. The operators needed help in running the system. First, some posts needed to appear in the application and synchronize new regulations with practices in the *Siskeudes* application. Then from the *Semarang* Regency Community and Village Empowerment Service, it was found that implementing *Siskeudes* was only effective online in 2022, so there were still many server constraints and adjustments.

Nowadays is the transparency and accountability era, ~~so the~~ financial system evaluation is needed by the government, especially local governments. The financial system produces financial information that can be obtained for society's ~~benefit~~ responsibility. The initial goal of making applications should show success in building and implementing information systems so that they can be used effectively and efficiently. System quality is the initial dimension needing better quality to produce higher user satisfaction, impact individual productivity, and achieve organizational goals (DeLone & McLean, 2003). Analysis of the success of an information system has a multidimensional and interdependent construction. It needs to study the interrelationships between dimensions.

There are many models of the success of a system, one of the models that ~~are~~ often used is the system success model by DeLone & McLean (1992) and the DeLone and McLean model developed in 2003. Jaafreh (2017), Khand & Kalhor (2020), Krisdiantoro, Subekti, & Prihatiningsih (2019), Livari (2005), Negash, Ryan, & Igbaria (2003), Noviyanti (2016), Teo & Wong (1998), Wahyuni (2011), Wang & Liao (2008), Widodo, Handayani, & Saifi (2013) have various empirical and updated studies to test the ~~success~~ model.

Livari (2005) showed empirical evidence of the success of the DeLone & McLean (1992) system success model. Other studies have shown that the six dimensions of the system success model have a significant effect, except for the impact of system quality on ~~the~~ use (Wang & Liao, 2008). ~~The~~ Use ~~is~~ was deemed insignificant due to the mandatory nature of the system, which is applied because of the compulsory nature that needs to be used, so it does not affect user satisfaction (Noviyanti, 2016). ~~The result of~~ Krisdiantoro et al. (2019)'s ~~research~~ showed that system quality and information quality affect the net benefits. ~~The~~ System quality affects the intensity of use, but information quality has ~~vea~~ lesser impact on the net benefits. The intensity of use cannot mediate the information and system quality.

The intention to continue using the system in terms of the net benefits that users get from the system can reflect the system's success. The intention to continue using a service is influenced by user

satisfaction (Kim & Kim, 2021). There are several previous studies ~~about~~ the result of predictors of user satisfaction. Other studies showed that users used the system because of the system quality and information quality which gives them satisfaction (Abdurrahaman, Owusu, & Bakare, 2019; Darmawan & Mardikaningsih, 2020). This study is in line with ~~Costa, Ferreira, Bento, & Aparicio, (2016)~~, ~~which says~~ing that system quality is essential to assess adoption and user satisfaction. Besides, Boustani, Sayegh, & Boustany (2022) revealed that system quality had little significant correlation with ~~the users'~~s attitude toward a system. However, Abdurrahaman et al. (2019) showed no significant correlation between service quality and satisfaction of the user and the system quality and behavioural intention to use the systems.

The study about information system success not only ~~used~~ing the Delone & McLean Information System Success Model, but also ~~can use~~ the Unified Theory of Acceptance and Use of Technology (Fuad, Nurrokhmahwati, & Handayani, 2021; Fuad, Winarsih, Ifada, & Setyawan, 2021) and the Technology Acceptance Model (Pratiwi, 2020), to determine the success of ~~the~~ village fund system using ~~Siskeudes~~. Besides, the usage dimension is not used because, in a mandatory system, there may be no influence on other dimensions (Noviyanti, 2016). To the best ~~of the~~ researcher's knowledge, the dimensions of system success, namely, system quality, information quality, user satisfaction, and net benefits, have yet to be used to analyze the system's success, especially ~~about the village financial system or Siskeudes~~.

Next, this study ~~does~~ not use service quality variables, such as ~~the only~~ research ~~was~~ related to satisfaction with e-government use. Satisfaction with the use of e-government is usually associated with the quality of public services provided by employees to the public. In contrast to this context, the ~~Siskeudes~~ is used by internal users such as the village heads, village treasurer, village secretary, and society to facilitate the preparation of the village budget and implementation of the budget. So in this study, more emphasis is on the independent variables system quality and information quality, which play an essential role in using ~~Siskeudes~~.

The research contributes to explaining the net benefits~~s~~ of Siskeudes users ~~with an information system~~. Net benefits can also be interpreted as a positive impact that users ~~can~~ feel after interacting with an information system. Moreover, the positive effect can be shown when the users~~s~~ of Siskeudes performs well. Costa, Aparicio, & Raposo (2020) revealed that the user usage of a system (enterprise resource planning) with a high perception of system quality positively affects their performance.

## LITERATURE REVIEW

### Village Financial System (*Siskeudes*)

The Village Government has an excellent opportunity to manage its governance and implement development to improve the village community's welfare and quality of life. Therefore, the village government should be able to apply the principle of accountability in its governance, in

which all village administration activities should be accountable to the village community following applicable regulations. In managing village finances, according to Minister of Home Affairs Regulation Number 20/2018, to lead to clean, transparent, and accountable village financial governance, an application system has been developed as a tool, one of which is the Siskeudes\_ application.

The function of *Siskeudes* is, first, in the planning the menu, vision and mission, and the Village Mid-Term Development Plan, there is an input section for the number and date of the Village Government Work Plan. Next, the village budget data menu has an activity package tagging feature, and there is a local government monitoring menu on the reports menu. In this latest sSiskeudes, there are also input improvements to the Village Mid-Term Development Plan in the previous few years. On the payment menu for implementing activities, there are entries for the down-payment recipients and their entire identities. There is also a printed report on the proportion of operational expenditures. Regarding the amount of tax determination, there is a default VAT tax calculator of 11%. Besides that, there is also an improvement in the print range of the tax book, a 6-digit siskeudes user and password, spending deposits can be used in the current year, and improvements to reports on village regulations and the village budget.

**The Delone & McLean Information System Success Model (DMISSM)**

The system success model has important implications in measuring the analysis and reporting of system success. Delone & McLean (1992) has six dimensions or success variables, i.e.: (1) system quality, (2) information quality, (3) usage, (4) user satisfaction, (5) individual impact, and (6) organizational impact. The followings are the indicators of successful information system implementation: qualitative characteristics of system quality, the quality of the output in the form of information generated, consumption of the output, the user's response to the information system or user satisfaction, the influence of the information system on the user's habits seen from the personal impact. And then its effect on organizational performance or organizational impact.

Based on the criticisms and inputs received, Delone and McLean reformed their model by adding service quality variables and combining individual and organizational impact to become a net benefit dimension. Besides that, there is also a division on the variable of use, i.e., the dimension of interest in using. The model-updated Delone & McLean (2003) model can be seen in Figure 1.

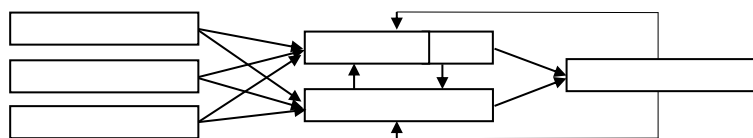


Figure 1: The updated Delone and Mclean model (2003)

### Hypotheses Development and Research Model

~~The s~~System quality focuses on the system itself, which can determine the information quality produced. Information quality measures the quality of the output of the information system (Jogiyanto, 2007). Information quality is the output produced by the information system; the quality obtained is in the form of output information that is easy to understand, accurate, complete, and timely (DeLone & McLean, 2003). A sound information system can create good quality information, too; therefore, improving information quality needs to be increased in line with improving system quality owned by the information system.

**H<sub>1</sub>:** *Siskeudes* system quality has a significant impact on information quality

One of the key constructs in the success of the Delone and McLean systems is system quality. System quality is a technical measure of system flexibility, integration, response time, and reliability (Nelson, Todd, & Wixom, 2005). The quality of an exemplary system provided by the information system can affect user satisfaction; in line with research conducted by (Utomo, Ardianto, & Sisharini, 2017), system quality significantly affects user satisfaction. ~~The An~~ excellent ~~and easy of~~ system quality can build ~~the~~ user satisfaction.

**H<sub>2</sub>:** ~~The~~ *Siskeudes* system quality has a significant impact on user satisfaction

Another construct of the Delone and McLean systems success model is information quality. Information quality measures the output of the system. The information produced by the information system has a considerable impact on satisfaction, the more information systems display or bring up good, relevant, and accessible information from users, the more satisfied users, will be with the quality of the information provided by the system. In line with research conducted by Hudin & Riana (2016), Jaafreh (2017), Panjaitan, Hasibuan, Ula, & Sembiring (2019), and Wahyuni (2011) ~~show that~~ there is a significant effect of information quality on user satisfaction.

**H<sub>3</sub>:** ~~The~~ *Siskeudes* information quality has a significant impact on user satisfaction

System quality is often an assessment of the success of an information system. It happens because a good system quality can increase the benefits obtained by users. A system like *Siskeudes* is easy to operate and use to complete financial transaction input work in the village governments so that financial performance is good and the village government's financial reporting objectives are met. This research is in line with the results of a study conducted by ~~(~~Krisdiantoro et al., (2019) and ~~(~~Purwaningsih, (2010). The better the system quality, the greater the net benefits obtained (Petter, DeLone, & McLean, 2008).

**H<sub>4</sub>:** ~~The~~ *Sikeudes* system quality has a significant impact on net benefits

Quality of information is also often used to assess the system's success. ~~Because m~~Many agencies or organizations have started using information systems programs to produce better information to achieve organizational goals. ~~(~~Teo & Wong, (1998) argues that if information quality

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improves, it is more likely that the desired organizational impact will be obtained. The research is in line with a study conducted by Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), and Mulyadi & Choliq (2019).

**H<sub>5</sub>:** *The Siskeudes* information quality has a significant impact on net benefits

The attitude of user behavior in using information systems ~~is namely~~ user satisfaction. User satisfaction results from a user's decision to use an information system to complete his task. DeLone & McLean (2003) ~~research~~ ~~shows~~ that user satisfaction with a system will bring net benefits. Net benefits arise from user satisfaction with information systems (Jaafreh, 2017) and (Yasa & Aryanto, 2017). The study results illustrate that better user satisfaction can increase users' net benefits.

**H<sub>6</sub>:** *The Siskeudes* user satisfaction has a significant impact on net benefits

Information quality is a mediating variable between system quality, and several previous studies support user satisfaction. System quality has a positive and significant influence on information quality (Al-Hiyari, Hamood, Mat, & Alekam 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Thus, system quality is good, and the quality of the information produced will be good, too, followed by user satisfaction.

**H<sub>7</sub>:** *The Siskeudes* information quality mediates the relationship between system quality and user satisfaction

Information quality can also be a mediating variable on the effect of system quality on net benefits. System quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant impact on net benefits (Krisdiantoro et al., 2019; Petter et al., 2008; Purwaningsih, 2010). Thus, a sound quality system will produce good quality information followed by the impact or benefits felt by the user.

**H<sub>8</sub>:** *The Siskeudes* system quality has a significant impact on net benefits through information quality

User satisfaction can also mediate the influences of system quality on net benefits. The results show that system quality has a positive and significant impact on user satisfaction (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, a sound quality system will provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>9</sub>:** *The Siskeudes* system quality has a significant impact on net benefits through user satisfaction

User satisfaction is also a mediating variable on the influence of information quality on net benefits, and user satisfaction has a positive and significant impact on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Therefore, in the study, the following hypothesis was formulated ~~below~~.

