

## Korespondensi Cogent Business and Management Journal

1. Submission to the Cogent Business and Management Journal .....	2
2. Manuscript dikirim ke Peer Review .....	2
3. Proses Review dari tiga Reviewer .....	3
4. Koreksi pertama dari Editorial Cogent Business and Management Journal .....	6
5. Tanggapan atas koreksian pertama .....	8
6. Koreksi kedua dari Editorial Cogent Business and Management Journal .....	8
7. Koreksi ketiga dari Editorial Cogent Business and Management Journal .....	9
8. Tanggapan dari koreksian ketiga, proses pengiriman inform concern, ethical approval, dan author statement .....	10
9. Koreksi keempat dari Editorial Cogent Business and Management Journal .....	11
10. Tanggapan dari koreksian keempat, revisi manuskrip, tabel dan gambar .....	12
11. Koreksi kelima dari Editorial Cogent Business and Management Journal .....	12
12. Tanggapan dari koreksian kelima, revisi manuskrip, tabel dan gambar .....	14
13. Koreksi keenam dari Editorial Cogent Business and Management Journal .....	14
14. Tanggapan dari koreksian keenam, revisi manuskrip, tabel dan gambar .....	15
15. Proses pengiriman revisi manuscript ke Peer Review .....	16
16. Manuscript Accepted .....	16
17. Penerimaan artikel untuk publikasi ke DOI .....	17
18. Kelengkapan Perjanjian Publikasi .....	17
19. Proses publikasi di Cogent Business & Management .....	18
20. Proses proof read Cogent Business and Management Journal .....	19
21. Proof read lengkap .....	19
22. Publikasi Artikel .....	20
23. Artikel yang sudah direvisi .....	20

## 1. Submission to the Cogent Business and Management Journal

Submission received for Cogent Business & Management (Submission ID: 240252370)

Dear Wahyu Meiranto,

A manuscript has been submitted on your behalf.

Submission ID	240252370
Manuscript Title	The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance
Journal	Cogent Business & Management

You have been identified as the main contact for this submission and will receive further updates from the Editorial Office. If you are requested to make a revision to your manuscript, the person who made the original submission will need to action this request.

If you are not aware of the submission and would like to find out more please contact [journalshelpdesk@taylorandfrancis.com](mailto:journalshelpdesk@taylorandfrancis.com).

Kind Regards,  
Cogent Business & Management Editorial Office

## 2. Manuscript dikirim ke Peer Review

Cogent Business & Management - 240252370 - Your submission has proceeded to peer review

CM

Cogent Business & Management<onbehalfof@manuscriptcentral.com>

To: Dr. Elen Puspitasari, S.E., M.Si

Cc: Dr. Elen Puspitasari, S.E., M.Si; Wahyu Meiranto; Fortunella Farlyagiza; Faisal; Etna Nur Afri Yuyetta

25-Feb-2024

QABM-2024-0501

Dear Dr ELEN PUSPITASARI,

We have carefully checked over your above referenced manuscript, entitled "The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance", and I am pleased to confirm that we will now send it for peer review in Cogent Business & Management.

Thank you for submitting to Cogent Business & Management. We will be back in touch in due course.

Best regards,  
Swarnima Tiwari  
Cogent Business & Management Editorial Office

Mon 2/26/2024 10:02 AM

☺ ↶ ↷ ↲ ⌘ ⋮

↶ Reply

↶ Reply all

↲ Forward

### 3. Proses Review dari tiga Reviewer

15-Apr-2024

Ms. No. 240252370

The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance  
Cogent Business & Management

Dear Dr ELEN PUSPITASARI:

Your manuscript: "The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance", submitted to Cogent Business & Management, has been reviewed. The reviewer comments suggest that if you complete some revisions, your manuscript could be accepted for publication.

The reviewer comments are included at the bottom of this letter. Your revision is due by 13-May-2024. If you would like to submit a revision, please:

1) Submit a list of changes or a rebuttal against each point in the reviewer comments. More information can be found here: <https://authorservices.taylorandfrancis.com/publishing-your-research/peer-review/#respondtoreviewers>

2) Show any changes to the text, by using a different color font or by highlighting the changes (please do not use the Track Changes feature in Microsoft Word).

3) Any figures should be saved as either .ps, .eps, .tif or .jpeg file types. If you have built your paper in LaTeX, please ensure that all relevant .sty, .bib, .cl etc. supplementary files are included so that the manuscript can be correctly built.

4) Make sure to refer to the formatting requirements for this journal found on the journal's Information for Authors page here: [include journals IFA link].

5) Upload all source files including a clean copy of your manuscript as well as the version with changes.

IMPORTANT: Your original files are available to you when you upload a revision. Please delete any files that you do not want to include with your revision. To submit a revision, go to:

<https://rp.tandfonline.com/submission/flow?submissionId=240252370&step=1>.

For further assistance, please contact the Editorial Office team at QABM-peerreview@journals.taylorandfrancis.com.

You may request an extension of the due date of 13-May-2024 by contacting the journal. If you do not want to submit a revision, please respond to this email with the text: 'Decline to revise'. Please note if your manuscript becomes overdue, after a certain time period it will be withdrawn.

Thank you for submitting your manuscript to Cogent Business & Management. I look forward to receiving your revision.

