
**ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION
LEVEL FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON
INFORMATION SYSTEM BENEFITS**

Richard^{1,a *}, Amiruddin^{2, b}, Syamsuddin^{3, c}

¹Masters Program in Accounting, Faculty of Economics and Business, Hasanuddin University

^{2,3}Accounting Study Program, Faculty of Economics and Business, Hasanuddin University

Email: ^aricky02milan1984@gmail.com, ^bamircici@yahoo.com, ^csyamwadi88140@gmail.com

Correspondence Address:

Richard Donaldy Alianso,

Directorate of Poltekkes Kemenkes Kupang, Jl. Piet A Tallo, Liliba, Oebobo, City of Kupang,
East Nusa Tenggara

Mobile Phone: 08 2293016997; Email: ricky02milan1984@gmail.com

ABSTRACT

This study aims to analyze the extent to which the acceptance and success of implementing the Financial Application System at the Agency Level (SAKTI) and identify the factors that influence User Satisfaction and their impact on the Benefits of Information Systems with the Unified Theory of Acceptance and Use of Technology (UTAUT) Model approach and The DeLone and McLean Information Systems Success Model. This research is a causal explanatory research with a quantitative approach. Primary data was obtained through questionnaires from 237 SAKTI users who were in the working area of the Kupang KPPN, East Nusa Tenggara Province. SmartPLS is used to analyze the data. Hypothesis testing shows that Performance Expectancy, Service Quality, and Interaction Design Quality have a positive effect on User Satisfaction. Likewise, User Satisfaction has a positive effect on the Benefits of Information Systems at the organizational level.

Keywords : Sakti, Utaut, Delone Mclean, Interaction Design.

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

INTRODUCTION

The rapid development of technological innovation today has brought changes to all aspects of human life, both economic, social and cultural. In line with these developments, information systems (IS) are also growing rapidly to provide answers to the demands for ease and speed of service, especially in the world of business organizations. The use of information technology (IT) is often a solution for most organizations whose goal is to improve performance so that it is better than before. Those who adopt IT systems experience a competitive advantage due to higher productivity and better decision making (Al-Khowaiter, et al., 2013). The role of IT in every aspect of business activity occurs because as a technology that is centered on managing information systems that utilize computer facilities, IT is able to meet the information needs of the business world very quickly, in real time, relevant and accurately (Wilkinson and Cerullo, 1997). .

The rapid development and utilization of IS in the private sector has encouraged the Government of Indonesia to transform in an effort to improve services to the public in order to realize the principles of good governance (good government governance). Instruction of the President of the Republic of Indonesia No. 3 of 2003 dated 9 June 2003 concerning the transformation process towards e-government, is the first step for the government to harmonize public services and technological advances in the form of implementing electronic services or e-government as a form of bureaucratic reform.

Bureaucratic reform in the field of finance was marked by the birth of a set of State Finance Laws, namely Law Number 17 of 2003 concerning State Finance, Law Number 1 of 2004 concerning the State Treasury, and Law Number 15 of 2004 concerning Examination of Management and State Financial Responsibility. In line with this policy and the Ministry of Finance's digitalization vision, it is necessary to improve the management of government finances. The application of digital-based state financial management gave birth to the concept of the Integrated Financial Management System (IFMIS). IFMIS in general is an information system that records financial transactions and generates financial information summaries.

IFMIS implementation aims, among other things, to overcome problems that arise due to the use of manual systems or separate systems in managing the budget and accounting processes. According to Diamond and Khemani (2005), these problems include unreliability and delays in income and expenditure data in budget planning, monitoring and reporting as well as expenditure control which have a negative impact on overall budget management. IFMIS implementation within the scope of government financial management is realized in the

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

form of several business process improvements using integrated applications. The Ministry of Finance as the axis of state finance through the Directorate General of Treasury (DJPB), has developed an integrated application system intended for work units (satkers) of central government agencies managing the state budget throughout Indonesia which is named the Agency Level Financial Application System (SAKTI). SAKTI will cover the entire process of managing state finances starting from the budgeting process, implementation, to reporting and will be used mandatory to replace all existing desktop work unit applications.

SAKTI implementation begins with a limited trial phase (Piloting) which began in 2015 within the scope of the DJPB Regional Office (Regulation of the Minister of Finance Number 223/PMK.05/2015) and will be implemented in full (full module) in 2022 for all work units of the State Ministries /Other Institutions as the management unit of the APBN (Regulation of the Minister of Finance Number 171/PMK.05/2021). Various activities were carried out to support the development process including in the form of outreach, publications and training for all partner work units of the State Treasury Service Office (KPPN), both piloting and non-piloting.

Even though continuous evaluation has been carried out during the piloting period, the facts on the ground when implementing the full SAKTI module unfortunately show that there are still many obstacles faced by SAKTI users such as system/server capability problems (difficult to access during rush hours), output quality is still limited (financial reports), complex technical operations (SAKTI migration process), and support services that have not been maximized. This fact is certainly contrary to the expectations of users who expect SAKTI to show superior performance compared to existing applications that have been used before. Therefore, it is necessary to evaluate the acceptance and success of implementing SAKTI to find out what factors influence it both in terms of system utilization and reliability.

Much research has been done on the acceptance and use of technology or systems. One model of technology acceptance that is often used is the Unified Theory of Acceptance and Use of Technology (UTAUT). UTAUT is a model designed to analyze the use and acceptance of a technology developed by Venkatesh et al. (2003). Furthermore, UTAUT takes into account mandatory properties , such as SAKTI, and thus is considered more suitable than other models for practical assessment of end user acceptance of accounting systems, corporate systems and others whose use is mandatory (Al -Khowaiter et al. al., 2013; Seymour et al., 2007). The successful implementation of information systems is one of the goals to be achieved by every organization with the hope that the business processes carried out will be effective and efficient. The IS success model Delone and McLean (2003) is one of the most widely used models for

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

assessing the successful implementation of an information system. Delone and McLean (D&M) Information System Success Model is a construct in assessing the success of an information system in terms of technology quality.