**H<sub>10</sub>:** The *Siskeudes* information quality has a significant impact on net benefits through user satisfaction

Information quality and user satisfaction can also be a second-level mediating variable on the effect of system quality on net benefits. It is supported by several previous studies which have shown that system quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, if system quality is good, the quality of the information produced will be good, too. The system quality and the quality of the information produced will both provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>11</sub>:** The *Siskeudes* system quality has a significant impact on net benefits through information quality and user satisfaction

Based on the existing literature and hypotheses detailed above, the research framework was formulated as in Figure 2.

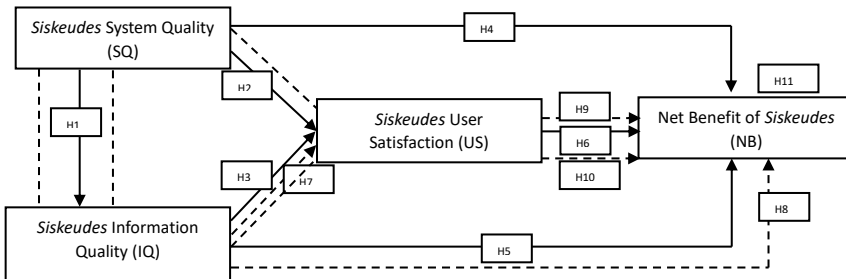


Figure 2: Research Framework (Sources: Developed for the current study)

## METHODOLOGY

### Research Design

The study uses a causality research design with a population of village *Siskeudes* operators in Semarang Regency, Central Java. Semarang Regency, Central Java, was chosen because it is geopolitically close to the central government of Central Java province. In addition, Semarang Regency has a large number of sub-districts (29 sub-districts), so the financial system has an essential role in realizing regional government financial accounting as well as a form of good regional autonomy. Based on data from the statistical center in 2021, the number of villages in Semarang Regency is 208. Every village in Semarang Regency has one operator or user of *Siskeudes*. So, the



population was all *Siskeudes* Operators in the Semarang District, i.e., 208 people. Determination of the number of samples used using the Slovin formula with an error of 10%. The reason for using the 10% error is that it refers to the maximum error rate that can be tolerated in social science research. The total sample is was 68 respondents, and the following is the determination of the number of samples according to the Slovin formula.

$$n = \frac{n}{1 + N(e)^2} = \frac{208}{1 + 208(0.1)^2} = \frac{208}{3.08} = 67.5 = 68$$

The sampling method used is was probability sampling with a random sampling technique. This random sampling technique allows members of the population to have an equal chance of being randomly selected.

### Variables Measurement and Instrument Development

The variables of this research are were *Siskeudes* system quality (SQ), information quality (IQ), *Siskeudes* user satisfaction (US), and *Siskeudes* system net benefits (NB). The statement items in each variable used a Likert scale of 5 (five) answer choices; (1) Strongly disagree; (2) Disagree; (3) Doubt; (4) Agree; and (5) Strongly Agree. The *Siskeudes* system quality can show the performance and reliability of the system and appropriately process every command or task carried out by the user. The *Siskeudes* system quality here refers to the system quality owned by *Siskeudes*. (Chen, 2010) said that system quality is a measure of processing the information system itself. The instrument used to measure system quality was adopted from the measurement scale built and used by (Nelson et al., 2005), i.e., system flexibility, system integration, system response time, system reliability, and user-friendliness.

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*Siskeudes* information quality is a measurement that focuses on the output that is processed by the system and can create value from the output for users. The instrument used to measure the construct of information quality was adopted from the measurement scale that was built and used by (Jogiyanto, 2007), i.e., completeness of the information, relevance, accuracy of the information, timeliness, and presentation of information.

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*Siskeudes* user satisfaction in the study results from responses and feedback raised by *Siskeudes* users, which can provide happiness and comfort in using the system. The instrument used to measure the construct of user satisfaction was adopted from the measurement scale built and used by (DeLone & McLean, 2003), i.e., overall satisfaction (repeat purchases) and information satisfaction (repeat visits).

The net benefit of *Siskeudes* is the impact of the use that contributes to individuals, groups, and institutions (village government). The benefits or impacts felt by users can be used as evaluations in decision-making and the development of better information systems. The instrument used in the net benefit construct was adopted from the measurement scale built and operated by (Davis, (1989), i.e.,

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the ease of use of the system or ease of job, effectiveness, speeds of accomplishing tasks, and usefulness in work.

### Data Analysis

The data used in the study iswas primary data. The data collection technique used iswas a questionnaire. The questionnaire was delivered directly to the village operator respondents. The data were collected, tabulated, and analyzed using the partial least squares structural equation modeling (PLS-SEM) WarpPLS 8.0 application.

## RESULTS AND DISCUSSION

### Descriptive Analysis

Respondents were 68 sjsikeudes operators consisting of 39 males or around 57.3%. Then for females, there were 29 people or approximately 42.7%. The descriptive analysis explains the gender, age, and education level. Table 1 presents the descriptive analysis results.

**Table 1 Descriptive Respondent Analysis**

Description	Frequency	Percentage
<b>Gender</b>		
Male	39	57,3%
Female	29	42,7%
<b>Age</b>		
20-30 years	26	38,2%
31-40 years	20	29,4%
41-50 years	19	28%
>50 years	3	4.4%
<b>Education Level</b>		
high school or vocational education level	32	47,1%
Certificate degree	1	1,5%
Associate degree	5	7,3%
Applied undergraduate	1	1,5%
Bachelor	29	42,6%

### Measurement Model

The initial data analysis stage iswas the research instrument's validity and reliability. Based on The validity test shows that the loading factor iswas above 0.5. The AVE result's SQ, IQ, US, and NB loading factors arewere 0.508, 0.511, 0.619, and 0.518. These results indicated that the question

items given to the respondents are valid and can be used to measure the constructs of the study. The reliability test also shows a Cronbach's alpha's  $> 0.7$  and composite reliability  $> 0.8$ . The loading factor of SQ, IQ, US, and NB Cronbach's alpha result showed 0.861, 0.860, 0.875, and 0.844. The result of composite reliability for SQ, IQ, US, and NB are 0.892, 0.892, 0.906, and 0.822. These results explained that the question items on the research variables consistently measured each variable or are reliable and can be used. The tests on the outer model showed that the constructs meets the validity and reliability criteria as -It can be seen shown in Table 1 and Table 2 below.

**Table 3: Outer Loading, AVE, Cronbach's Alpha, and Composite Reliability Score**

Constructs	Loading factor	AVE	Cronbach's Alpha	Composite Reliability
System Quality		0.508	0.861	0.892
Easy to edit the menu of Siskeudes	0.681			
Flexibility to make a financial report	0.721			
Fast response system	0.692			
Easy access to the financial information	0.741			
Siskeudes saves many databases	0.757			
Reliable dan comfortable to use	0.685			
Easy to understand the financial report	0.655			
Easy to operate the Siskeudes	0.762			
Information Quality		0.511	0.860	0.892
Accurate information	0.650			
Accountable information	0.775			
Based on government regulation	0.824			
Quickly find the information	0.769			
Timeliness	0.767			
Relevant information	0.668			
Useful information on job	0.679			
Understand the financial format	0.548			
User Satisfaction		0.619	0.875	0.906
Data satisfaction	0.766			
Enjoy the use Siskeudes	0.716			
Comfortable using Siskeudes	0.719			
System satisfaction	0.868			
Information satisfaction	0.892			
The information is usefulness	0.741			
Net Benefit		0.518	0.844	0.882
Easy of work	0.741			
Comfortable of work	0.786			
Do the best work	0.763			
Effective to work	0.638			
Speed of accomplishing the task	0.692			
Fits the financial reporting	0.721			

**Table 2: Fornell-Larcker**

	SQ	IQ	US	NB
Siskeudes System Quality	<b>(0.713)</b>	0.489	0.605	0.580
Siskeudes Information Quality	0.489	<b>(0.715)</b>	0.613	0.639
Siskeudes User Satisfaction	0.605	0.613	<b>(0.787)</b>	0.631
Net Benefit of Siskeudes	0.580	0.639	0.631	<b>(0.720)</b>

### Hypotheses Testing

The hypothesis testing method of the study uses the Structural Equation Model (SEM) using WarpPLS. The rule of hypothesis testing can be seen from the WarpPLS output on the path coefficient by looking at the p-value of <0.1 for weak significance, <0.05 for moderate significance, and <0.001, indicating that the relationship is robust. Vice versa, if the p-value is more than 0.1, the relationship is insignificant. Table 3 is a summary of the results of the research hypothesis testing. Six research hypotheses showed a direct influence relationship, and five research hypotheses of an indirect relationship. The result does not support one hypothesis.

**Table 3: Hypothesis test summary**

Hypothesis	Code	Path Coefficient	P-value	Conclusion
<b>Direct effect</b>				
SQ→IQ	H <sub>1</sub>	0.646	0.001*	Supported
SQ→US	H <sub>2</sub>	0.390	0.001*	Supported
IQ→US	H <sub>3</sub>	0.433	0.001*	Supported
SQ→NB	H <sub>4</sub>	0.276	0.008*	Supported
IQ→NB	H <sub>5</sub>	0.269	0.009*	Supported
US→NB	H <sub>6</sub>	0.305	0.004*	Supported
<b>Indirect Effect</b>				
SQ→IQ→US	H <sub>7</sub>	0.279	0.001*	Supported
SQ→IQ→NB	H <sub>8</sub>	0.292	0.005*	Supported
SQ→US→NB	H <sub>9</sub>	0.292	0.005*	Supported
IQ→US→NB	H <sub>10</sub>	0.132	0.056***	Supported
SQ→IQ→US→NB	H <sub>11</sub>	0.085	0.108	Not Supported

a = \* < 0.01; \*\* < 0.05; \*\*\* < 0.10

SQ: Siskeudes system quality; IQ: Siskeudes information quality; US: Siskeudes user satisfaction; NB: Siskeudes net benefits

Figure 3 illustrates the path relationship between variables from the bootstrapping test results on WarpPLS 8.0 application.

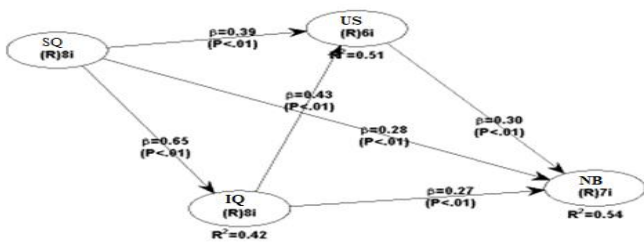


Figure 3: Path Relationship Testing Results

### Discussion

The system quality of *Siskeudes* affects information quality. This research is in line with research from Al-Hiyari et al. (2013), Darma & Sagala (2020), and Fitriati & Mulyani (2015), which showed a significant effect of system quality on information quality. Village financial applications or *Siskeudes* can display a high-quality system and produce sound-quality information output. It gives users the convenience of using the system and satisfaction with the quality of the information produced according to their needs. The study proves the construct of Delone and McLean's theory of success by making information quality the dependent variable.

Furthermore, the *Siskeudes* system can display high quality information and create a sense of satisfaction with the performance or quality of *Siskeudes*. It provides user comfort and satisfaction with the system quality-produced system. The study results align with previous research (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017), which resulted in the finding of a positive and significant effect of system quality on the satisfaction of information system users.

The *Siskeudes* system can provide the information quality needed, and users are satisfied with the information produced by *Siskeudes* well. It satisfies users with what is obtained from the *Siskeudes* output, especially on information needs (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). *Siskeudes*, as a village financial system, can provide maximum performance to support users in carrying out their duties, and then users are helped and benefited from it. *Siskeudes* operators or village treasurers get convenience in planning, implementing, and financial reporting.