Sincerely,

Dr Anbazhagan Neelamegam

Academic Editor, Cogent Business & Management.

[n.anbazhagan.alu@gmail.com](mailto:n.anbazhagan.alu@gmail.com)

Comments from the Reviewers:

Reviewer: 1

Comments to the Author

1. Emphasize the research methodology in the abstract section
2. In the introduction, why is it important to carry out this research?
3. In the introduction, what is the importance of using the SAKTI application?
4. In the discussion section, compare the research results with the results of previous research.
5. Conclusions are adjusted to the research hypothesis

Reviewer: 2

Comments to the Author

I thank the authors for their paper on The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance. Research sounds interesting. I have the following comments on the paper:

1-The abstract should highlight the study outcome and its implications. The Introduction is very generic and does not have much support from the past few years of research. It does not explain the problem statement or research questions. Why is the current research required? What is the need? How does the research contribute to the existing body of knowledge?

A strong recommendation is to highlight the literature gap. How was the study conducted without identifying the gap? It is recommended to include the latest research studies (2024, 2023, 2022....), see for example: <https://doi.org/10.1080/23311975.2021.1936368>

2- Many sentences were written without mentioning the related citation. Please address this issue throughout the article. It is recommended to include the latest research studies (2024, 2023, 2022....).

3- A complete change is required in the discussion and implication section. A separate section on discussion, managerial implication, and societal implication explained with reference to previous research finds needs to be added.

4- A separate section on the study limitations is a must. Hope a structured approach to refine the article flow would help bring it in better shape.

Reviewer: 3

Comments to the Author

- The abstract necessary to add the main contributions of research results from practical and academic perspectives.

Background

- The authors mentioned there are two novelties, namely the first is using the UTAUT2 model to test behavioral intention using a mandatory system, namely SAKTI. This novelty is not enough to just adopt the UTAUT 2 model for the implementation of SAKTI, even though the results of the existing literature review have never implemented it, what you need to explore is when the system is mandatory, the behavioral predictors that must be added and modify the UTAUT 2 model such as the perspective of the level of compliance , fairness perspective, and gradual availability of training for its users. The second update according to the authors is testing the mediating effect of the user's behavioral intention of SAKTI on the relationship between facilitating conditions and habit with the behavior of

using the SAKTI user. This is not new, but the basic model of UTAUT 2 explains that the mediating role of interest in behavior is in relation to facilitating conditions and habit with the behavior of using systems.

- The authors need to know that the UTAUT 2 model starts from incorporating three constructs: hedonic motivation, price value, and habit. Individual differences—namely, age, gender, and experience—are hypothesized to moderate the effects of these constructs on behavioral intention and technology use. This model focuses on the consumer perspective so that constructs such as hedonic motivation, price value, and habit are worthy predictors of behavioral intention in using information system applications. Meanwhile, if this model is fully adopted into the application of SAKTI, it will become irrelevant to the construct especially of hedonic motivation, and price value as a predictor of behavioral intention? Can the authors answer that SAKTI users have an intention in behaving because of hedonic motivation, on the one hand the SAKTI application is mandatory?

#### **<b>Relationship to Literature</b>**

- This article demonstrated an adequate understanding of the relevant literature, but there are no research gaps discussed in the background of previous study. Some references are also too old and outdated, you can add references from the last five years with relevant themes.

#### **<b>Method and Materials</b>**

- The author has explained the sampling technique quite well, but has not explained the justification for why samples were taken only at KPPN type A1 Semarang II? Meanwhile in Indonesia, there are 98 KPPN type A1 which also use the SAKTI application. Furthermore, there are also several levels of workers at KPPN who of course have different authorities in using the SAKTI application. Why don't you classify respondents based on SAKTI user stratification?

- The use of SEM as a statistical tool is divided into 2 types, namely covariance-based SEM (CB-SEM) and variance-based SEM (PLS-SEM). There are some limitations to the use of PLS-SEM (Rouse, A., and B. Corbitt. 2008. There's SEM and "SEM": A critique of the use of PLS regression in information systems research. ACIS 2008 Proceedings: 81). Why did you choose to use PLS-SEM as a statistical tool instead of using CB-SEM? Please Explain.

- Author/s need to add the demographic characteristics of respondents to the discussion section, so that it can help enrich the discussion, especially regarding context such as gender, age and the characteristics of the task in each function and part of the respondent's job category.

#### **<b>Research Findings and Discussion</b>**

- Author/s need to add the demographic characteristics of respondents to the discussion section, so that it can help enrich the discussion, especially regarding context such as gender, age and the characteristics of the knowledge in each function and part of the respondent's job category so that can deepen the discussion.
- Research Findings – Conceptual explanation of the results of hypothesis testing, the discussion is good, but for contextual explanations is very brief, and can be improved.

#### **<b>Implications to Management and Academics</b>**

The authors can't identify clearly any implications for practice and/or further research.

#### **4. Koreksi pertama dari Editorial Cogent Business and Management Journal**

15-May-2024

Dear Dr ELEN PUSPITASARI

Your above referenced manuscript, entitled "The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance", requires some further changes before it is ready for review by Cogent Business & Management:

Please provide a response to reviewer comment in a separate document. This should include a point by point elaborate response to all the reviewers suggestion on how they were implemented in the research.