The development of information systems into web-based information systems encouraged Alhendawi et al. (2017) developed a new theoretical framework to cover the problem of incompleteness on the side of the quality factor in the Delone Mclean model by adding a new factor, namely interaction design quality . Alhendawi et al. (2017) stated that with the urgency of internet technology, considering the quality of interaction design as a determinant of success is very important.

Several studies in Indonesia related to the implementation of information systems in a mandatory environment have shown varying results. Indah and Sardjonon (2016) in their research on the implementation of Customer Experience (CX) information systems show that effort expectancy has no effect on system use. Suhendro Suhendro (2010) in his research on the Regional Financial Information System with the Technology Acceptance Model (TAM) Approach found that mandatory use did not have a significant effect on usage attitudes. Setiawan and Hazbullah's research (2018) regarding the implementation of the Academic Information System (SIKAD) shows that the quality of the system does not affect use and satisfaction with use and the importance of the system does not affect satisfaction with use. Rosalina Christanti's research (2019) found that system quality and service quality were not found to have an effect on user satisfaction. Mikarsih, Wardah, & Hidayat. (2020) showed that infrastructure, perceived ease of use, resources, perceived usefulness did not have a significant effect on the implementation of accounting information systems at KPP Mataram Timur.

Research related to the application of SAKTI by integrating the technology acceptance model and the IS success model has been carried out by several previous researchers. Nasrudin's research (2017) on the determinants of SAKTI user satisfaction using the TAM, UTAUT and SI success models DeLon and McLean (1992). Wibowo (2017) examined IFMIS user satisfaction with the integration of the TAM model and DeLone and McLean's SI success models. The two studies were carried out at the SAKTI piloting stage (stages 1 and 2) within the scope of DJPB which incidentally is a system developer . Meanwhile, the study in this study was focused on the scope of the non-piloting satker in the working area of the Kupang KPPN at the implementation stage of the full SAKTI module so that the TAM variables such as attitude, intention, and actual use are not can be used as a predictor of SAKTI user acceptance and satisfaction because it is mandatory .

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

The results of the studies above show results that are inconsistent with the implementation of IS. In addition, most previous studies only used one technology adoption model. This research was conducted with the aim of testing and analyzing the extent of the acceptance and success of the full module SAKTI implementation process that is currently running in 2022 through the UTAUT model approach and the IS DeLone and McLean (D&M) success model. Al-Khowaiter et al. (2013) stated that UTAUT and DeLone and McLean's (D&M) IS success model have been found to be suitable for testing the adoption and success of systems where their use is mandatory . The research is based on the user 's point of view in using a mandatory system so that with the results of empirical test evidence of the acceptance and success of this information system model it is hoped that it will produce policy recommendations for a more effective implementation of SAKTI.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Unified Theory of Acceptance and Use of Technology (UTAUT)

Unified theory of acceptance and use of technology (UTAUT) is a model of acceptance and use of technology developed by Venkatesh, et al. (2003). Motivation from Venkatesh, et al. in developing this new model is to try to improve some of the weaknesses found in tests of previous research models. To overcome these weaknesses, Venkatesh, et al. (2003) reviewed theories of technology acceptance and developed a new composite model. The theories that are integrated are Theory of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivational Model (MM), Theory of Planned Behavior (TPB), Model Combining TAM and TPB, Model of PC Utilization (MPCU), Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). The contribution of the eight theories and models has been widely used in many disciplines, such as information systems, sales, psychology, and management.

Of the seven constructs that always have a significant influence, Vencatesh, et al. (2003) only used four constructs in developing their model, namely performance expectancy , effort expectancy , social influence , and facilitating conditions . The four constructs are considered to have a major role in direct influences on user acceptance and usage behavior .

The DeLone and McLean Information Systems Success Model

Much research has been conducted to develop appropriate measurement models to evaluate the implementation of information systems. One of the most well-known studies in this section is that developed by DeLone and McLean (1992) . Through a journal entitled

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

Information Systems Success: Exploring the Dependent Variable, William H. DeLone and Ephraim R. McLean introduced a model for measuring the success of information systems. This measurement model was created because until then there was no comprehensive concept of IS success. Many previous studies have used different aspects of IS success, making comparisons difficult. In 2003, DeLone and McLean updated this model after conducting research on approximately 300 articles by adding service quality and combining individual and organizational impact variables into one variable, namely net benefits on the dimensions of information system success. The six dimensions of information system success are DeLone and McLean (2003), namely system quality, information quality, service quality, intention to use/use, user satisfaction, and net benefits .

Human Computers interactions and Interaction Design

The rapid development of computer technology in this century has also influenced the design of the system. System design is required to be able to meet user needs and must be user oriented. The field of science that specifically studies these interactions is Human-Computer Interaction. According to Myers et al. (1996), Human and Computer Interaction (IMK) is the study of how people design, implement and use interactive computer systems and how computers affect individuals, organizations and society. IMK is closely related to another term called interaction design or the same as interaction systems or interaction design and so on. Interaction design according to Preece et al. (2019) is designing interactive products to support the way people communicate and interact in their work and daily lives. Interactive meaning in the definition above means that as a user, humans can provide input and the computer can respond to it. According to John Kolko (2010) , in his book Thoughts On Interaction Design, "Interaction Design is the creation of a dialogue between a person and a product, system, or service. This dialogue is both physical and emotional and is manifested in the interactions between form, function and technology as experienced from time to time.