The planning is carried out in the preparation of the Village Revenue and Expenditure Budget Plan (*RAPBDes*) until it is approved as a Village Revenue and Expenditure Budget (*APBDes*). The

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implementation activity is to carry out financial administration starting from preparing the budget plan (*RAB*) for each activity, inputting financial transactions, and preparing accountability. The final stage is the preparation of financial reports in the form of budget realization reports and village wealth reports. This study concludes that *Siskeudes* can provide a good quality system performance in managing and processing data so that users feel that it is easier for users to use, as stated by Delone & McLean (1992), Krisdiantoro et al. (2019), Petter et al. (2008), and Purwaningsih (2010).

Next, the quality of the output of the information system ~~is~~ was measured by the quality of the information so that the quality of a good and high-quality *Siskeudes* system can affect the output of information, which in turn affects the benefits received by users Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), Mulyadi & Choliq (2019). The ~~study's~~ results prove that information quality positively and significantly affects net benefits (Jogiyanto, 2007). The *Siskeudes* system can provide users with quality information and is valid for decision-makers. It gives users a sense of information quality to carry out tasks with the best decision-making.

Higher user satisfaction can increase the net benefits received by users. The study results align with the ~~model~~ DeLone & McLean (2003) ~~model~~ that user satisfaction positively and significantly affects net benefits. User satisfaction with the *Siskeudes* system can give users a sense of pleasure in using the system so that users feel the impact of satisfaction from the system (Jaafreh, 2017 and Yasa & Aryanto, 2017). It gives users the experience of *Siskeudes* as expected, and they can feel the other benefits they get.

Furthermore, the quality possessed by the system has a significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The study's results prove that the system quality positively and significantly affects user satisfaction through information quality. Information quality successfully delivers an indirect effect of system quality on user satisfaction which indicates that the *Siskeudes* system can produce good information according to user needs so that users feel satisfied with the system and information (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). It shows the suitability of the expected use of *Siskeudes* with its benefits in managing village finances.

The information quality ~~that~~ increases, ~~impacts~~ users and ~~provides~~ organizational satisfaction (Teo & Wong, 1998). Information quality successfully delivers an indirect effect of system quality on net benefits, which indicates that the *Siskeudes* system can produce good information according to user needs, so that users feel the impact or usefulness of the presence of the system and information (Krisdiantoro et al., 2019; Megawati & Maftukhah, 2017; Mulyadi & Choliq, 2019). *Siskeudes* has provided net benefits for users and organizations in managing village finances.

Next, system quality has a positive and significant effect, which means that the better the quality of the information system, the higher the user's satisfaction with using the system (Khairunnisa & Yunanto, 2017; Kurnianto et al., 2019; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011). The research (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017)

also explained that user satisfaction positively and significantly affects net benefits. Satisfaction from successful users mediates system quality to net benefits. It indicates that *Siskeudes* can provide satisfaction for its users so that users feel the impact or benefits. Net benefits of *Siskeudes* include presenting real-time, transparent, and accountable financial reports. *Siskeudes* has successfully provided net benefits for users and organizations managing village finances. The findings align with previous research, which explains that user satisfaction mediates information quality on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011).

## CONCLUSION

The system quality owned by *Siskeudes* directly influenced information quality and user satisfaction. Information quality affects user satisfaction. System quality, information quality, and user satisfaction have a positive and significant effect on the net benefits of *Siskeudes*. It proves that the quality of *Siskeudes* has a crucial role in creating quality information and user satisfaction, which will later become net benefits users receive. *Siskeudes* is considered a village financial management system that provides better quality to ensure good quality of financial information. The system quality influences the quality of the information produced, which can give satisfaction to users and the quality of *Siskeudes* information. The quality of the information in the form of *Siskeudes* output is a financial report that shows the use of the budget and the value of the village government's wealth. User satisfaction and information quality successfully mediate the effect of system quality on the net benefits of *Siskeudes*. However, information quality and user satisfaction did not mediate system quality on net benefits.

The limitation of this research which was first conducted in Semarang Regency, Central Java, Indonesia. Therefore, in writing any conclusion or developing generalization, readers need to practice caution. Second, this respondents were only Siskeudes operators so ~~that~~ future research can add respondents such as village officials. Future research can study the psychological aspects that influence village financial performance, and analyze the challenges of utilizing the *Siskeudes*.

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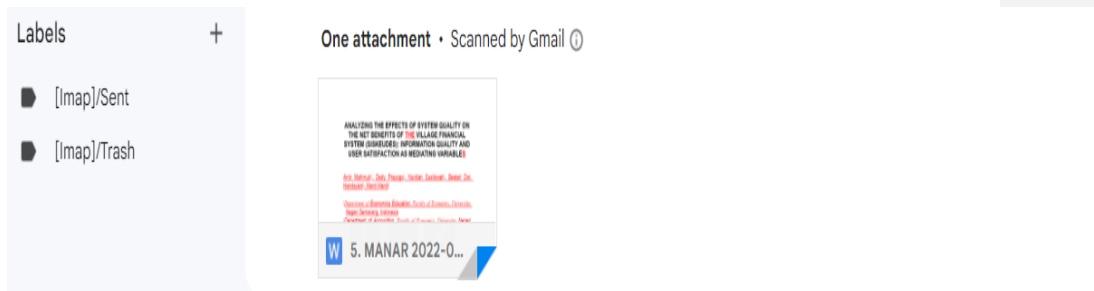
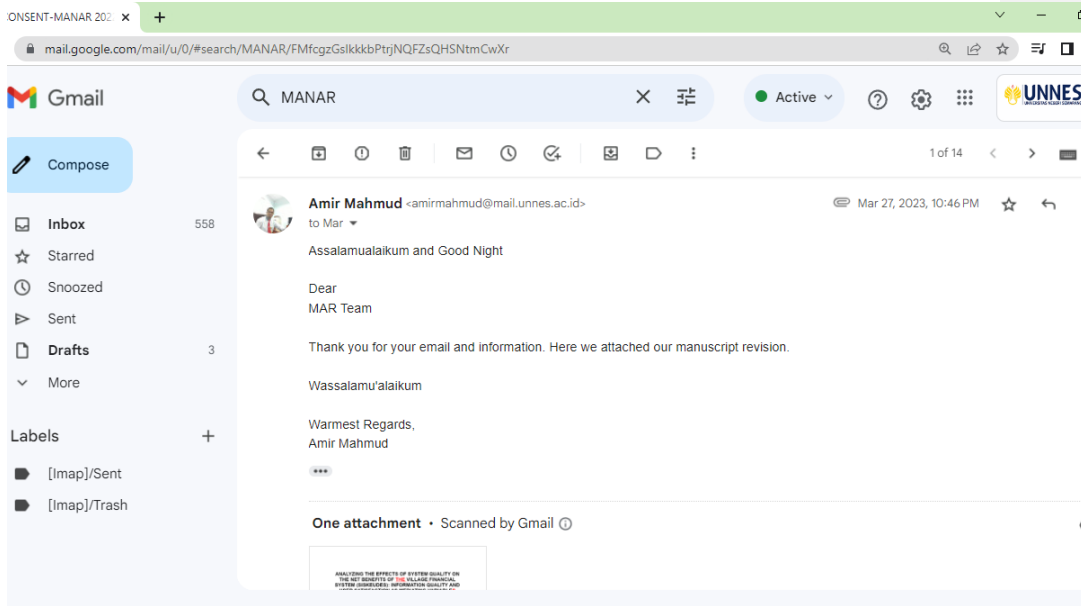


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## Submit Revisi Artikel dari Penulis (27-Mar-2023)



# ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF THE VILLAGE FINANCIAL SYSTEM (SISKEUDES): INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLES

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## ABSTRACT

All villages in Indonesia use the village financial system, namely *Siskeudes*. The village government uses *Siskeudes* to create a financial statement to achieve transparency and accountability. The research attempted to analyze information quality and user satisfaction as mediators of the *Siskeudes* system quality towards net benefits. In particular, the study examined the reciprocal relation between the *Siskeudes* system quality, information quality, user satisfaction, and net benefits based on the updated Delone & McLean Information System Success Model. The sample consisted of 68 Village Governments of the Semarang Regency. We used survey questionnaires to collect the data and partial least squares structural equation modeling (PLS-SEM) to analyze them. The study indicated that information quality is supported in mediating system quality towards user satisfaction and net benefits. The research also proved that user satisfaction mediated system quality and information quality towards net benefits. Then, *siskeudes* information quality and user

satisfaction [did](#) not mediate the system quality to net benefits. The direct effect of variables supported [ed](#) each success dimension of [the](#) model. *Siskeudes* is the best system and information to create good village governance. It is helpful to build the stakeholders' decisions and public trust. This research provides valuable theoretical and practical implications for [the](#) government and researchers.

**Keywords:** *Siskeudes* Information Quality, Net Benefits of *Siskeudes*, *Siskeudes* System Quality, *Siskeudes* User Satisfaction, Village Financial

## INTRODUCTION

The transformation of the development of technology and information from time to time is increasingly rapid. It has entered various fields, one of which is the field of government accounting, in this case, for managing village finances. In 2014 the Financial and Development Supervisory Agency (*BPKP*) with the Ministry of Home Affairs launched the Village Financial System Application (*Siskeudes*) to improve village financial governance. *Siskeudes* application can accommodate financial management processes, starting from planning, budgeting, implementation, administration, reporting, and accountability. The output generated from *Siskeudes* proves that accountability can be achieved by implementing *Siskeudes*. The performance of the *Siskeudes* application began in 2015. In the context of utilizing technology and information in the village financial management process, *Siskeudes* is accountable [for](#) effective, efficient, and transparent implementation of village financial [matters](#).

The preliminary study conducted in 2022 in the *Ungaran Timur* District at the village financial management technical guidance event using the *Siskeudes* application found several problems. The operators needed [ed](#) help in running the system. First, some posts needed [ed](#) to appear in the application and synchronize new regulations with practices in the *Siskeudes* application. Then from the *Semarang* Regency Community and Village Empowerment Service, it was found that implementing *Siskeudes* was only effective online in 2022, so there were still many server constraints and adjustments.

Nowadays is the transparency and accountability era, financial system evaluation is needed by the government, especially local governments. The financial system produces financial information that can be obtained for society's [benefit](#). The initial goal of making applications should show success in building and implementing information systems so that they can be used effectively and efficiently. System quality is the initial dimension needing better quality to produce higher user satisfaction, impact individual productivity, and achieve organizational goals (DeLone & McLean, 2003). Analysis

of the success of an information system has a multidimensional and interdependent construction. It needs to study the interrelationships between dimensions.

There are many models of the success of a system, one of the models that [is](#) often used is the system success model by DeLone & McLean (1992) and the DeLone and McLean model developed in 2003. Jaafreh (2017), Khand & Kalhor (2020), Krisdiantoro, Subekti, & Prihatiningsih (2019), Livari (2005), Negash, Ryan, & Igbaria (2003), Noviyanti (2016), Teo & Wong (1998), Wahyuni (2011), Wang & Liao (2008), Widodo, Handayani, & Saifi (2013) have various empirical and updated studies to test the model.

Livari (2005) showed [empirical](#) evidence of the success of the DeLone & McLean (1992) system success model. Other studies have shown that the six dimensions of the system success model have a significant effect, except for the impact of system quality on use (Wang & Liao, 2008). [Use](#) [was](#) deemed insignificant due to the mandatory nature of the system, which is applied because of the compulsory nature that needs to be used, so it does not affect user satisfaction (Noviyanti, 2016). Krisdiantoro et al. (2019) showed [that](#) system quality and information quality affect the net benefits. [System](#) quality affects the intensity of use, but information quality has [a](#) [lesser](#) impact on the net benefits. The intensity of use cannot mediate the information and system quality.