<https://authorservices.taylorandfrancis.com/publishing-your-research/peer-review/#how-to-respond>"

Please ensure that your abstract is an accurate reflection of the manuscript. The abstract should be structured and no more than 300 words. More information can be found in our instructions for authors

here: <https://www.tandfonline.com/action/authorSubmission?show=instructions&journalCode=iann20>

Please provide an author contributions statement at the end of your article, before the references, that outlines which author(s) were involved in the conception and design, or analysis and interpretation of the data; the drafting of the paper, revising it critically for intellectual content; and the final approval of the version to be published; and that all authors agree to be accountable for all aspects of the work.

Please refer to this link (<http://www.icmje.org/recommendations/browse/roles-and-responsibilities/defining-the-role-of-authors-and-contributors.html>) and ensure that all listed authors meet the criteria for authorship as per the ICMJE guidelines.

Please include a statement regarding competing interests under the heading 'Disclosure of interest' at the end of your article before the references. If there are no interests to declare, please state this. Please see Further guidance on what a "conflict of interest" is and how to disclose it (<https://authorservices.taylorandfrancis.com/editorial-policies/competing-interest/>).

Questionnaire/survey studies and interviews/focus groups require ethics committee approval. Please include a statement in the methods section of your article indicating what ethical approval was obtained for the study. This statement should include the name of the relevant ethics committee which provided approval and the reference number is possible. More information about this can be found here: <https://authorservices.taylorandfrancis.com/editorial-policies/research-ethics-guidelines-for-arts-humanities-and-social-sciences-journals/>

\*Please provide Ethics approval statement in your manuscript which includes the ethics committee approval. [For instance, the study was approved by ethics committee of (university name)]

In studies involving human participants a statement should be included which indicates that informed consent for participation in the study has been obtained. Please include a statement regarding informed consent in the methods section of your article, including whether this consent was written or verbal.

\* Provide a informed consent statement that precisely mentions whether the consent was collected in a verbal or written form."

Please add a separate section for 'Data' and explain how the data was obtained, the nature of the data, the source of the data, the size of the data, the details relating to the accessibility of the data, and details of rights and permissions required to obtain them. If any tools such as questionnaire, please include such materials as "supplementary material – for review "

We notice that the name of the title in the title page of your manuscript is different to what has been entered on your submission. Kindly fix this so that the mismatch between the submission portal and manuscript can be resolved.

We noticed that the figure 1 table 7 and 9 is missing the in-text citation of the manuscript file. Please provide the necessary in-text citation for the figure 1 table 7 and 9 in the manuscript file.

We have noticed that table 3 is written as "tabel" 3 kindly write it as "table".

We noticed that the keywords in the manuscript are different and it is different in the submission portal. Kindly provide uniform keywords in both the fields.

Please review the Cogent Business & Management's Information for Authors page on Taylor & Francis Online before re-submitting your manuscript.

To re-submit your manuscript, please go to your dashboard on the Author Submission Portal at <https://rp.tandfonline.com/dashboard/>, locate the manuscript and click 'Resume'. You may contact the Editorial Office if you have further questions by responding to this email.

If applicable, please send a revised manuscript via the Author Submission Portal within 3 working days.

We appreciate that you have chosen to submit to Cogent Business & Management. If we do not receive your amended article within 28 days, it will be withdrawn from our system.

Best regards,  
Pritik Vyas  
Cogent Business & Management Editorial Office

## 5. Proses pengiriman revisian atas koreksi pertama

Submission received for Cogent Business & Management (Submission ID: 240252370)

Dear Wahyu Meiranto,

A manuscript has been submitted on your behalf.

Submission ID	<b>240252370</b>
Manuscript Title	<b>The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance</b>
Journal	<b>Cogent Business &amp; Management</b>

You have been identified as the main contact for this submission and will receive further updates from the Editorial Office. If you are requested to make a revision to your manuscript, the person who made the original submission will need to action this request.

If you are not aware of the submission and would like to find out more please contact [journalshelpdesk@taylorandfrancis.com](mailto:journalshelpdesk@taylorandfrancis.com).

Kind Regards,  
*Cogent Business & Management* Editorial Office

## 6. Koreksi kedua dari Editorial Cogent Business and Management Journal

22-May-2024

Title: The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance

Dear Dr ELEN PUSPITASARI

Thank you for submitting your research article.

Technical checks have been completed on your manuscript and it does not currently meet the requirements of the journal.

Please make changes on the below points and resubmit your updated manuscript:

1. We wish to inform you that consent to participate from the participants are a mandatory factor for this study. We noticed that the manuscript states that "Participants were well informed that their information would be used only for researching purpose only. All participant information was de-identified and the consent was not required". However, it was not disclosed clearly that consent was obtained. We request you to kindly fulfil this requirement, so that we can process this manuscript further. We also wish to inform you that written consent is mandatory, except for very special cases with

a legitimate reason. If verbal consent was obtained from the participant, please clarify the same with a valid reason and kindly provide the approval obtained from an ethical board to perform this study, along with the approval letter separately uploaded under the designation "supplementary material – not for review". Kindly also note that we cannot process this submission further without the ethical and consent disclosures.

To re-submit your manuscript, please go to your dashboard on the Author Submission Portal at <https://rp.tandfonline.com/dashboard/> , locate the manuscript and click 'Resume'.