Financial Management Information System (FMIS) and Institution Level Financial Accounting System (SAKTI)

According to Dener et al. (2017), the Financial Management Information System (FMIS) as a series of integrated automation solutions that enable the government to plan, execute and monitor budgets, by assisting in prioritizing, executing and reporting expenses, as well as monitoring and reporting income (in Sudarto, 2019). IFMIS includes a number of

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

functional process support modules that are integrated with one another in government financial management. The Agency Level Financial Application System (SAKTI) is a form of IFMIS implementation at the agency/work unit level managing funds sourced from the State Revenue and Expenditure Budget (APBN), both within the scope of ministries and agencies in local government which is used on a mandatory basis . This system was built with the aim of creating an integrated state financial management information system to realize orderly, efficient, economical, effective, transparent and accountable state financial governance. Through SAKTI, applications related to state financial management which were previously quite numerous and standalone were united into one application with an integrated database.

Mandatory Use

Adoption and application of an information system within an organization, company or government can be mandatory or voluntary for each of its members. In a mandatory usage environment, employees do not have freedom because they are forced to use it by the company or organization that implements the information system (Brown et al., 2002; Adamson and Shine, 2003; Linders, 2004; Chan et al., 2010). Therefore, inappropriate use is used as a predictor of information system acceptance. According to Brown, et al. (2002), "use" is not the right variable in a mandatory context, because employees or employees must use the system to perform job functions and they have no other alternative in using the system. Measuring the success of adopting an appropriate information system in a mandatory environment is more relates to user satisfaction not behavioral intention Gable et al (2003) state that DeLone and McLean (1992) themselves suggest that “use, whether perceived or actual, is only relevant when such use is not obligatory. When system use is mandatory, the level of system use provides little information about system success. Several researchers have noted that user satisfaction is a more precise dependent variable than behavioral intention in a required use environment (DeLone and McLean, 1992; Brown et al. , 2002; Adamson and Shine, 2003; Linders, 2004; Iivari, 2005; Chan et al., 2010).

Hypothesis Development

The use of an IS in encouraging the performance improvement of its users is one of the important elements why the system is used. Performance expectancy is a strong measure of user satisfaction of a system. This shows that the use of a system gives rise to expectations that using the system can help them perform better in their work. Improved performance arising

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

from the use of a system will lead to user satisfaction with the use of the system. Based on these arguments, the first hypothesis can be put forward as follows:

H1: Performance expectancy has a positive effect on user satisfaction.

The level of service provided in solving user problems related to IS implementation has a significant impact on user satisfaction with the system. The increasing importance of support services, for example helpdesk or call center, in IS shows that service quality is an important element in the success of IS. Based on the description that has been submitted, the seventh hypothesis proposed in this study is as follows:

H2: Service quality has a positive effect on user satisfaction

Good interaction design of an application will guide the user how to take advantage of all commands, functions and facilities provided by the system to support all activities or work performed. The ease and pleasure that is obtained when using the system will lead to feelings of satisfaction with the system. Based on the description that has been described, the eighth hypothesis proposed in this study is as follows:

H3: The quality of interaction design has a positive effect on user satisfaction

The application of information systems in an organization's business processes can have an impact on the decision-making hierarchy and reduce costs for information distribution. The existence of an information system can cut functions and information flow to be more concise so that decision making can be faster and more efficient, as well as the distribution of information. This is a compelling reason that the existence of an information system can improve the quality of organizational performance. Based on this, the next research hypothesis is:

H4: User satisfaction has a positive effect on the benefits of information systems at the organizational level

Operational definition

Variable exogenous

Variable exogenous (variable independent) is a variable that can influence or cause changes in other variables (variable dependent) in a model study. There are three exogenous variables used in this study are:

1. Performance Expectancy (X_1) according to Venkatesh et al. (2003) refers to how high a person believes that using a system will help him to gain performance benefits at work. This variable is measured using four indicators adopted from research by Venkatesh, et al.

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

(2003) namely: (1) perceived usefulness, (2) relative advantage, (3) job-fit, and (4) outcome expectations.

2. Service quality (X_2) in this study is defined as the user's perception of the quality of support or assistance received from the helpdesk service and the speed in responding to any problems that occur while using SAKTI. Service quality is measured using indicators adopted from research by Parasuraman et al. (1988) namely (1) the tangibles, (2) reliability, (3) responsiveness, (4) assurance, and (5) empathy .
3. The quality of the interaction design (X_3) in this study refers to the user's perception of the interaction design between the user and the IS which makes it easier for the user to achieve his goals. The indicators used to measure this variable were adopted from Alhendawi and Baharudin's (2013) research, namely the user interface and communication tools.

Endogenous Variables

Endogenous variables, or dependent variables, are variables that are affected or become a result because of the independent variables (Sugiyono, 2018: 68). In this study, there are two endogenous variables, namely:

1. User satisfaction (Y_1) in this study refers to feelings of pleasure or displeasure resulting from a combination of all the benefits that users are expected to receive from interacting with SAKTI. The indicators used to measure user satisfaction variables were adopted from Seddon and Yip's research (1992), namely (1) system fit for need , (2) system effectiveness , (3) system efficiency and (4) overall satisfaction .
2. The benefits of the Information System (Y_2) in this study refer to the user's perception of the impact arising from the use of SAKTI at the individual and organizational levels, namely in the form of increased productivity, ease and speed of completion of work, increased work performance and effectiveness of decision making . The indicators used to measure the variable benefits of information systems at the organizational level (KO) were adopted from research by Chervany et al., (1972) and Danziger (1977), namely cost reduction and productivity gain (Jogiyanto, 2007).

Population and Sample

SAKTI module managers who have been assigned to each work unit which includes local admins, module operators, validators, and approvers. So that the population of this study is SAKTI users who are spread over each work unit in the working area of the Kupang KPPN

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

which manages APBN funds in the province of East Nusa Tenggara. The sample selection was carried out based on a nonprobability sampling design by adopting a purposive sampling technique.