The intention to continue using the system in terms of the net benefits [that](#) users get from the system can reflect the system's success. The intention to continue using a service is influenced by user satisfaction (Kim & Kim, 2021). There are several previous studies [on](#) the result of predictors of user satisfaction. Other studies showed that users used the system because of the system quality and information quality which gives them satisfaction (Abdurrahaman, Owusu, & Bakare, 2019; Darmawan & Mardikaningsih, 2020). This study is in line with Costa, Ferreira, Bento, & Aparicio (2016), [which](#) [says](#) that system quality is essential to assess adoption and user satisfaction. Besides, Boustani, Sayegh, & Boustany (2022) revealed that system quality had little significant correlation with users' attitude toward a system. However, Abdurrahaman et al. (2019) showed no significant correlation between service quality and satisfaction of the user and the system quality and behavioural intention to use the system.

The study about information system success not only used [the](#) DeLone & McLean Information System Success Model, but also the Unified Theory of Acceptance and Use of Technology (Fuad, Nurrokhmahwati, & Handayani, 2021; Fuad, Winarsih, Ifada, & Setyawan, 2021) and the Technology Acceptance Model (Pratiwi, 2020), to determine the success of [the](#) village fund system using [Siskeudes](#). Besides, the usage dimension is not used because, in a mandatory system, there may be no influence on other dimensions (Noviyanti, 2016). To the best [of](#) [the](#) researcher's knowledge, the dimensions of system success, namely, system quality, information quality, user satisfaction, and net benefits, have yet to be used to analyze the system's success, especially [Siskeudes](#).

Next, this study [did](#) not use service quality variables, such as [the](#) research [was](#) related to satisfaction with e-government use. Satisfaction with the use of e-government is usually associated

with the quality of public services provided by employees to the public. In contrast to this context, the *Siskeudes* is used by internal users such as the village heads, village treasurer, village secretary, and society to facilitate the preparation of the village budget and implementation of the budget. So in this study, more emphasis is on the independent variables system quality and information quality, which play an essential role in using *Siskeudes*.

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The research contributes to explaining the net benefits of *Siskeudes* users. Net benefits can also be interpreted as a positive impact that users feel after interacting with an information system. Moreover, the positive effect can be shown when the users of *Siskeudes* perform well. Costa, Aparicio, & Raposo (2020) revealed that the user usage of a system (enterprise resource planning) with a high perception of system quality positively affects their performance.

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## LITERATURE REVIEW

### Village Financial System (*Siskeudes*)

The Village Government has an excellent opportunity to manage its governance and implement development to improve the village community's welfare and quality of life. Therefore, the village government should be able to apply the principle of accountability in its governance, in which all village administration activities should be accountable to the village community following applicable regulations. In managing village finances, according to Minister of Home Affairs Regulation Number 20/2018, to lead to clean, transparent, and accountable village financial governance, an application system has been developed as a tool, one of which is the *Siskeudes*.

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The function of *Siskeudes* is, first, in the planning the menu, vision and mission, and the Village Mid-Term Development Plan, there is an input section for the number and date of the Village Government Work Plan. Next, the village budget data menu has an activity package tagging feature, and there is a local government monitoring menu on the reports menu. In this latest *Siskeudes*, there are also input improvements to the Village Mid-Term Development Plan in the previous few years. On the payment menu for implementing activities, there are entries for the down-payment recipients and their entire identities. There is also a printed report on the proportion of operational expenditures. Regarding the amount of tax determination, there is a default VAT tax calculator of 11%. Besides that, there is also an improvement in the print range of the tax book, a 6-digit *Siskeudes* user and password, spending deposits can be used in the current year, and improvements to reports on village regulations and the village budget.

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### The Delone & McLean Information System Success Model (DMISSM)

The system success model has important implications in measuring the analysis and reporting of system success. Delone & McLean (1992) has six dimensions or success variables, i.e.: (1)



system quality, (2) information quality, (3) usage, (4) user satisfaction, (5) individual impact, and (6) organizational impact. The following are the indicators of successful information system implementation: qualitative characteristics of system quality, the quality of the output in the form of information generated, consumption of the output, the user's response to the information system or user satisfaction, the influence of the information system on the user's habits seen from the personal impact. And then its effect on organizational performance or organizational impact.

Based on the criticisms and inputs received, DeLone and McLean reformed their model by adding service quality variables and combining individual and organizational impact to become a net benefit dimension. Besides that, there is also a division on the variable of use, i.e., the dimension of interest in using. The updated DeLone & McLean (2003) [model](#) can be seen in Figure 1.

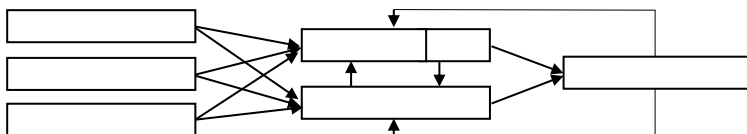


Figure 1: The updated DeLone and Mclean model (2003)

### Hypotheses Development and Research Model

System quality focuses on the system itself, which can determine the information quality produced. Information quality measures the quality of the output of the information system (Jogiyanto, 2007). Information quality is the output produced by the information system; the quality obtained is in the form of output information that is easy to understand, accurate, complete, and timely (DeLone & McLean, 2003). A sound information system can create good quality information, too; therefore, improving information quality needs to be increased in line with improving system quality owned by the information system.

**H<sub>1</sub>:** *Siskeudes* system quality has a significant impact on information quality

One of the key constructs in the success of the DeLone and McLean systems is system quality. System quality is a technical measure of system flexibility, integration, response time, and reliability (Nelson, Todd, & Wixom, 2005). The quality of an exemplary system provided by the information system can affect user satisfaction; in line with research conducted by (Utomo, Airdianto, & Sisharini, 2017), system quality significantly affects user satisfaction. An excellent system quality can build user satisfaction.

**H<sub>2</sub>:** *The Siskeudes* system quality has a significant impact on user satisfaction

Another construct of the DeLone and McLean systems success model is information quality. Information quality measures the output of the system. The information produced by the information system has a considerable impact on satisfaction, the more information systems display or bring up good, relevant, and accessible information from users, the more satisfied users, will be with the

quality of the information provided by the system. In line with research conducted by Hudin & Riana (2016), Jaafreh (2017), Panjaitan, Hasibuan, Ula, & Sembiring (2019), and Wahyuni (2011) there is a significant effect of information quality on user satisfaction.

**H<sub>3</sub>:** *The Siskeudes* information quality has a significant impact on user satisfaction

System quality is often an assessment of the success of an information system. It happens because a good system quality can increase the benefits obtained by users. A system like *Siskeudes* is easy to operate and use to complete financial transaction input work in the village governments so that financial performance is good and the village government's financial reporting objectives are met. This research is in line with the results of a study conducted by Krisdiantoro et al. (2019) and Purwaningsih (2010). The better the system quality, the greater the net benefits obtained (Petter, DeLone, & McLean, 2008).

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**H<sub>4</sub>:** *The Siskeudes* system quality has a significant impact on net benefits

Quality of information is also often used to assess the system's success. Many agencies or organizations have started using information systems programs to produce better information to achieve organizational goals. Teo & Wong (1998) argues that if information quality improves, it is more likely that the desired organizational impact will be obtained. The research is in line with a study conducted by Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), and Mulyadi & Choliq (2019).

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**H<sub>5</sub>:** *The Siskeudes* information quality has a significant impact on net benefits

The attitude of user behavior in using information systems is user satisfaction. User satisfaction results from a user's decision to use an information system to complete his task. DeLone & McLean (2003) showed that user satisfaction with a system will bring net benefits. Net benefits arise from user satisfaction with information systems (Jaafreh, 2017) and (Yasa & Aryanto, 2017). The study results illustrate that better user satisfaction can increase users' net benefits.

**H<sub>6</sub>:** *The Siskeudes* user satisfaction has a significant impact on net benefits

Information quality is a mediating variable between system quality, and several previous studies support user satisfaction. System quality has a positive and significant influence on information quality (Al-Hiyari, Hamood, Mat, & Alekam 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Thus, system quality is good, and the quality of the information produced will be good, too, followed by user satisfaction.

**H<sub>7</sub>:** *The Siskeudes* information quality mediates the relationship between system quality and user satisfaction

Information quality can also be a mediating variable on the effect of system quality on net benefits. System quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant impact on net benefits (Krisdiantoro et al., 2019; Petter et al., 2008; Purwaningsih, 2010).

Thus, a sound quality system will produce good quality information followed by the impact or benefits felt by the user.

**H<sub>8</sub>:** *The Siskeudes* system quality has a significant impact on net benefits through information quality

User satisfaction can also mediate the influences of system quality on net benefits. The results show that system quality has a positive and significant impact on user satisfaction (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, a sound quality system will provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>9</sub>:** *The Siskeudes* system quality has a significant impact on net benefits through user satisfaction

User satisfaction is also a mediating variable on the influence of information quality on net benefits, and user satisfaction has a positive and significant impact on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Therefore, in the study, the following hypothesis was formulated .

**H<sub>10</sub>:** *The Siskeudes* information quality has a significant impact on net benefits through user satisfaction

Information quality and user satisfaction can also be a second-level mediating variable on the effect of system quality on net benefits. It is supported by several previous studies which have shown that system quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). Information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, if system quality is good, the quality of the information produced will be good, too. System quality and the quality of the information produced will both provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>11</sub>:** *The Siskeudes* system quality has a significant impact on net benefits through information quality and user satisfaction

Based on the existing literature and hypotheses detailed above, the research framework was formulated as in Figure 2.

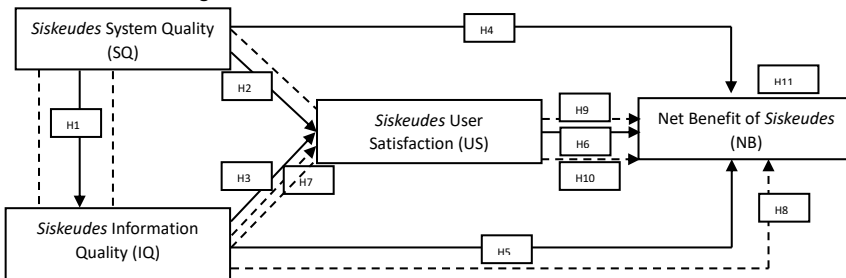


Figure 2: Research Framework (Sources: Developed for the current study)

## METHODOLOGY

### Research Design

The study used a causality research design with a population of village *Siskeudes* operators in Semarang Regency, Central Java. Semarang Regency, Central Java, was chosen because it is geopolitically close to the central government of Central Java province. In addition, Semarang Regency has a large number of sub-districts (29 sub-districts), so the financial system has an essential role in realizing regional government financial accounting as well as a form of good regional autonomy. Based on data from the statistical center in 2021, the number of villages in Semarang Regency is 208. Every village in Semarang Regency has one operator or user of *Siskeudes*. So, the population was all *Siskeudes* Operators in the Semarang District, i.e., 208 people. Determination of the number of samples used the Slovin formula with an error of 10%. The reason for using the 10% error is that it refers to the maximum error rate that can be tolerated in social science research. The total sample was 68 respondents, and the following is the determination of the number of samples according to the Slovin formula.

$$n = \frac{n}{1 + N(e)^2} = \frac{208}{1 + 208(0.1)^2} = \frac{208}{3.08} = 67.5 = 68$$

The sampling method used was probability sampling with a random sampling technique. This random sampling technique allows members of the population to have an equal chance of being randomly selected.