We appreciate that you have chosen to submit to Cogent Business & Management. If we do not receive your updated manuscript within 28 days, we will proceed to withdraw it from our system.

Please do not hesitate to contact me by replying to this email if you have any questions.

Best wishes,

Pritik Vyas

Cogent Business & Management Editorial Office

## **7. Koreksi ketiga dari Editorial Cogent Business and Management Journal**

03-Jun-2024

Title: The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance

Dear Dr ELEN PUSPITASARI

Thank you for submitting your research article.

Technical checks have been completed on your manuscript and it does not currently meet the requirements of the journal.

Please make changes on the below points and resubmit your updated manuscript:

We have noticed that two of the requirements in the submission that was previously asked are not addressed:

Please follow the below mentioned point so that we can process your manuscript further in peer review:

We wish to inform you that ethical approval from the board of a valid institution of any of the authors and consent to participate from the participants are a mandatory factor for this study. We noticed that the manuscript states that the authors have submitted the request letter prior to conducting the study. However, it was not disclosed that this request was approved, and there was no evidence of the approval. We request you to kindly fulfil this requirement, so that we can process this manuscript further. We also wish to inform you that written consent is mandatory, except for very special cases with a legitimate reason. Please clarify why verbal consent was obtained from the participant and provide the approval obtained from an ethical board to perform this study, along with the approval letter separately uploaded under the designation "supplementary

material – not for review". Kindly also note that we cannot process this submission further without the ethical and consent disclosures.

To re-submit your manuscript, please go to your dashboard on the Author Submission Portal at <https://rp.tandfonline.com/dashboard/>, locate the manuscript and click 'Resume'.

We appreciate that you have chosen to submit to Cogent Business & Management. If we do not receive your updated manuscript within 28 days, we will proceed to withdraw it from our system.

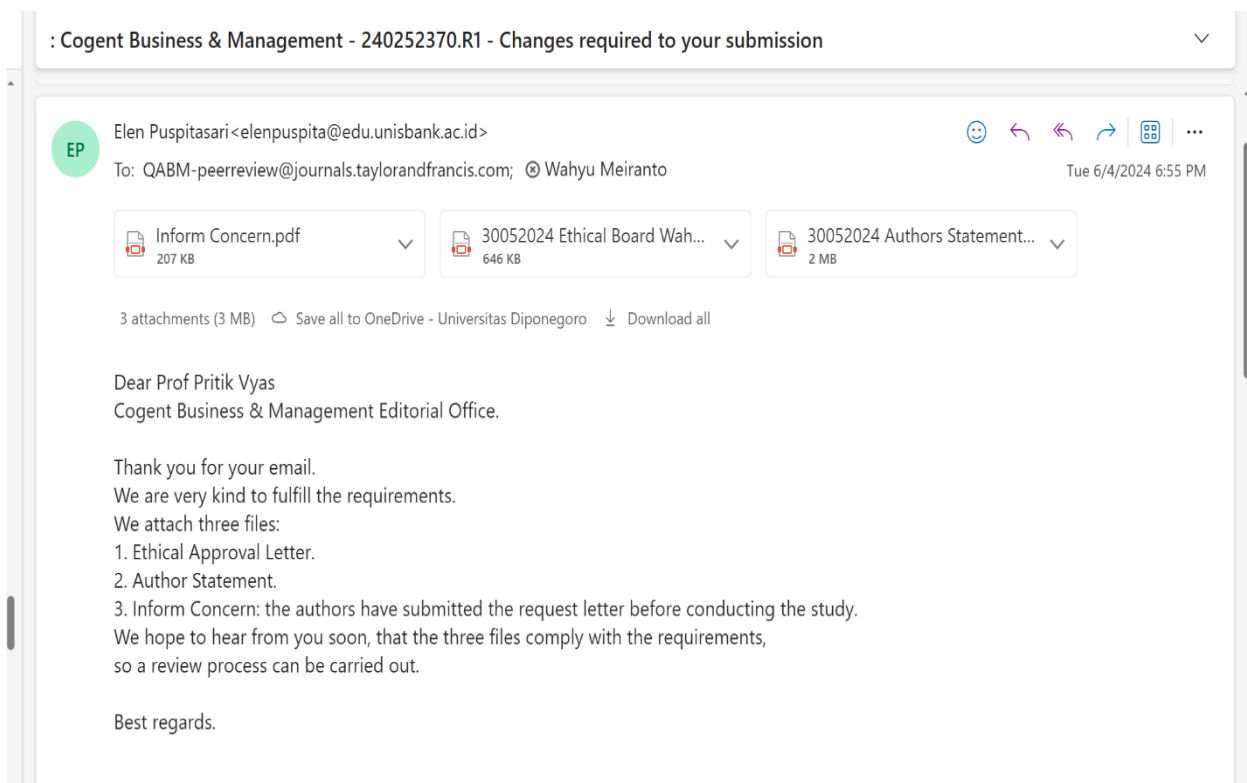
Please do not hesitate to contact me by replying to this email if you have any questions.