Method of collecting data

The data collection method was carried out by distributing questionnaires (questionnaire) either directly at the Kupang KPPN office (hardcopy) or by using the Google Forms application. The distribution of the questionnaire via the Google form will be carried out with the help of Kupang KPPN officers by sending it to the email address of each work unit or via Whatsapp or telegram groups that have been previously formed. The statements in the questionnaire were prepared based on previous research which was slightly modified based on the object under study.

Data analysis

This study uses variant-based Structural Equation Modeling (SEM) with the Partial Least Square (PLS) method as a data analysis technique. Modeling in SEM PLS consists of two namely: Outer Model (measurement model) and inner model (structural model). The outer model is a measurement model that links each indicator with its latent variables (validity and reliability), while the inner model is a structural model that connects (predicts the relationship) between latent variables in a research model (Abdillah and Jogiyanto, 2015). The application that will be used to test this research model is the SmartPLS 3.0 application.

RESULTS AND DISCUSSION

Descriptive Statistics Test

Table 1. Descriptive Statistics

Variable	N	Min	Max	Means	std. Deviaton
Performance Expectancy	237	1	5	4,504	0.56 7
Service Quality	237	2	5	4,313	0.698
Interaction Design Quality	237	1	5	4.29 2	0.72 2
User Satisfaction	237	2	5	4,425	0.607
SI benefits	237	1	5	4,446	0.63 8

Source: Processed primary data

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

Table 1 describes the descriptive statistics of each variable studied. These results indicate that the average respondent gives an answer agreeing to each item statement of each variable such as performance expectancy, the mean value is 4.504; Service Quality has a mean value of 4.313; Quality of interaction design 4.292; User satisfaction 4,425; and information system benefits of 4.446.

Testing (Outer Model)

The measurement model or outer model includes validity testing and reliability testing. Validity testing is carried out to determine the ability of the test tool (instrument) to measure what should be measured, while the reliability test is used to measure the consistency of the measuring instrument in assessing a concept or it can also be used to measure the consistency of respondents in responding to questions in the questionnaire. Validity testing includes convergent validity testing (valid if the loading factor value is > 0.7 and $AVE > 0.5$) and discriminant validity (valid if the cross loading value between an indicator and its measured variable is higher than the indicator's correlation with other variables). Besides that, the cross loading value must be greater than 0.70 ($\text{cross loading} > 0.7$). Meanwhile, the reliability test was carried out by looking at the value of Cronbach's alpha and composite reliability . A construct is said to be reliable if the Cronbach's alpha and composite reliability values are > 0.7 (Abdillah and Jogiyanto, 2015).

Table 2. Outer Loadings

Indicator	Outer Loading	Ket	Indicator	Outer Loading	Ket	Indicator	Outer Loading	Ket
EK_1	0.863	Valid	KDI_ 5	0.860	Valid	KL_6	0.896	Valid
EK_2	0.896	Valid	KDI_ 6	0.724	Valid	KO_1	0.847	Valid
EK_3	0.794	Valid	KDI_ 7	0.746	Valid	KO_2	0.932	Valid
EK_4	0.888	Valid	KL_1	0.841	Valid	KO_3	0.933	Valid
KDI_1	0.841	Valid	KL_2	0.889	Valid	KP_1	0.899	Valid
KDI_ 2	0.846	Valid	KL_3	0.882	Valid	KP_2	0.921	Valid
KDI_ 3	0.842	Valid	KL_4	0.886	Valid	KP_3	0.921	Valid
KDI_ 4	0.842	Valid	KL_5	0.867	Valid	KP_4	0.894	Valid

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

Source: Processed primary data

Table 3. Construct Reliability and Validity

Category	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Performance Expectancy	0.883	0.920	0.742
User Satisfaction	0.930	0.950	0.769
Interaction Design Quality	0.916	0.933	0.666
Service Quality	0.940	0.952	0.826
SI benefits	0.888	0.931	0.819

Source: Processed primary data

Table 4. Cross Loadings

	Performance Expectancy	User Satisfaction	Interaction Design Quality	Service Quality	SI benefits
EK_1	0.863	0.628	0.520	0.462	0.588
EK_2	0.896	0.627	0.560	0.543	0.560
EK_3	0.794	0.546	0.525	0.533	0.514
EK_4	0.888	0.630	0.580	0.577	0.606
KDI_1	0.496	0.680	0.841	0.656	0.623
KDI_2	0.538	0.711	0.846	0.682	0.676
KDI_3	0.553	0.716	0.842	0.671	0.681
KDI_4	0.589	0.671	0.842	0.650	0.633
KDI_5	0.516	0.743	0.860	0.701	0.667
KDI_6	0.449	0.564	0.724	0.666	0.475
KDI_7	0.474	0.557	0.746	0.639	0.490
KL_1	0.570	0.740	0.707	0.841	0.621
KL_2	0.504	0.738	0.731	0.889	0.619

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

KL_3	0.500	0.656	0.672	0.882	0.548
KL_4	0.561	0.723	0.738	0.886	0.608
KL_5	0.539	0.658	0.677	0.867	0.531
KL_6	0.546	0.703	0.756	0.896	0.623
KO_1	0.512	0.649	0.629	0.540	0.847
KO_2	0.632	0.757	0.703	0.650	0.932
KO_3	0.640	0.728	0.701	0.642	0.933
KP_1	0.615	0.899	0.761	0.720	0.719
KP_2	0.644	0.921	0.737	0.733	0.741
KP_3	0.659	0.921	0.749	0.760	0.703
KP_4	0.654	0.894	0.727	0.708	0.700

Source: Processed primary data

Based on table 3 and table 4 above, it can be concluded that all indicators used in this study have met the established convergent validity criteria, namely having a loading factor value > 0.7 and an AVE value > 0.5 . Meanwhile, Table 4 shows that all measurement indicators have a greater loading value when they are correlated with the variables they measure when compared with their correlations with other variables. In addition, in table 4 it can be seen that the loading value of an indicator with the variable it measures has a value of more than 0.7 so that it can be concluded that all measurement items in this study have met all the criteria for discriminant validity. Cronbach's alpha and composite reliability values that are greater than 0.7 (> 0.7) as shown in table 3 indicate that all reliability testing criteria have been met.