### Variables Measurement and Instrument Development

The variables of this research were *Siskeudes* system quality (SQ), information quality (IQ), *Siskeudes* user satisfaction (US), and *Siskeudes* system net benefits (NB). The statement items in each variable used a Likert scale of 5 (five) answer choices; (1) Strongly disagree; (2) Disagree; (3) Doubt; (4) Agree; and (5) Strongly Agree. The *Siskeudes* system quality can show the performance and reliability of the system and appropriately process every command or task carried out by the user. The *Siskeudes* system quality here refers to the system quality owned by *Siskeudes*. Chen (2010) said that system quality is a measure of processing the information system itself. The instrument used to measure system quality was adopted from the measurement scale built and used by Nelson et al. (2005), i.e., system flexibility, system integration, system response time, system reliability, and user-friendliness.

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*Siskeudes* information quality is a measurement that focuses on the output that is processed by the system and can create value from the output for users. The instrument used to measure the construct of information quality was adopted from the measurement scale that was built and used by [Jogiyanto \(2007\)](#), i.e., completeness of the information, relevance, accuracy of the information, timeliness, and presentation of information.

*Siskeudes* user satisfaction in the study results from responses and feedback raised by *Siskeudes* users, which can provide happiness and comfort in using the system. The instrument used to measure the construct of user satisfaction was adopted from the measurement scale built and used by (DeLone & McLean, 2003), i.e., overall satisfaction (repeat purchases) and information satisfaction (repeat visits).

The net benefit of *Siskeudes* is the impact of the use that contributes to individuals, groups, and institutions (village government). The benefits or impacts felt by users can be used as evaluations in decision-making and the development of better information systems. The instrument used in the net benefit construct was adopted from the measurement scale built and operated by [Davis \(1989\)](#), i.e., the ease of use of the system or ease of job, effectiveness, speeds of accomplishing tasks, and usefulness in work.

## Data Analysis

The data used in the study was primary data. The data collection technique used was a questionnaire. The questionnaire was delivered directly to the village operator respondents. The data were collected, tabulated, and analyzed using the partial least squares structural equation modeling (PLS-SEM) WarpPLS 8.0 application.

## RESULTS AND DISCUSSION

### Descriptive Analysis

Respondents were 68 *Siskeudes* operators consisting of 39 males or around 57.3%. Then for females, there were 29 people or approximately 42.7%. The descriptive analysis explains the gender, age, and education level. Table 1 presents the descriptive analysis results.

Table 1 Descriptive Respondent Analysis

Description	Frequency	Percentage
<b>Gender</b>		
Male	39	57,3%
Female	29	42,7%
<b>Age</b>		
20-30 years	26	38,2%

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31-40 years	20	29,4%
41-50 years	19	28%
>50 years	3	4.4%
<b>Education Level</b>		
high school or vocational education level	32	47,1%
Certificate degree	1	1,5%
Associate degree	5	7,3%
Applied undergraduate	1	1,5%
Bachelor	29	42,6%

### Measurement Model

The initial data analysis stage was the research instrument's validity and reliability. The validity test shows that the loading factor was above 0.5. The AVE result's SQ, IQ, US, and NB loading factors were 0.508, 0.511, 0.619, and 0.518. These results indicated d that the question items given to the respondents were valid and can be used to measure the constructs of the study. The reliability test also showed a Cronbach's alpha's > 0.7 and *composite reliability* > 0.8. The loading factor of SQ, IQ, US, and NB Cronbach's alpha result showed d 0.861, 0.860, 0.875, and 0.844. The result of composite reliability for SQ, IQ, US, and NB were 0.892, 0.892, 0.906, and 0.822. These results explained d that the question items on the research variables consistently measured d each variable or were reliable and can be used. The tests on the outer model showed d that the constructs met the validity and reliability criteria as shown in Table 1 and Table 2 below.

**Table 4: Outer Loading, AVE, Cronbach's Alpha, and Composite Reliability Score**

Constructs	Loading factor	AVE	Cronbach's Alpha	Composite Reliability
System Quality		0.508	0.861	0.892
Easy to edit the menu of <i>Siskeudes</i>	0.681			
Flexibility to make a financial report	0.721			
Fast response system	0.692			
Easy access to financial information	0.741			
<i>Siskeudes</i> saves many databases	0.757			
Reliable dan comfortable to use	0.685			
Easy to understand the financial report	0.655			
Easy to operate the <i>Siskeudes</i>	0.762			
Information Quality		0.511	0.860	0.892
Accurate information	0.650			
Accountable information	0.775			
Based on government regulation	0.824			

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Quickly find the information	0.769			
Timeliness	0.767			
Relevant information	0.668			
Useful information on job	0.679			
Understand the financial format	0.548			
User Satisfaction		0.619	0.875	0.906
Data satisfaction	0.766			
Enjoy the use <i>Siskeudes</i>	0.716			
Comfortable using <i>Siskeudes</i>	0.719			
System satisfaction	0.868			
Information satisfaction	0.892			
The information is usefulness	0.741			
Net Benefit		0.518	0.844	0.882
Easy of work	0.741			
Comfortable of work	0.786			
Do the best work	0.763			
Effective to work	0.638			
Speed of accomplishing the task	0.692			
Fits the financial reporting	0.721			
Build the financial transparency	0.686			

**Table 2: Fornell-Larcker**

	SQ	IQ	US	NB
<i>Siskeudes</i> System Quality	<b>(0.713)</b>	0.489	0.605	0.580
<i>Siskeudes</i> Information Quality	0.489	<b>(0.715)</b>	0.613	0.639
<i>Siskeudes</i> User Satisfaction	0.605	0.613	<b>(0.787)</b>	0.631
Net Benefit of <i>Siskeudes</i>	0.580	0.639	0.631	<b>(0.720)</b>

## Hypotheses Testing

Hypothesis testing used the Structural Equation Model (SEM) using WarpPLS. The rule of hypothesis testing can be seen from the WarpPLS output on the path coefficient by looking at the p-value of <0.1 for weak significance, <0.05 for moderate significance, and <0.001, indicating that the relationship is robust. Vice versa, if the p-value is more than 0.1, the relationship is insignificant. Table 3 is a summary of the results of the hypothesis testing. Six research hypotheses showed a direct influence relationship, and five research hypotheses of an indirect relationship. The result did not support one hypothesis.

**Table 3: Hypothesis test summary**

Hypothesis	Code	Path Coefficient	P-value	Conclusion
<b>Direct effect</b>				
SQ → IQ	H <sub>1</sub>	0.646	0.001*	Supported

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SQ→US	H <sub>2</sub>	0.390	0.001*	Supported
IQ→US	H <sub>3</sub>	0.433	0.001*	Supported
SQ→NB	H <sub>4</sub>	0.276	0.008*	Supported
IQ→NB	H <sub>5</sub>	0.269	0.009*	Supported
US→NB	H <sub>6</sub>	0.305	0.004*	Supported
<b>Indirect Effect</b>				
SQ→IQ→US	H <sub>7</sub>	0.279	0.001*	Supported
SQ→IQ→NB	H <sub>8</sub>	0.292	0.005*	Supported
SQ→US→NB	H <sub>9</sub>	0.292	0.005*	Supported
IQ→US→NB	H <sub>10</sub>	0.132	0.056***	Supported
SQ→IQ→US→NB	H <sub>11</sub>	0.085	0.108	Not Supported

a = \* < 0.01; \*\* < 0.05; \*\*\* < 0.10

SQ: *Siskeudes* system quality; IQ: *Siskeudes* information quality; US: *Siskeudes* user satisfaction; NB: *Siskeudes* net benefits

Figure 3 illustrates the path relationship between variables from the bootstrapping test results on WarpPLS 8.0 application.

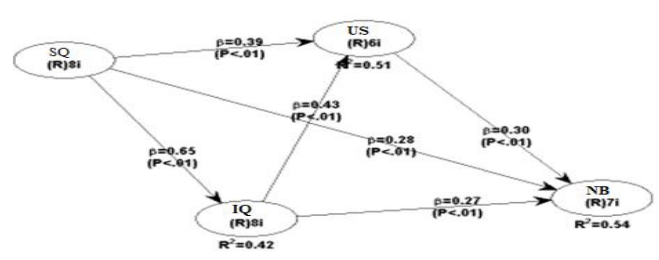


Figure 3: Path Relationship Testing Results

### Discussion

The system quality of *Siskeudes* affected information quality. This research is in line with research from Al-Hiyari et al. (2013), Darma & Sagala (2020), and Fitriati & Mulyani (2015), which showed a significant effect of system quality on information quality. Village financial applications or *Siskeudes* can display a high-quality system and produce sound-quality information output. It gives users the convenience of using the system and satisfaction with the quality of the information produced according to their needs. The study proves the construct of Delone and McLean's theory of success by making information quality the dependent variable.

Furthermore, the *Siskeudes* system can display high quality information and create a sense of satisfaction with the performance or quality of *Siskeudes*. It provides user comfort and satisfaction



with the system quality-produced system. The study results align with previous research (~~Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017~~), which resulted in the finding of a positive and significant effect of system quality on the satisfaction of information system users (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017).

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The *Siskeudes* system can provide the information quality needed, and users are satisfied with the information produced by *Siskeudes*. It satisfies users with what is obtained from the *Siskeudes* output, especially on information needs (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). *Siskeudes*, as a village financial system, can provide maximum performance to support users in carrying out their duties, and then users are helped and benefit from it. *Siskeudes* operators or village treasurers get convenience in planning, implementing, and financial reporting.

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The planning is carried out in the preparation of the Village Revenue and Expenditure Budget Plan (*RAPBDes*) until it is approved as a Village Revenue and Expenditure Budget (*APBDes*). The implementation activity is to carry out financial administration starting from preparing the budget plan (*RAB*) for each activity, inputting financial transactions, and preparing accountability. The final stage is the preparation of financial reports in the form of budget realization reports and village wealth reports. This study concludes that *Siskeudes* can provide a good quality system performance in managing and processing data so that users feel that it is easier for users to use, as stated by Delone & McLean (1992), Krisdiantoro et al. (2019), Petter et al. (2008), and Purwaningsih (2010).

Next, the quality of the output of the information system was measured by the quality of the information so that the quality of a good and high-quality *Siskeudes* system can affect the output of information, which in turn affects the benefits received by users Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), Mulyadi & Choliq (2019). The results prove that information quality positively and significantly affects net benefits (Jogiyanto, 2007). The *Siskeudes* system can provide users with quality information and is valid for decision-makers. It gives users a sense of information quality to carry out tasks with the best decision-making.

Higher user satisfaction can increase the net benefits received by users. The study results align with the DeLone & McLean (2003) model that user satisfaction positively and significantly affects net benefits. User satisfaction with the *Siskeudes* system can give users a sense of pleasure in using the system so that users feel the impact of satisfaction from the system (Jaafreh, 2017 and Yasa & Aryanto, 2017). It gives users the experience of *Siskeudes* as expected, and they can feel the other benefits they get.

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Furthermore, the quality possessed by the system has a significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The study's results prove that the system quality positively and significantly affects user satisfaction through information quality. Information quality successfully delivers an indirect effect of system quality on user satisfaction which indicates that the *Siskeudes* system can produce good information according to user

needs so that users feel satisfied with the system and information (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). It shows the suitability of the expected use of *Siskeudes* with its benefits in managing village finances.

The information quality that increases, impacts users and provides organizational satisfaction (Teo & Wong, 1998). Information quality successfully delivers an indirect effect of system quality on net benefits, which indicates that the *Siskeudes* system can produce good information according to user needs, so that users feel the impact or usefulness of the presence of the system and information (Krisdiantoro et al., 2019; Megawati & Maftukhah, 2017; Mulyadi & Choliq, 2019). *Siskeudes* has provided net benefits for users and organizations in managing village finances.