Best wishes,

Pritik Vyas

Cogent Business & Management Editorial Office

## 8. Tanggapan dari koreksian ketiga, proses pengiriman inform concern, ethical approval, dan author statement



## **9. Koreksi keempat dari Editorial Cogent Business and Management Journal**

06-Jun-2024

QABM-2024-0501.R1 - The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance

Dear Dr ELEN PUSPITASARI:

Please follow the previous email and send us a reply to that email with the necessary attachments and updated changes required.

The changes required to the informed consent statement are as follows please add this statement in the main manuscript so that we can proceed further.

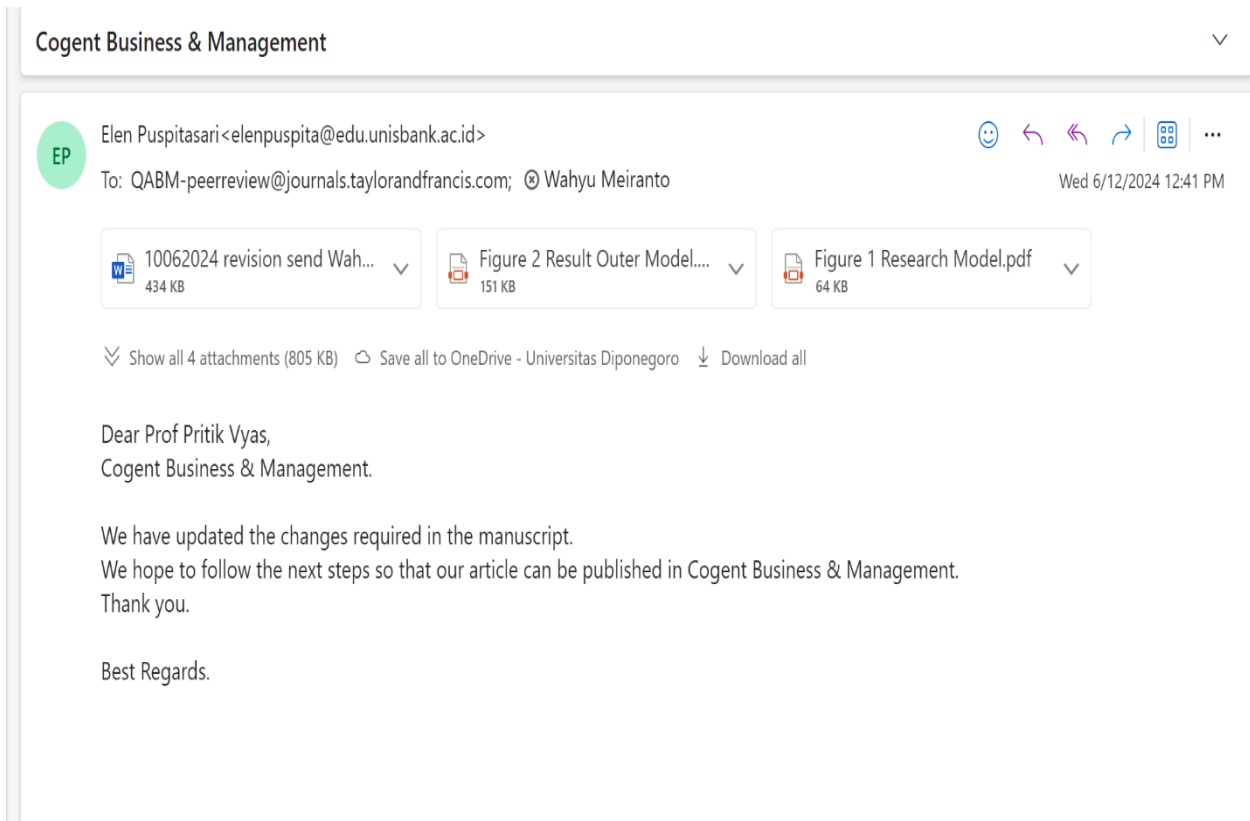
1. In studies involving human participants a statement should be included which indicates that informed consent for participation in the study has been obtained. Please include a statement regarding informed consent in the methods section of your article, including whether this consent was written or verbal.

\* Provide a informed consent statement that precisely mentions whether the consent was collected in a verbal or written form.

Note: if you have received a verbal consent for the manuscript kindly clarify and elaborate on why verbal consent was taken from the participants.

Sincerely,  
Pritik Vyas  
Cogent Business & Management

## 10. Tanggapan atas koreksi keempat, pengiriman revisi manuskrip, tabel dan gambar



## 11. Koreksi kelima dari Editorial Cogent Business and Management Journal

13 Juni 2024

Dear Author

Thank you for your email.

We have noticed that you have sent us the pdf version of the figures. Kindly provide figures in a editable print format.

Such as doc. docx. or jpeg. So that we can proceed with attaching the updated files.

Follow the below point to ensure you have sent the correct format for the figures files. Kindly reply to us through this mail by sending us the updated version of the manuscript as well as the updated version of the figure files

"1. Please provide all the tables and figures in editable format in separate and individual files to be uploaded along with your manuscript file. This is to ensure that the tables and

figures are in print quality. Please ensure that the figures are in print quality (300dpi for color figures, 600 dpi for greyscale figures).

Note, please ensure that each table and figure is provided in separate and individual files and also, ensure that the files are named with their respective table/figure numbers. Please also ensure that the figure/table captions are present in the file.

Please note that each single table and figure should be in a separate file.