Structural Model Testing (Inner Model)

Testing of the inner model or structural model is carried out to determine the level of significance of the relationship built between the constructs (exogenous and endogenous) contained in the research model by looking at the R-square value and the Q-square value. The R-square value is used to identify how much influence the independent variable has on the level of variation in the dependent variable, where the higher the R-square value indicates that the research model developed is better at predicting the relationship between constructs (Abdillah and Jogiyanto, 2015). Meanwhile, the Q-square value is used to see how good the level of observation (predictive relevance) and parameter estimation created by the model is,

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

where a Q-square value that is greater than zero (> 0) indicates that the model produces good predictive relevance and vice versa. a Q-square value that is less than zero (< 0) indicates that the model has an unfavorable observation value < 0 .

Table 5. R-Square and Q-square

	R^2	$1-R^2$	$(1-R_1^2)(1-R_2^2)$	Q^2 $1-(1-R_1^2)(1-R_2^2)$
User Satisfaction	0.764	0.236	0.089	0.911
SI benefits	0.621	0.379		

Source: Processed primary data

Based on table 5, the R-square value for the User Satisfaction variable is 0.764. This value indicates that 76.4% of the User Satisfaction variable is influenced by the exogenous variables used in this study, the remaining 23.6% is explained by other variables outside of this study. Furthermore, the R-square for the Information System Benefit variable is 0.621, so it can be interpreted that the Information System Benefit variable is influenced by the User Satisfaction variable by 62.1% while the remaining 37.9% is influenced by other variables outside this research model. Meanwhile, the Q-square value shown in table 5 is 0.911 (Q-square > 0) and close to 1 indicates that the research model can be categorized as strong or produces good observation values.

Hypothesis Testing

In the structural model, the hypotheses developed are tested with a one-tailed test where the degree of significance used is 5% ($\alpha = 0.05$). Then, the value of the path coefficient (path), t-statistics and p-value is used as a reference to conclude whether the hypothesis developed can be accepted or rejected. Drawing conclusions on one hypothesis compiled in this study is supported and accepted referring to the path coefficient value of the t-statistic that must be greater than t-table ($t\text{-statistic} > t\text{-table}$) and the p-value must be smaller than alpha ($p\text{-value} < \alpha, \alpha = 0.05$) (Abdillah and Jogiyanto, 2015).

Table 6
Mean, STDEV, T-Values, P-Values

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Performance Expectancy -> User Satisfaction	0.262	0.263	0.059	4,441	0.000
User Satisfaction -> SI Benefits	0.788	0.790	0.038	20,998	0.000
Interaction Design Quality -> User Satisfaction	0.380	0.382	0.073	5,235	0.000
Service Quality -> User Satisfaction	0.333	0.330	0.063	5,308	0.000

Source: Processed primary data

Based on the results of data processing presented in table 6 above, it can be explained that:

Hypothesis 1 (H1) states that the performance expectancy variable has a positive effect on user satisfaction. Table 6 shows the correlation between performance expectancy and user satisfaction variables having a positive path coefficient value of 0.262 , a t-statistics value of 4.441 greater than the t-table value (1.97), and a P-value of 0.000 or more smaller than α of 0.05. Based on these results it can be concluded that performance expectancy has a significant positive effect on user satisfaction so that it is stated that H1 is accepted. These results indicate that SAKTI users have confidence that the SAKTI application is very useful for improving user performance in carrying out various financial activities ranging from preparation, budget execution to financial reporting.

The results of this study are in line with previous studies in the mandatory context which have shown that performance expectations have a positive effect on user satisfaction such as Adamson & Shine (2003), Lee et al. (2008), Chan et al. (2010), Al-Khowaiter, et al. (2013), Ling et al. (2015), Chopra and Rajan (2016), Wibowo (2017), Ariyanto et al. (2017), Chabra et al. (2020), Nasrudin and Widagdo (2020), and Hutabarat (2020). This shows that when the use of a technology is in a mandatory context, performance expectations function to encourage a positive attitude towards the use and satisfaction of users towards the use of a system through increased efficiency in carrying out assigned tasks.

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

Hypothesis 2 (H2) states that the service quality variable has a positive effect on user satisfaction. The test results show that the relationship between service quality and user satisfaction variables has a positive parameter coefficient value of 0.333, the t-statistic value of 5.308 is greater than the t-table value (1.97) and the significance level is 0.000 which is less than 0.05. These results indicate that service quality affects user satisfaction so that it can be stated that H2 is accepted. These results are in line with a number of empirical studies such as Floropoulos et al., 2010; Chen et al., 2013; Al-Khowaiter et al., 2013; Rana et al., 2015; Hadi et al., 2019; Nasrudin and Widagdo, 2020 which shows a positive relationship between service quality and user satisfaction. It can be concluded that the level of service provided by the SAKTI developer in relation to system operation greatly influences user satisfaction.