Next, system quality has a positive and significant effect, which means that the better the quality of the information system, the higher the user's satisfaction with using the system (Khairunnisa & Yunanto, 2017; Kurnianto et al., 2019; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011). The research (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017) also explained that user satisfaction positively and significantly affects net benefits. Satisfaction from successful users mediates system quality to net benefits. It indicates that *Siskeudes* can provide satisfaction for its users so that users feel the impact or benefits. Net benefits of *Siskeudes* include presenting real-time, transparent, and accountable financial reports. *Siskeudes* has successfully provided net benefits for users and organizations managing village finances. The findings align with previous research, which explains that user satisfaction mediates information quality on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011).

## CONCLUSION

The system quality owned by *Siskeudes* directly influenced information quality and user satisfaction. Information quality affects user satisfaction. System quality, information quality, and user satisfaction have a positive and significant effect on the net benefits of *Siskeudes*. It proves that the quality of *Siskeudes* has a crucial role in creating quality information and user satisfaction, which will later become net benefits users receive. *Siskeudes* is considered a village financial management system that provides better quality to ensure good quality financial information. The system quality influences the quality of the information produced, which can give satisfaction to users and the quality of *Siskeudes* information. The quality of the information in the form of *Siskeudes* output is a financial report that shows the use of the budget and the value of the village government's wealth. User satisfaction and information quality successfully mediate the effect of system quality on the net benefits of *Siskeudes*. However, information quality and user satisfaction did not mediate system quality on net benefits.

The limitation of this research which was first conducted in Semarang Regency, Central Java, Indonesia. Therefore, in writing any conclusion or developing generalization, readers need to practice caution. Second, this respondents were only *Siskeudes* operators so future research can add

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respondents such as village officials. Future research can study the psychological aspects that influence village financial performance, and analyze the challenges of utilizing the *Siskeudes*.

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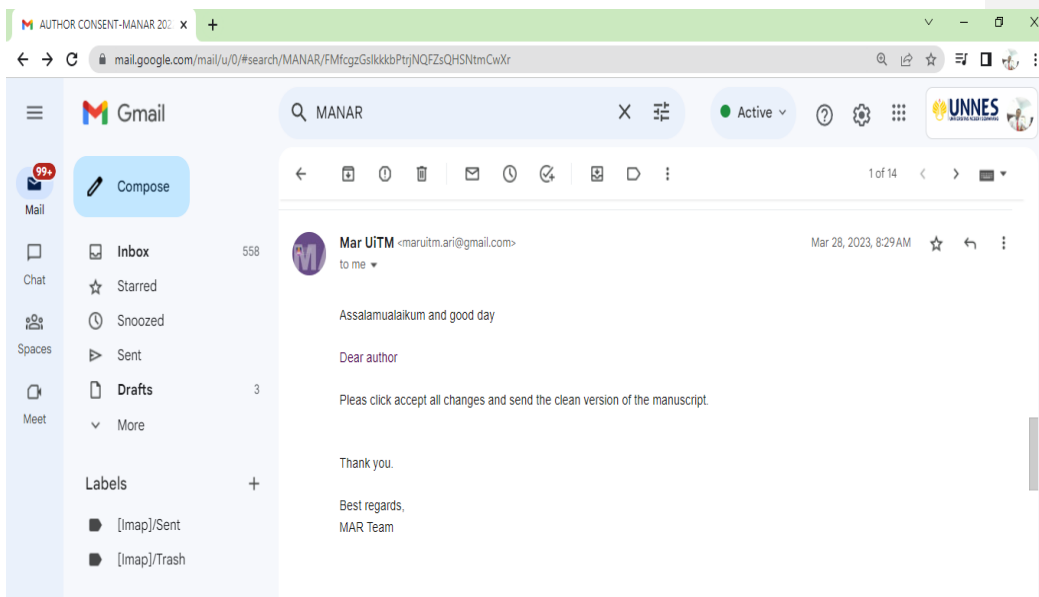
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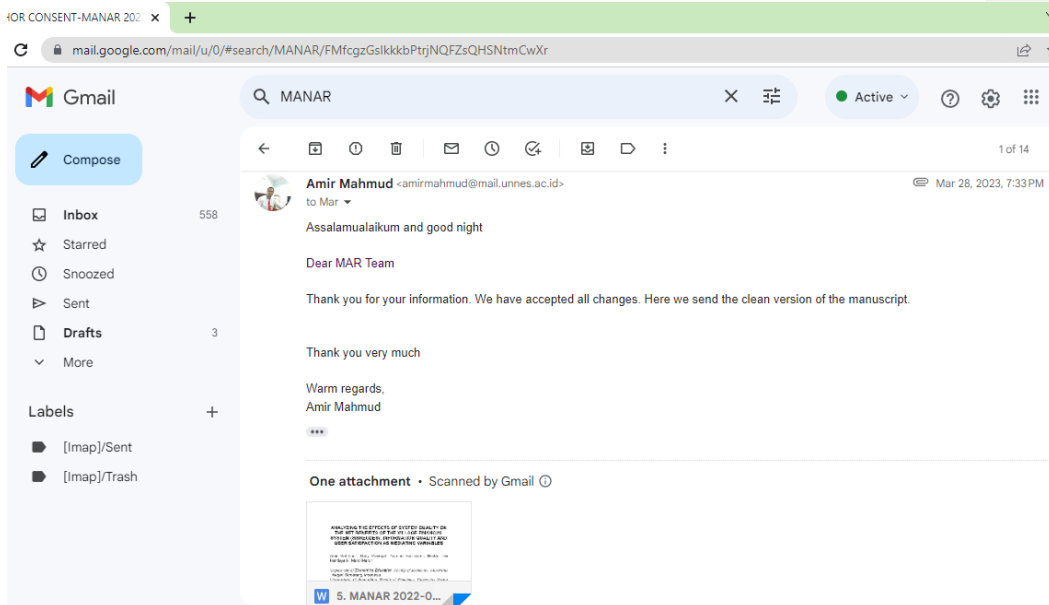
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## Pemberitahuan Cek Final Manuskrip dari Editor (28-Mar-2023)



## Balasan Cek Final Manuskrip dari Penulis (28-Mar-2023)



## **ANALYZING THE EFFECTS OF SYSTEM QUALITY ON THE NET BENEFITS OF THE VILLAGE FINANCIAL SYSTEM (SISKEUDES): INFORMATION QUALITY AND USER SATISFACTION AS MEDIATING VARIABLES**

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### **ABSTRACT**



All villages in Indonesia use the village financial system, namely *Siskeudes*. The village government uses *Siskeudes* to create a financial statement to achieve transparency and accountability. The research attempted to analyze information quality and user satisfaction as mediators of the *Siskeudes* system quality towards net benefits. In particular, the study examined the reciprocal relation between the *Siskeudes* system quality, information quality, user satisfaction, and net benefits based on the updated Delone & McLean Information System Success Model. The sample consisted of 68 Village Governments of the Semarang Regency. We used survey questionnaires to collect the data and partial least squares structural equation modeling (PLS-SEM) to analyze them. The study indicated that information quality is supported in mediating system quality towards user satisfaction and net benefits. The research also proved that user satisfaction mediated system quality and information quality towards net benefits. Then, *siskeudes* information quality and user satisfaction did not mediate the system quality to net benefits. The direct effect of variables supported each success dimension of the model. *Siskeudes* is the best system and information to create good village governance. It is helpful to build the stakeholders' decisions and public trust. This research provides valuable theoretical and practical implications for the government and researchers.

**Keywords:** *Siskeudes* Information Quality, Net Benefits of *Siskeudes*, *Siskeudes* System Quality, *Siskeudes* User Satisfaction, Village Financial

## INTRODUCTION

The transformation of the development of technology and information from time to time is increasingly rapid. It has entered various fields, one of which is the field of government accounting, in this case, for managing village finances. In 2014 the Financial and Development Supervisory Agency (BPKP) with the Ministry of Home Affairs launched the Village Financial System Application (*Siskeudes*) to improve village financial governance. *Siskeudes* application can accommodate financial management processes, starting from planning, budgeting, implementation, administration, reporting, and accountability. The output generated from *Siskeudes* proves that accountability can be achieved by implementing *Siskeudes*. The performance of the *Siskeudes* application began in 2015. In the context of utilizing technology and information in the village financial management process, *Siskeudes* is accountable for effective, efficient, and transparent implementation of village financial matters.

The preliminary study conducted in 2022 in the *Ungaran Timur* District at the village financial management technical guidance event using the *Siskeudes* application found several problems. The operators needed help in running the system. First, some posts needed to appear in the

application and synchronize new regulations with practices in the *Siskeudes* application. Then from the Semarang Regency Community and Village Empowerment Service, it was found that implementing *Siskeudes* was only effective online in 2022, so there were still many server constraints and adjustments.

Nowadays is the transparency and accountability era, financial system evaluation is needed by the government, especially local governments. The financial system produces financial information that can be obtained for society's benefit. The initial goal of making applications should show success in building and implementing information systems so that they can be used effectively and efficiently. System quality is the initial dimension needing better quality to produce higher user satisfaction, impact individual productivity, and achieve organizational goals (DeLone & McLean, 2003). Analysis of the success of an information system has a multidimensional and interdependent construction. It needs to study the interrelationships between dimensions.

There are many models of the success of a system, one of the models that is often used is the system success model by DeLone & McLean (1992) and the DeLone and McLean model developed in 2003. Jaafreh (2017), Khand & Kalhoro (2020), Krisdiantoro, Subekti, & Prihatiningsih (2019), Livari (2005), Negash, Ryan, & Igbaria (2003), Noviyanti (2016), Teo & Wong (1998), Wahyuni (2011), Wang & Liao (2008), Widodo, Handayani, & Saifi (2013) have various empirical and updated studies to test the model.

Livari (2005) showed empirical evidence of the success of the DeLone & McLean (1992) system success model. Other studies have shown that the six dimensions of the system success model have a significant effect, except for the impact of system quality on use (Wang & Liao, 2008). Use was deemed insignificant due to the mandatory nature of the system, which is applied because of the compulsory nature that needs to be used, so it does not affect user satisfaction (Noviyanti, 2016). Krisdiantoro et al. (2019) showed that system quality and information quality affect the net benefits. System quality affects the intensity of use, but information quality has a lesser impact on the net benefits. The intensity of use cannot mediate the information and system quality.

The intention to continue using the system in terms of the net benefits that users get from the system can reflect the system's success. The intention to continue using a service is influenced by user satisfaction (Kim & Kim, 2021). There are several previous studies on the result of predictors of user satisfaction. Other studies showed that users used the system because of the system quality and information quality which gives them satisfaction (Abdurrahaman, Owusu, & Bakare, 2019; Darmawan & Mardikaningsih, 2020). This study is in line with Costa, Ferreira, Bento, & Aparicio (2016), which says that system quality is essential to assess adoption and user satisfaction. Besides, Boustani, Sayegh, & Boustany (2022) revealed that system quality had little significant correlation with users' attitude toward a system. However, Abdurrahaman et al. (2019) showed no significant correlation between service quality and satisfaction of the user and the system quality and behavioural intention to use the system.

The study about information system success not only used the Delone & McLean Information System Success Model, but also the Unified Theory of Acceptance and Use of Technology (Fuad, Nurrokhmahwati, & Handayani, 2021; Fuad, Winarsih, Ifada, & Setyawan, 2021) and the Technology Acceptance Model (Pratiwi, 2020), to determine the success of the village fund system using *Siskeudes*. Besides, the usage dimension is not used because, in a mandatory system, there may be no influence on other dimensions (Noviyanti, 2016). To the best of the researcher's knowledge, the dimensions of system success, namely, system quality, information quality, user satisfaction, and net benefits, have yet to be used to analyze the system's success, especially *Siskeudes*.