Kindly provide a consent statement in the manuscript. We require statement that indicates the following word "Informed written consent " or "Informed verbal consent". Please follow the below point so that we can process your manuscript for consent statement.

The changes required to the informed consent statement are as follows please add this statement in the main manuscript so that we can proceed further.

In studies involving human participants a statement should be included which indicates that informed consent for participation in the study has been obtained. Please include a statement regarding informed consent in the methods section of your article, including whether this consent was written or verbal.

Please reach out to us in case of any further queries.

Best regards

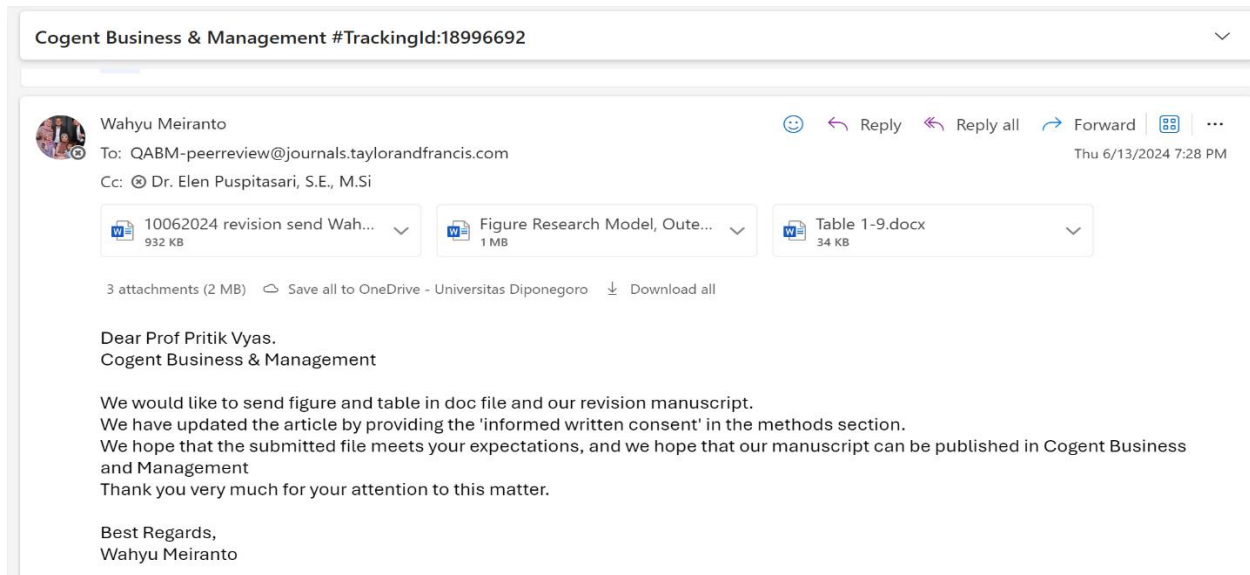
Pritik Vyas

Editorial Office

[QABM-peerreview@journals.taylorandfrancis.com](mailto:QABM-peerreview@journals.taylorandfrancis.com)

Cogent Business & Management (ORG)

## 12. Tanggapan dari koreksian kelima, revisi manuskrip, tabel dan gambar



## 13. Koreksi keenam dari Editorial Cogent Business and Management Journal

19 Juni 2024

Dear Dr. Wahyu Meiranto,

Thank you for the email.

As stated earlier in the unsubmission email.

Thank you for providing the informed consent statement in the main manuscript. Kindly add the ethical statement as well in the main manuscript.

Please follow the below point to provide a proper ethical statement in the manuscript so that we can proceed.

Questionnaire/survey studies and interviews/focus groups require ethics committee approval. Please include a statement in the methods section of your article indicating what ethical approval was obtained for the study. This statement should include the name of the relevant ethics committee which provided approval and the reference number where possible. More information about this can be found here: <https://authorservices.taylorandfrancis.com/editorial-policies/research-ethics-guidelines-for-arts-humanities-and-social-sciences-journals/>

\*Please provide Ethics approval statement in your manuscript which includes the ethics committee approval. [For instance, the study was approved by ethics committee of (university name) and reg. no. XXXX].

Please ensure that you have provided every single table and figure in a separate file.

We have noticed that you have addressed our changes required for tables and figures.  
We want to request you that:

Every single table and figure should be in a separate document.

For instance: Figure 1 in separate document.

Figure 2 in a separate document and so on."

Please reach out to us in case of any further queries.

Best regards,

Pritik Vyas


Editorial Office

[QABM-peerreview@journals.taylorandfrancis.com](mailto:QABM-peerreview@journals.taylorandfrancis.com)

Cogent Business & Management (ORG)

## 14. Tanggapan dari koreksian keenam, revisi manuskrip, tabel dan gambar

Cogent Business & Management #TrackingId:18996692



Wahyu Meiranto

To: [QABM-peerreview@journals.taylorandfrancis.com](mailto:QABM-peerreview@journals.taylorandfrancis.com)