Hypothesis 3 (H3) states that the interaction design quality variable has a positive effect on user satisfaction. Table 6 shows that the relationship between interaction design quality and user satisfaction variables has a positive parameter coefficient value of 0.380, the t-statistic value of 5.235 is greater than the t-table value (1.97) and the significance level is 0.000, which is less than 0.05 . These results indicate that the quality of the interaction design influences user satisfaction so that it can be stated that H3 is accepted. The results of this study are in line with the research of Alhendawi and Baharudin (2013) who found that there is a significant positive relationship between the quality of interaction design and user satisfaction and effectiveness at a significant level. This shows that the quality of good interaction design will lead to user satisfaction in utilizing IS in various social environments.

Hypothesis 4 (H4) states that the variable user satisfaction has a positive effect on the benefits of information systems at the organizational level (organizational performance). The test results in Table 6 show that the variable correlation between user satisfaction and information system benefits has a positive path coefficient value of 0.788, a t-statistics value of 20.998 is greater than the t-table value (1.97), and a P-value of 0.000 or smaller than α of 0.05. Based on these results it can be concluded that user satisfaction has a partially significant effect on the benefits of information systems at the organizational level so that H4 is accepted. This shows that the satisfaction of using a system will have a positive impact on organizational performance in terms of productivity, costs, revenue, and decision making.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results and discussion that has been presented previously, the conclusions that can be drawn include:

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

1. Performance expectancy has a positive effect on the satisfaction of SAKTI users. This proves that in mandatory use, the increase in performance arising from the use of a system will lead to user satisfaction with the use of the system.
2. Service quality has a positive effect on user satisfaction. This shows that the provision of service support in connection with the use of a system will determine the level of user satisfaction in utilizing all the facilities provided by the system.
3. The quality of interaction design has a positive effect on user satisfaction. These results indicate that the clarity, convenience and pleasure offered by the interaction design when using a system will lead to feelings of satisfaction with the system.
4. User satisfaction has a positive effect on the benefits of information systems at the organizational level. These results prove that the feeling of satisfaction that is created in the use of a system can encourage an increase in organizational performance both in terms of productivity and in terms of cost efficiency.

Limitations

The limitation of this research lies in the number of exogenous variables studied, only three variables and this research was carried out only in the working area of the Kupang KPPN, so it is not necessarily representative of other regions in East Nusa Tenggara, especially those experiencing obstacles in terms of internet facilities.

Suggestion

Researchers put forward some suggestions as follows:

1. Further research can expand the population and research sample in work units especially areas that experience obstacles in terms of internet facilities.
2. Future research is expected to add to other exogenous variables, especially those related to the use of information systems.

BIBLIOGRAPHY

1. Abdillah, W., dan Jogiyanto, H. M. (2015). Partial Least Square (PLS): Alternatif Structural Equation Modeling (SEM) dalam Penelitian Bisnis. Yogyakarta: C.V Andi Offset.
2. Adamson Ivana, dan John Shine. 2003. Extending the New Technology Acceptance Model to Measure the End User Information Systems Satisfaction in A Mandatory Environment: A bank's treasury. *Technology Analysis and strategic management*, 15(4): 441-455.

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

3. Alhendawi, K. M., dan Baharudin, A. S. 2013. The impact of interaction quality factors on the effectiveness of Web-based information system: the mediating role of user satisfaction. *Cognition Technology and Work*, 16(4): 451-465.
4. Alhendawi, K. M., dan Baharudin, A. S. 2017. The Assesment of Information System Effectiveness in e-Learning, e-commerce and e-Government Contexts: A Critical Review and Conceptual Model. *Journal of Theoretical and Applied Information Technology*, 95(18): 4897-4912.
5. Al-Khowaiter, W.A.A., Dwivedi, Y.K., dan Williams, M.D. 2013. Conceptual Model for Examining the Adoption and Success of Human Resource Information Systems in Public Sector Organizations in Saudi Arabia. Makalah disajikan dalam UK Academy for Information Systems Conference Proceedings, 19 Maret.
6. Ariyanto, D., Putri, G.A.M.A.D., Sujana, I.K., dan Ratnadi, N.M.D. 2017. Successful Adoption of E-Monitoring for Budgeting Implementation in Context of Mandatory Environment and Tri Hita Karana Culture. *Research Journal of Finance and Accounting*, 8(9): 1-9.
7. Bailey, J. E., dan Pearson, S. W. 1983. Development of a tool for measuring and analyzing computer user satisfaction. *Management science*, 29(5): 530-545.
8. Brown, S. A., Massey, A.P., Montoya-Weiss, M.A. dan Burkman, J.R. 2002. Do i really have to? user acceptance of mandated technology. *European Journal of Information Systems*, 11(4): 283-295.
9. Chan, F. K., Thong, J. Y., Venkatesh, V., Brown, S. A., Hu, P. J., dan Tam, K. Y. 2010. Modeling Citizen Satisfaction with Mandatory Adoption of an e-Government Technology. *Journal of the Association for Information System*, 11(10): 519-549.
10. Chen, J. V., Chen, Y., dan Capistrano, E. P. S. 2013. Process quality and collaboration quality on B2B e-commerce. *Industrial Management & Data Systems*, 113(6): 908–926.
11. Chhabra, V., Rajan, P., dan Chopra, S. 2020. User Acceptance of New Technology in Mandatory Adoption Scenario for Food Distribution in India. *International Journal On Food System Dynamics*, 11(2): 153-170.
12. Christanti, R. 2019. Model Kesuksesan Sistem Pelaporan Pajak Penghasilan Berbasis Elektronik: Studi pada Perilaku Wajib Pajak Badan atas Penggunaan Aplikasi-aplikasi Pelaporan SPT Tahunan. *Accounting and Business Information Systems Journal*, 7(2): 1-23.