Next, this study did not use service quality variables, such as the research was related to satisfaction with e-government use. Satisfaction with the use of e-government is usually associated with the quality of public services provided by employees to the public. In contrast to this context, the *Siskeudes* is used by internal users such as the village heads, village treasurer, village secretary, and society to facilitate the preparation of the village budget and implementation of the budget. So in this study, more emphasis is on the independent variables system quality and information quality, which play an essential role in using *Siskeudes*.

The research contributes to explaining the net benefits of *Siskeudes* users. Net benefits can also be interpreted as a positive impact that users feel after interacting with an information system. Moreover, the positive effect can be shown when the users of *Siskeudes* perform well. Costa, Aparicio, & Raposo (2020) revealed that the user usage of a system (enterprise resource planning) with a high perception of system quality positively affects their performance.

## LITERATURE REVIEW

### Village Financial System (*Siskeudes*)

The Village Government has an excellent opportunity to manage its governance and implement development to improve the village community's welfare and quality of life. Therefore, the village government should be able to apply the principle of accountability in its governance, in which all village administration activities should be accountable to the village community following applicable regulations. In managing village finances, according to Minister of Home Affairs Regulation Number 20/2018, to lead to clean, transparent, and accountable village financial governance, an application system has been developed as a tool, one of which is the *Siskeudes*.

The function of *Siskeudes* is, first, in the planning the menu, vision and mission, and the Village Mid-Term Development Plan, there is an input section for the number and date of the Village Government Work Plan. Next, the village budget data menu has an activity package tagging feature, and there is a local government monitoring menu on the reports menu. In this latest *Siskeudes*, there are also input improvements to the Village Mid-Term Development Plan in the previous few years. On the payment menu for implementing activities, there are entries for the down-payment recipients and

their entire identities. There is also a printed report on the proportion of operational expenditures. Regarding the amount of tax determination, there is a default VAT tax calculator of 11%. Besides that, there is also an improvement in the print range of the tax book, a 6-digit siskeudes user and password, spending deposits can be used in the current year, and improvements to reports on village regulations and the village budget.

### The Delone & McLean Information System Success Model (DMISSM)

The system success model has important implications in measuring the analysis and reporting of system success. Delone & McLean (1992) has six dimensions or success variables, i.e.: (1) system quality, (2) information quality, (3) usage, (4) user satisfaction, (5) individual impact, and (6) organizational impact. The following are the indicators of successful information system implementation: qualitative characteristics of system quality, the quality of the output in the form of information generated, consumption of the output, the user's response to the information system or user satisfaction, the influence of the information system on the user's habits seen from the personal impact. And then its effect on organizational performance or organizational impact.

Based on the criticisms and inputs received, Delone and McLean reformed their model by adding service quality variables and combining individual and organizational impact to become a net benefit dimension. Besides that, there is also a division on the variable of use, i.e., the dimension of interest in using. The updated DeLone & McLean (2003) model can be seen in Figure 1.

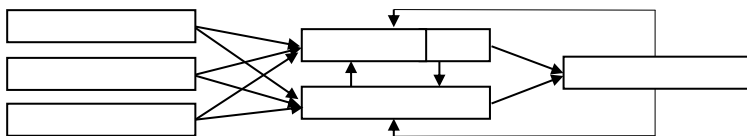


Figure 1: The updated Delone and Mclean model (2003)

### Hypotheses Development and Research Model

System quality focuses on the system itself, which can determine the information quality produced. Information quality measures the quality of the output of the information system (Jogiyanto, 2007). Information quality is the output produced by the information system; the quality obtained is in the form of output information that is easy to understand, accurate, complete, and timely (DeLone & McLean, 2003). A sound information system can create good quality information, too; therefore, improving information quality needs to be increased in line with improving system quality owned by the information system.

**H<sub>1</sub>:** Siskeudes system quality has a significant impact on information quality

One of the key constructs in the success of the DeLone and McLean systems is system quality. System quality is a technical measure of system flexibility, integration, response time, and reliability (Nelson, Todd, & Wixom, 2005). The quality of an exemplary system provided by the information system can affect user satisfaction; in line with research conducted by (Utomo, Ardianto, & Sisharini, 2017), system quality significantly affects user satisfaction. An excellent system quality can build user satisfaction.

**H<sub>2</sub>:** The *Siskeudes* system quality has a significant impact on user satisfaction

Another construct of the DeLone and McLean systems success model is information quality. Information quality measures the output of the system. The information produced by the information system has a considerable impact on satisfaction, the more information systems display or bring up good, relevant, and accessible information from users, the more satisfied users, will be with the quality of the information provided by the system. In line with research conducted by Hudin & Riana (2016), Jaafreh (2017), Panjaitan, Hasibuan, Ula, & Sembiring (2019), and Wahyuni (2011) there is a significant effect of information quality on user satisfaction.

**H<sub>3</sub>:** The *Siskeudes* information quality has a significant impact on user satisfaction

System quality is often an assessment of the success of an information system. It happens because a good system quality can increase the benefits obtained by users. A system like *Siskeudes* is easy to operate and use to complete financial transaction input work in the village governments so that financial performance is good and the village government's financial reporting objectives are met. This research is in line with the results of a study conducted by Krisdiantoro et al. (2019) and Purwaningsih (2010). The better the system quality, the greater the net benefits obtained (Petter, DeLone, & McLean, 2008).

**H<sub>4</sub>:** The *Siskeudes* system quality has a significant impact on net benefits

Quality of information is also often used to assess the system's success. Many agencies or organizations have started using information systems programs to produce better information to achieve organizational goals. Teo & Wong (1998) argues that if information quality improves, it is more likely that the desired organizational impact will be obtained. The research is in line with a study conducted by Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), and Mulyadi & Choliq (2019).

**H<sub>5</sub>:** The *Siskeudes* information quality has a significant impact on net benefits

The attitude of user behavior in using information systems is user satisfaction. User satisfaction results from a user's decision to use an information system to complete his task. DeLone & McLean (2003) showed that user satisfaction with a system will bring net benefits. Net benefits arise from user satisfaction with information systems (Jaafreh, 2017) and (Yasa & Aryanto, 2017). The study results illustrate that better user satisfaction can increase users' net benefits.

**H<sub>6</sub>:** The *Siskeudes* user satisfaction has a significant impact on net benefits

Information quality is a mediating variable between system quality, and several previous studies support user satisfaction. System quality has a positive and significant influence on information quality (Al-Hiyari, Hamood, Mat, & Alekam 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Thus, system quality is good, and the quality of the information produced will be good, too, followed by user satisfaction.

**H<sub>7</sub>:** The *Siskeudes* information quality mediates the relationship between system quality and user satisfaction

Information quality can also be a mediating variable on the effect of system quality on net benefits. System quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant impact on net benefits (Krisdiantoro et al., 2019; Petter et al., 2008; Purwaningsih, 2010). Thus, a sound quality system will produce good quality information followed by the impact or benefits felt by the user.

**H<sub>8</sub>:** The *Siskeudes* system quality has a significant impact on net benefits through information quality

User satisfaction can also mediate the influences of system quality on net benefits. The results show that system quality has a positive and significant impact on user satisfaction (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, a sound quality system will provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>9</sub>:** The *Siskeudes* system quality has a significant impact on net benefits through user satisfaction

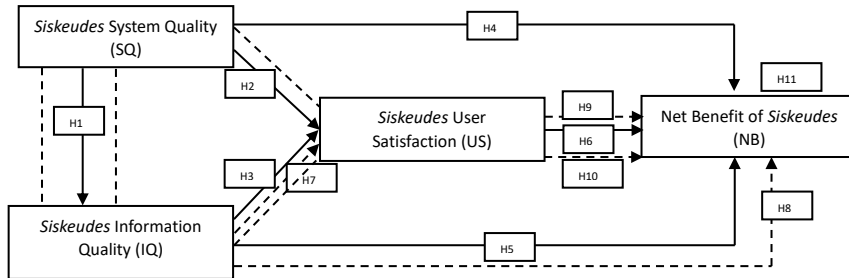
User satisfaction is also a mediating variable on the influence of information quality on net benefits, and user satisfaction has a positive and significant impact on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Therefore, in the study, the following hypothesis was formulated .

**H<sub>10</sub>:** The *Siskeudes* information quality has a significant impact on net benefits through user satisfaction

Information quality and user satisfaction can also be a second-level mediating variable on the effect of system quality on net benefits. It is supported by several previous studies which have shown that system quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). Information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, if system quality is good, the quality of the information produced will be good, too. System quality and the quality of the information produced will both provide user satisfaction and be followed by the impact or benefits felt by the user.

**H<sub>11</sub>:** The *Siskeudes* system quality has a significant impact on net benefits through information quality and user satisfaction

Based on the existing literature and hypotheses detailed above, the research framework was formulated as in Figure 2.



**Figure 2: Research Framework (Sources: Developed for the current study)**

## METHODOLOGY

### Research Design

The study used a causality research design with a population of village *Siskeudes* operators in *Semarang* Regency, Central Java. *Semarang* Regency, Central Java, was chosen because it is geopolitically close to the central government of Central Java province. In addition, *Semarang* Regency has a large number of sub-districts (29 sub-districts), so the financial system has an essential role in realizing regional government financial accounting as well as a form of good regional autonomy. Based on data from the statistical center in 2021, the number of villages in *Semarang* Regency is 208. Every village in *Semarang* Regency has one operator or user of *Siskeudes*. So, the population was all *Siskeudes* Operators in the *Semarang* District, i.e., 208 people. Determination of the number of samples used the Slovin formula with an error of 10%. The reason for using the 10% error is that it refers to the maximum error rate that can be tolerated in social science research. The total sample was 68 respondents, and the following is the determination of the number of samples according to the Slovin formula.

$$n = \frac{n}{1 + N(e)^2} = \frac{208}{1 + 208(0.1)^2} = \frac{208}{3.08} = 67.5 = 68$$

The sampling method used was probability sampling with a random sampling technique. This random sampling technique allows members of the population to have an equal chance of being randomly selected.

## **Variables Measurement and Instrument Development**

The variables of this research were *Siskeudes* system quality (SQ), information quality (IQ), *Siskeudes* user satisfaction (US), and *Siskeudes* system net benefits (NB). The statement items in each variable used a Likert scale of 5 (five) answer choices; (1) Strongly disagree; (2) Disagree; (3) Doubt; (4) Agree; and (5) Strongly Agree. The *Siskeudes* system quality can show the performance and reliability of the system and appropriately process every command or task carried out by the user. The *Siskeudes* system quality here refers to the system quality owned by *Siskeudes*. Chen (2010) said that system quality is a measure of processing the information system itself. The instrument used to measure system quality was adopted from the measurement scale built and used by Nelson et al. (2005), i.e., system flexibility, system integration, system response time, system reliability, and user-friendliness.

*Siskeudes* information quality is a measurement that focuses on the output that is processed by the system and can create value from the output for users. The instrument used to measure the construct of information quality was adopted from the measurement scale that was built and used by Jogiyanto (2007), i.e., completeness of the information, relevance, accuracy of the information, timeliness, and presentation of information.

*Siskeudes* user satisfaction in the study results from responses and feedback raised by *Siskeudes* users, which can provide happiness and comfort in using the system. The instrument used to measure the construct of user satisfaction was adopted from the measurement scale built and used by (DeLone & McLean, 2003), i.e., overall satisfaction (repeat purchases) and information satisfaction (repeat visits).

The net benefit of *Siskeudes* is the impact of the use that contributes to individuals, groups, and institutions (village government). The benefits or impacts felt by users can be used as evaluations in decision-making and the development of better information systems. The instrument used in the net benefit construct was adopted from the measurement scale built and operated by Davis (1989), i.e., the ease of use of the system or ease of job, effectiveness, speeds of accomplishing tasks, and usefulness in work.