Cc: Dr. Elen Puspitasari, S.E., M.Si

Wed 6/19/2024 6:29 PM

19062024 revision send Wah...  
933 KB

Figure 1 Research Model.docx  
48 KB

Figure 2 Outer Model Assess...  
641 KB

Figure 3 Inner Model Assess...  
631 KB

Table 1 Respondent Demogr...  
14 KB

Table 2 Non Response Bias T...  
14 KB

Table 3 Descriptive Statistics...  
14 KB

Table 4 Evaluation Outer Loa...  
15 KB

Table 5 Fornell Larcker.docx  
14 KB

Table 6 Heterotrait Monotrait...  
14 KB

Table 7 VIF Outer and Inner V...  
15 KB

Table 8 Result of R2 and Q2....  
13 KB

Table 9 Result of Hypothesis ...  
22 KB

13 attachments (2 MB)

Save all to OneDrive - Universitas Diponegoro

Download all

Dear Prof Pritik Vyas

Cogent Business & Management

We would like to send our revision manuscript and Figure and Table in separate file. Hopefully, the revision manuscript that we sent meet the expextations.

Thank you very much for your attention .

Best Regards.

15

### **15. Proses pengiriman revisi manuscript ke Peer Review**

20 Juni 2024

Dear Dr. Wahyu Meiranto,

Thank you for your email.

We have uploaded the attachments in the manuscript and processed your manuscript further in the peer review.

Please reach out to us in case of any further queries.

Best regards,

Pritik Vyas

Editorial Office

Cogent Business & Management (ORG)

### **16. Manuscript Accepted**

22-Jun-2024

Dear Dr ELEN PUSPITASARI:

Ref: The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance

Your submission to Cogent Business & Management has now been considered. We are pleased to accept your paper in its current form which will now be forwarded to the publisher for copy editing and typesetting.

You will receive proofs for checking, and instructions for transfer of copyright in due course.

The publisher also requests that proofs are checked through the publisher's tracking system and returned within 48 hours of receipt.

Thank you for your contribution to Cogent Business & Management and we look forward to receiving further submissions from you.

Sincerely,


Dr Anbazhagan Neelamegam


Cogent Business & Management

[n.anbazhagan.alu@gmail.com](mailto:n.anbazhagan.alu@gmail.com)

## 17. Penerimaan artikel untuk publikasi ke DOI - 10.1080/23311975.2024.2373341

25 uni 2024

 Taylor & Francis Group  
an informa business

 informa

Dear Wahyu Meiranto,

**Congratulations!** We are pleased to share that your article "The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance" has been accepted for publication in Cogent Business & Management.

To move forward with publication, we need you to review and accept the terms and conditions of an author publishing agreement.

We'll start with some questions that will inform the details we include in your agreement.

START AGREEMENT PROCESS


If you have questions about publishing your article, don't hesitate to contact us directly at [OABM-production@journals.tandf.co.uk](mailto:OABM-production@journals.tandf.co.uk)


We look forward to seeing your article published, and we are pleased to have you in our authorship community.

Kind regards,


Cogent Business & Management Production Team  
Taylor & Francis Group


## 18. Kelengkapan Perjanjian Publikasi

 OABM-production@journals.tandf.co.uk  
To: Wahyu Meiranto



Tue 6/25/2024 3:27 PM

 Taylor & Francis Group  
an informa business

 informa

Dear Wahyu Meiranto,

Your Author Publishing Agreement for "The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance" has been completed.

If you need a copy of your agreement you can access this below.

ACCESS MY AGREEMENT

If you have questions about publishing your article, please don't hesitate to contact us directly at [OABM-production@journals.tandf.co.uk](mailto:OABM-production@journals.tandf.co.uk)

Kind regards,

Cogent Business & Management Production Team  
Taylor & Francis Group

## 19. Proses publikasi di Cogent Business & Management

Article: The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance

Journal: Cogent Business & Management OABM

Article ID: OABM (2373341)

Dear Wahyu Meiranto

We are delighted that you have chosen to publish your article in Cogent Business & Management.

We expect proofs will be ready for you to check on 28 June 2024. We will be sending proofs to you through our online proofing system. You will receive notification when your proofs are available and the link to access them from the email address:

[tandf.journals@kwgglobal.com](mailto:tandf.journals@kwgglobal.com).

The DOI of your paper is: 10.1080/23311975.2024.2373341. Once your article has published online, it will be available at the following permanent link:

<https://doi.org/10.1080/23311975.2024.2373341>.

Any copyrighted material reproduced in your paper must include an accompanying attribution. Brief extracts of third-party material may be cleared for use under the fair use / fair dealing policy, and don't require full copyright clearance from the Rights holder. For further information and to access a template form for requesting permission, please see <https://authorservices.taylorandfrancis.com/publishing-your-research/writing-your-paper/using-third-party-material/>. Please keep copies of all correspondence.

Please visit our Author Services website for more information about the production process or for guidance on authors' rights, promoting your article, and other useful topics.

Best wishes,

Cogent Business & Management Production Team

Email: [OABM-production@journals.tandf.co.uk](mailto:OABM-production@journals.tandf.co.uk)

©2024 Taylor & Francis Group, a business owned by Informa PLC.

5 Howick Place, London SW1P 1WG.

Registered in England and Wales.

Number 3099067.