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

13. Chopra S., dan Rajan P. 2016. Modeling Intermediary Satisfaction with Mandatory Adoption of E-Government Technologies for Food Distribution. *Information Technologies & International Development*, 12(1): 15–34.
14. DeLone, W. H., dan McLean, E. R. 1992. Information Systems Success: The Quest for the Dependent Variable. *Information Systems Research*, 3(1): 60-95.
15. Delone, W. H., dan McLean, E. R. 2003. The DeLone and McLean Model of Information Systems Success: a Ten-year Update. *Journal of Management Information Systems*, 19(4): 9-30.
16. DeLone, W. H., dan McLean, E. R. 2016. Information Systems Success Measurement. *Foundations and Trends in Information Systems*, 2(1): 1–116.
17. Dener. C., dan Min, S. Y. 2013. Financial Management Information Systems and Open Budget Data : Do Governments Report on Where the Money Goes?. World Bank Study. Washington: World Bank.
18. Diamond, J., dan Khemani, P. 2005. IMF Working Papper: Introduction Financial Management Information System In Developing Countries. International Monetary Fund, (Online) (<https://www.imf.org/external/pubs/ft/wp/2005/wp05196.pdf>, diakses 10 Agustus 2022).
19. Floropoulos, J., Spathis, C., Halvatzis, D., dan Tsipouridou. 2010. Measuring the success of the Greek Taxation System. *International Journal of Information Management*, 30(1): 47–56.
20. Gable, G.G., Sedera, Darshana, Chan, dan Taizan. 2003. Enterprise Systems Success: A Measurement Model. Makalah disajikan dalam Proceedings Twenty-Fourth International Conference on Information Systems, Seattle, Washington, Amerika Serikat, 14-17 Desember.
21. Hadi, M., Zulaikha, dan Harto, P. 2019. Pengaruh Implementasi Sistem Akuntansi Instansi Basis Akrual (SAIBA) terhadap Kepuasan dan Kinerja Pengguna. *Sumber Artikel Akuntansi Auditing dan Keuangan Vokasi*, 3(1): 81-103.
22. Hair, J.F., Hult, G.T.M., Ringle, C.M., Sarstedt, M., Danks, N.P., dan Ray, S. 2021. An Introduction to Structural Equation Modeling. In: *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*: Springer.
23. Hutabarat, B.F. 2020. Analisis Penerimaan Pengguna Learning Management System Menggunakan Model UTAUT. *Jurnal Sains dan Sistem Informasi (JUSSI)*, 3(1): 19-25.

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

24. Iivari, J. 2005. An empirical test of the DeLone and McLean model of information system success. *Data Base for Advances in Information Systems*, 36(2): 8-27.
25. Indah, D.P. 2016. Analisis Faktor-Faktor Kesuksesan Implementasi Sistem CX Dengan Pendekatan Model DeLone-McLean dan UTAUT di PT Telekomunikasi Indonesia, Tbk Divre 2 (Tesis tidak dipublikasikan). Universitas Gadjah Mada.
26. Instruksi Presiden Republik Indonesia Nomor 3 Tahun 2003 Tentang Kebijakan dan Strategi Nasional Pengembangan E-Government. 2003. Jakarta: Presiden Republik Indonesia.
27. Jogiyanto, H.M. 2001. Analisis & Desain Sistem Informasi: Pendekatan Terstruktur Teori dan Praktek Aplikasi Bisnis. Yogyakarta: C.V Andi Offset.
28. Jogiyanto, H.M. 2007. Model Kesuksesan Sistem Informasi. Yogyakarta: C.V Andi Offset
29. Jogiyanto, H.M. 2008. Sistem Informasi Keperilakuan (Edisi Revisi). Yogyakarta: C.V Andi Offset
30. Kadir, A. 2002. Pengenalan Sistem Informasi. Yogyakarta : C.V Andi Offset.
31. Keputusan Menteri Keuangan Nomor 113 Tahun 2011 Tentang Program Reformasi Penganggaran dan Perbendaharaan Negara Tahun Anggaran 2011. 2011. Jakarta: Kementerian Keuangan Republik Indonesia.
32. Kolko, J. 2010. Thoughts on Interaction Design. Amsterdam : Elsevier Inc
33. Lee, T.M. dan Park, C. 2008. Mobile Technology Usage and B2B Market Performance Under Mandatory Mdoption. *Industrial Marketing Management*, 37(7): 833–840.
34. Linders, S. 2006. Using the Technology Acceptance Model in determining strategies for implementation of mandatory IS. Makalah disajikan dalam 4th Twente Student Conference on IT. Fakultas Teknik Elektro, Matematika, dan Komputer, Universitas Twente, Enschede, 30 Januari.
35. Ling, C. H., Islam Md. A., Manaf A. H.A., dan Mustafa W. M. W. 2015. Users Satisfaction Towards Online Banking in Malaysia. *International Business Management*, 9(1): 15-27.
36. Mikarsih, A., Wardah, S., & Hidayat, S. (2020). Faktor-Faktor Yang Mempengaruhi Implementasi Sistem Informasi Akuntansi Berbasis Komputer Pada Kantor Pelayanan Pajak Pratama Mataram Timur. *Jurnal Ilmiah Akuntansi Dan Keuangan*, 9(1): 1-11.
37. Myers, B., Hollan, J. dan Cruz, I., 1996, Strategic Directions in Human-Computer Interaction. *ACM Computing Surveys*, 28(4): 794-809.