## **Data Analysis**

The data used in the study was primary data. The data collection technique used was a questionnaire. The questionnaire was delivered directly to the village operator respondents. The data were collected, tabulated, and analyzed using the partial least squares structural equation modeling (PLS-SEM) WarpPLS 8.0 application.

## **RESULTS AND DISCUSSION**

### **Descriptive Analysis**



Respondents were 68 *Siskeudes* operators consisting of 39 males or around 57.3%. Then for females, there were 29 people or approximately 42.7%. The descriptive analysis explains the gender, age, and education level. Table 1 presents the descriptive analysis results.

**Table 1 Descriptive Respondent Analysis**

Description	Frequency	Percentage
<b>Gender</b>		
Male	39	57,3%
Female	29	42,7%
<b>Age</b>		
20-30 years	26	38,2%
31-40 years	20	29,4%
41-50 years	19	28%
>50 years	3	4,4%
<b>Education Level</b>		
high school or vocational education level	32	47,1%
Certificate degree	1	1,5%
Associate degree	5	7,3%
Applied undergraduate	1	1,5%
Bachelor	29	42,6%

### Measurement Model

The initial data analysis stage was the research instrument's validity and reliability. The validity test shows that the loading factor was above 0.5. The AVE result's SQ, IQ, US, and NB loading factors were 0.508, 0.511, 0.619, and 0.518. These results indicated that the question items given to the respondents were valid and can be used to measure the constructs of the study. The reliability test also showed a *Cronbach's alpha's* > 0.7 and *composite reliability* > 0.8. The loading factor of SQ, IQ, US, and NB Cronbach's alpha result showed 0.861, 0.860, 0.875, and 0.844. The result of composite reliability for SQ, IQ, US, and NB were 0.892, 0.892, 0.906, and 0.822. These results explained that the question items on the research variables consistently measured each variable or were reliable and can be used. The tests on the outer model showed that the constructs met the validity and reliability criteria as shown in Table 1 and Table 2 below.

**Table 5: Outer Loading, AVE, Cronbach's Alpha, and Composite Reliability Score**

Constructs	Loading factor	AVE	Cronbach's Alpha	Composite Reliability
System Quality		0.508	0.861	0.892
Easy to edit the menu of <i>Siskeudes</i>	0.681			
Flexibility to make a financial report	0.721			
Fast response system	0.692			
Easy access to financial information	0.741			
<i>Siskeudes</i> saves many databases	0.757			
Reliable dan comfortable to use	0.685			
Easy to understand the financial report	0.655			
Easy to operate the <i>Siskeudes</i>	0.762			
Information Quality		0.511	0.860	0.892
Accurate information	0.650			
Accountable information	0.775			
Based on government regulation	0.824			
Quickly find the information	0.769			
Timeliness	0.767			
Relevant information	0.668			
Useful information on job	0.679			
Understand the financial format	0.548			
User Satisfaction		0.619	0.875	0.906
Data satisfaction	0.766			
Enjoy the use <i>Siskeudes</i>	0.716			
Comfortable using <i>Siskeudes</i>	0.719			
System satisfaction	0.868			
Information satisfaction	0.892			
The information is usefulness	0.741			
Net Benefit		0.518	0.844	0.882
Easy of work	0.741			
Comfortable of work	0.786			
Do the best work	0.763			
Effective to work	0.638			
Speed of accomplishing the task	0.692			
Fits the financial reporting	0.721			
Build the financial transparency	0.686			

**Table 2: Fornell-Larcker**

	SQ	IQ	US	NB
<i>Siskeudes</i> System Quality	<b>(0.713)</b>	0.489	0.605	0.580
<i>Siskeudes</i> Information Quality	0.489	<b>(0.715)</b>	0.613	0.639
<i>Siskeudes</i> User Satisfaction	0.605	0.613	<b>(0.787)</b>	0.631
Net Benefit of <i>Siskeudes</i>	0.580	0.639	0.631	<b>(0.720)</b>

## Hypotheses Testing

Hypothesis testing used the Structural Equation Model (SEM) using WarpPLS. The rule of hypothesis testing can be seen from the WarpPLS output on the path coefficient by looking at the p-value of <0.1 for weak significance, <0.05 for moderate significance, and <0.001, indicating that the relationship is robust. Vice versa, if the p-value is more than 0.1, the relationship is insignificant. Table 3 is a summary of the results of the hypothesis testing. Six research hypotheses showed a direct influence relationship, and five research hypotheses of an indirect relationship. The result did not support one hypothesis.

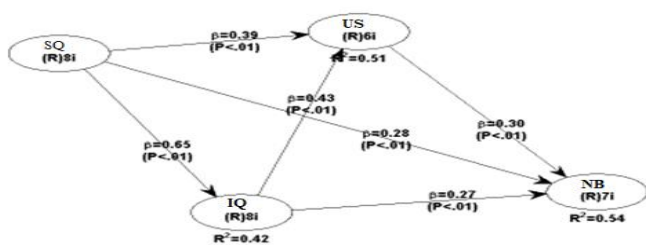
**Table 3: Hypothesis test summary**

Hypothesis	Code	Path Coefficient	P-value	Conclusion
<b>Direct effect</b>				
SQ→IQ	H <sub>1</sub>	0.646	0.001*	Supported
SQ→US	H <sub>2</sub>	0.390	0.001*	Supported
IQ→US	H <sub>3</sub>	0.433	0.001*	Supported
SQ→NB	H <sub>4</sub>	0.276	0.008*	Supported
IQ→NB	H <sub>5</sub>	0.269	0.009*	Supported
US→NB	H <sub>6</sub>	0.305	0.004*	Supported
<b>Indirect Effect</b>				
SQ→IQ→US	H <sub>7</sub>	0.279	0.001*	Supported
SQ→IQ→NB	H <sub>8</sub>	0.292	0.005*	Supported
SQ→US→NB	H <sub>9</sub>	0.292	0.005*	Supported
IQ→US→NB	H <sub>10</sub>	0.132	0.056***	Supported
SQ→IQ→US→NB	H <sub>11</sub>	0.085	0.108	Not Supported

a = \* < 0.01; \*\* < 0.05; \*\*\* < 0.10

SQ: *Siskeudes* system quality; IQ: *Siskeudes* information quality; US: *Siskeudes* user satisfaction; NB: *Siskeudes* net benefits

Figure 3 illustrates the path relationship between variables from the bootstrapping test results on WarpPLS 8.0 application.



**Figure 3: Path Relationship Testing Results**

## **Discussion**

The system quality of *Siskeudes* affected information quality. This research is in line with research from Al-Hiyari et al. (2013), Darma & Sagala (2020), and Fitriati & Mulyani (2015), which showed a significant effect of system quality on information quality. Village financial applications or *Siskeudes* can display a high-quality system and produce sound-quality information output. It gives users the convenience of using the system and satisfaction with the quality of the information produced according to their needs. The study proves the construct of Delone and McLean's theory of success by making information quality the dependent variable.

Furthermore, the *Siskeudes* system can display high quality information and create a sense of satisfaction with the performance or quality of *Siskeudes*. It provides user comfort and satisfaction with the system quality-produced system. The study results align with previous research which resulted in the finding of a positive and significant effect of system quality on the satisfaction of information system users (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017).

The *Siskeudes* system can provide the information quality needed, and users are satisfied with the information produced by *Siskeudes*. It satisfies users with what is obtained from the *Siskeudes* output, especially on information needs (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). *Siskeudes*, as a village financial system, can provide maximum performance to support users in carrying out their duties, and then users are helped and benefit from it. *Siskeudes* operators or village treasurers get convenience in planning, implementing, and financial reporting.

The planning is carried out in the preparation of the Village Revenue and Expenditure Budget Plan (*RAPBDes*) until it is approved as a Village Revenue and Expenditure Budget (*APBDes*). The implementation activity is to carry out financial administration starting from preparing the budget plan (*RAB*) for each activity, inputting financial transactions, and preparing accountability. The final stage is the preparation of financial reports in the form of budget realization reports and village wealth reports. This study concludes that *Siskeudes* can provide a good quality system performance in managing and processing data so that users feel that it is easier for users to use, as stated by Delone & McLean (1992), Krisdiantoro et al. (2019), Petter et al. (2008), and Purwaningsih (2010).

Next, the quality of the output of the information system was measured by the quality of the information so that the quality of a good and high-quality *Siskeudes* system can affect the output of information, which in turn affects the benefits received by users Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), Mulyadi & Choliq (2019). The results prove that information quality positively and significantly affects net benefits (Jogiyanto, 2007). The *Siskeudes* system can provide users with

quality information and is valid for decision-makers. It gives users a sense of information quality to carry out tasks with the best decision-making.

Higher user satisfaction can increase the net benefits received by users. The study results align with the DeLone & McLean (2003) model that user satisfaction positively and significantly affects net benefits. User satisfaction with the *Siskeudes* system can give users a sense of pleasure in using the system so that users feel the impact of satisfaction from the system (Jaafreh, 2017 and Yasa & Aryanto, 2017). It gives users the experience of *Siskeudes* as expected, and they can feel the other benefits they get.

Furthermore, the quality possessed by the system has a significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The study's results prove that the system quality positively and significantly affects user satisfaction through information quality. Information quality successfully delivers an indirect effect of system quality on user satisfaction which indicates that the *Siskeudes* system can produce good information according to user needs so that users feel satisfied with the system and information (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). It shows the suitability of the expected use of *Siskeudes* with its benefits in managing village finances.

The information quality that increases, impacts users and provides organizational satisfaction (Teo & Wong, 1998). Information quality successfully delivers an indirect effect of system quality on net benefits, which indicates that the *Siskeudes* system can produce good information according to user needs, so that users feel the impact or usefulness of the presence of the system and information (Krisdiantoro et al., 2019; Megawati & Maftukhah, 2017; Mulyadi & Choliq, 2019). *Siskeudes* has provided net benefits for users and organizations in managing village finances.

Next, system quality has a positive and significant effect, which means that the better the quality of the information system, the higher the user's satisfaction with using the system (Khairunnisa & Yunanto, 2017; Kurnianto et al., 2019; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011). The research (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017) also explained that user satisfaction positively and significantly affects net benefits. Satisfaction from successful users mediates system quality to net benefits. It indicates that *Siskeudes* can provide satisfaction for its users so that users feel the impact or benefits. Net benefits of *Siskeudes* include presenting real-time, transparent, and accountable financial reports. *Siskeudes* has successfully provided net benefits for users and organizations managing village finances. The findings align with previous research, which explains that user satisfaction mediates information quality on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011).

## CONCLUSION

The system quality owned by *Siskeudes* directly influenced information quality and user satisfaction. Information quality affects user satisfaction. System quality, information quality, and

user satisfaction have a positive and significant effect on the net benefits of *Siskeudes*. It proves that the quality of *Siskeudes* has a crucial role in creating quality information and user satisfaction, which will later become net benefits users receive. *Siskeudes* is considered a village financial management system that provides better quality to ensure good quality financial information. The system quality influences the quality of the information produced, which can give satisfaction to users and the quality of *Siskeudes* information. The quality of the information in the form of *Siskeudes* output is a financial report that shows the use of the budget and the value of the village government's wealth. User satisfaction and information quality successfully mediate the effect of system quality on the net benefits of *Siskeudes*. However, information quality and user satisfaction did not mediate system quality on net benefits.

The limitation of this research which was first conducted in Semarang Regency, Central Java, Indonesia. Therefore, in writing any conclusion or developing generalization, readers need to practice caution. Second, this respondents were only *Siskeudes* operators so future research can add respondents such as village officials. Future research can study the psychological aspects that influence village financial performance, and analyze the challenges of utilizing the *Siskeudes*.

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