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

38. Nasrudin, E., dan Widagdo, A. 2020. Determinan Kepuasan Pengguna Sistem Aplikasi Keuangan Tingkat Instansi dan Pengaruhnya Terhadap Individu dan Organisasi. *Jurnal Manajemen Perbendaharaan*, 1(1): 69-94.
39. Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). Servqual: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality. *Journal of retailing*, 64(1): 12-40.
40. Peraturan Menteri Keuangan Nomor 223 Tahun 2015 Tentang Pelaksanaan Piloting Sistem Aplikasi Keuangan Tingkat Instansi. 2015. Jakarta: Kementerian Keuangan Republik Indonesia.
41. Peraturan Menteri Keuangan Nomor 185 Tahun 2017 Tentang Perubahan Kedua atas Peraturan Menteri Keuangan Nomor 223/PMK.05/2015 tentang Pelaksanaan Piloting Sistem Aplikasi Keuangan Tingkat Instansi. 2017. Jakarta: Kementerian Keuangan Republik Indonesia.
42. Peraturan Menteri Keuangan Nomor 159 Tahun 2018 Tentang Pelaksanaan Piloting Sistem Aplikasi Keuangan Tingkat Instansi. 2018. Jakarta: Kementerian Keuangan Republik Indonesia.
43. Peraturan Menteri Keuangan Nomor 203 Tahun 2019 Tentang Perubahan atas Peraturan Menteri Keuangan Nomor 159/PMK.05/2018 tentang Pelaksanaan Piloting Sistem Aplikasi Keuangan Tingkat Instansi. 2019. Jakarta: Kementerian Keuangan Republik Indonesia.
44. Peraturan Menteri Keuangan Nomor 171 Tahun 2021 Tentang Pelaksanaan SAKTI. 2021. Jakarta: Kementerian Keuangan Republik Indonesia.
45. Petter, S., DeLone, W., dan McLean, E. 2008. Measuring Information Systems Success: Models, Dimensions, Measures, and Interrelationships. *European Journal of Information Systems*, 17(3): 236-263.
46. Preece, J., Rogers, Y., dan Sharp, H. 2019. *Interaction Design: Beyond Human – Computer Interaction*. New York: John Wiley & Sons.
47. Rana, N. P., Dwivedi, Y. K., Williams, M. D., dan Weerakkody, V. 2015. Investigating Success of An e-Government Initiative: Validation of An Integrated IS Success Model. *Information Systems Frontiers*, 17 (1): 127–142.
48. Santoso, S. 2014. *Konsep Dasar dan Aplikasi SEM dengan AMOS 22*. Jakarta: PT Gramedia Komputindo.
49. Seddon, P. B. 1997. A respecification and extension of the DeLone and McLean’s model of IS success. *Information System Research*, 8(3): 240- 253.

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

50. Seddon, P.B., dan Yip, S. K. 1992. An empirical evaluation of user information satisfaction (UIS) measures for use with general ledger accounting software. *Journal of Information Systems*, 6(1): 75-92.
51. Seddon P. B., dan Kiew M. Y. 1996. A Partial Test and Development of DeLone and McLean’s model of IS success. *Australian Journal of Information Systems*, 4(1): 90-109.
52. Sekaran, U., dan Bougie, R. 2016. *Research methods for business: A skill building approach (7th Edition)*. United Kingdom: John Wiley & Sons.
53. Setiawan, D., dan Hasbullah, H. 2018. Analisis Faktor Kesuksesan Model Seddon Dalam Penerapan Sistem Informasi Akademik Pada Universitas Jambi. *Jurnal Manajemen Terapan Dan Keuangan*, 7(3): 194-201.
54. Seymour, L., Makanya, W., dan Berrangé, S. 2007. End-Users’ Acceptance of Enterprise Resource Planning Systems: An Investigation of Antecedents. Makalah disajikan dalam *Proceedings of the 6th Annual ISONeworld Conference*, Las Vegas, Nevada, Amerika Serikat, 11-13 April.
55. Sudarto. 2019. Pengembangan Integrated Financial Management Information System (IFMIS) di Indonesia. *Indonesian Treasury Review*, 4(2): 87-103.
56. Suhendro, S. 2010. Model Mandatory Usage terhadap Sikap Penggunaan Sistem Informasi Keuangan Daerah dengan Pendekatan Technology Acceptance Model (TAM). *Jurnal Akuntansi dan Bisnis (JAB)*, Vol. 10, No.1
57. Sugiyono. 2018. *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif, Kombinasi dan R&D)*. Bandung: Alfabeta.
58. Undang-Undang Republik Indonesia Nomor 17 Tahun 2003 Tentang Keuangan Negara. 2003. Jakarta: Presiden Republik Indonesia.
59. Undang-Undang Republik Indonesia Nomor 1 Tahun 2004 Tentang Perbendaharaan Negara. 2004. Jakarta: Presiden Republik Indonesia.
60. Undang-Undang Republik Indonesia Nomor 15 Tahun 2004 Tentang Pemeriksaan Pengelolaan dan Tanggung Jawab Keuangan Negara. 2004. Jakarta: Presiden Republik Indonesia.
61. Venkatesh, V., Morris, M. G., Davis G. B., dan Davis F. D. 2003. User Acceptance of Information Technology: Toward A Unified View. *MIS Quarterly*, 3(27): 425-478.
62. Wibowo, D.P. 2017. Analisis kepuasan pengguna Integrated Financial Management Information System (IFMIS) dengan gabungan Technology Acceptance Model dan

**“ANALISYS OF FACTORS AFFECTING USER SATISFACTION OF INSTITUTION LEVEL
FINANCIAL APLICATION SYSTEM AND ITS INFLUENCE ON INFORMATION SYSTEM
BENEFITS”**

- Information System Success Model (studi pada Direktorat Jenderal Perbendaharaan) (Tesis tidak dipublikasikan). Fakultas Ekonomi dan Bisnis, Universitas Brawijaya, Malang.
63. Wibowo, T. 2017. Study of User Acceptance and Satisfaction of a Mandatory Government-Regulated Information System. *CommIT (Communication & Information Technology) Journal*, 11(1): 41–44.
64. Wilkinson, Joseph W. dan Michael J. Cerullo. 1997. *Accounting Information System*. 3th Edition. (Diterjemahkan oleh Agus Maulana). Jakarta: Binarupa Aksara.