## 20. Proses proof read Cogent Business and Management Journal

N

noreply.tandf.smartproof@kwgglobal.com  
To: Wahyu Meiranto  
Cc: oabm-production@journals.tandf.co.uk

☺

↩ Reply

↩ Reply all

➡ Forward

📧

⋮

Fri 6/28/2024 2:13 PM

Manuscript Title: The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance  
Manuscript DOI: 10.1080/23311975.2024.2373341  
Journal: Cogent Business & Management

Dear Wahyu Meiranto,

I am pleased to inform you that your proofs are now available for review using the Taylor & Francis online proofing system:

<https://smartproof.kwgglobal.com/smartproof/common/home/3a61f76256e2/Author/TF>

Please submit your corrections within 3 working days, to avoid delays in publication.

Corrections must be limited to answers to the Author Queries, typographical and essential corrections only.

After we have received your corrections and Author Publishing Agreement, your article will be corrected and published online following a thorough quality check.

The DOI of your paper is: 10.1080/23311975.2024.2373341. Once your article has published online, it will be available at the following permanent link:  
<http://dx.doi.org/10.1080/23311975.2024.2373341>

If you have any questions, please contact me using the details below and I will be pleased to assist.

Thank you,

Deepa Rani

On behalf of the OABM production team

## 21. Proof read lengkap

N

noreply.tandf.smartproof@kwgglobal.com  
To: Wahyu Meiranto  
Cc: OABM-production@journals.tandf.co.uk

☺

↩ Reply


↩ Reply all

➡ Forward

📧

⋮

Sat 6/29/2024 10:36 AM

 OABM2373341\_AU.pdf  
735 KB

▼

Manuscript Title: The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance  
Manuscript DOI: 10.1080/23311975.2024.2373341  
Journal: Cogent Business & Management

Date proof corrections submitted: 6/29/2024 9:05:30 AM

Dear Wahyu Meiranto,

This email confirms that you have submitted corrections to your proofs via the Taylor & Francis online proofing system. Attached is a PDF record of your corrections.

If any of this information is incorrect, please contact the Production Editor:

Deepa Rani

Email [OABM-production@journals.tandf.co.uk](mailto:OABM-production@journals.tandf.co.uk)

Thank you.

Yours sincerely,

## 22. Publikasi Artikel

Dear Wahyu Meiranto,

Your Open Access article, [The mediating role of behavioral intention on factors influencing user behavior in the E-government state financial application system at the Indonesian Ministry of Finance](#), published in Cogent Business & Management, [Volume 11 Issue 1](#), is now available to access via [tandfonline.com](#).

### Share your article now

You'll hopefully want to share your article with friends or colleagues (and then check its downloads, citations and Altmetric data on [Authored Works](#), our dedicated center for all Cogent OA published authors). Publishing Open Access means your article can be read by anyone, anywhere, and we want to work with you to ensure it reaches as wide (and as appropriate) an audience as possible.



Author feedback tells us that something as simple as posting about your article's publication on social media is a highly effective way of highlighting your research. Find out more about how you can work with us to [promote your work](#).

### Not sure how to access your Authored Works?

If you haven't yet registered, you can do so using [wahyumeiranto@lecturer.undip.ac.id](mailto:wahyumeiranto@lecturer.undip.ac.id) (this is the email you used whilst your manuscript was going through production).

Once you've completed the quick registration you'll be sent an email asking you to confirm. Click on the verification link and you can then login (using the above email address) whenever you want to by going to [Taylor & Francis Online](#). Once you have logged in, click on "[Your Account](#)" at the top of the page to see the latest updates on your article.

If you have any problems accessing your Taylor & Francis Online account please [contact us](#). Thank you for publishing Open Access with us.

Kind regards,

Stewart Gardiner  
Global Production Director, Journals  
Taylor & Francis Group

## 23. Artikel yang sudah direvisi

### **The Mediating Role of Behavioral Intention on Factors Influencing User Behavior in the E-Government State Financial Application System at the Indonesian Ministry of Finance**

Wahyu Meiranto\*

Department of Accounting, Faculty of Economics and Business,  
Universitas Diponegoro, Semarang, Indonesia  
e-mail: [wahyumeiranto@lecturer.undip.ac.id](mailto:wahyumeiranto@lecturer.undip.ac.id)

Fortunella Farlyagiza

Department of Finance and Business, Vocational School  
Universitas Diponegoro, Semarang, Indonesia

e-mail: [fortunellaa@alumni.undip.ac.id](mailto:fortunellaa@alumni.undip.ac.id)

Faisal Faisal

Department of Accounting, Faculty of Economics and Business,  
Universitas Diponegoro, Semarang, Indonesia

e-mail: [faisal@lecturer.undip.ac.id](mailto:faisal@lecturer.undip.ac.id)

Etna Nur Afri Yuyetta

Department of Accounting, Faculty of Economics and Business,  
Universitas Diponegoro, Semarang, Indonesia

e-mail: [etnanurafriyuyetta@lecturer.undip.ac.id](mailto:etnanurafriyuyetta@lecturer.undip.ac.id)

Elen Puspitasari

Department of Accounting, Faculty of Economics and Business,  
Universitas Stikubank, Semarang, Indonesia

e-mail: [elenpuspita@edu.unisbank.ac.id](mailto:elenpuspita@edu.unisbank.ac.id)

\*Corresponding author: Wahyu Meiranto, Department of Accounting, Faculty of Economics and Business, Universitas Diponegoro, Jalan Prof. Dr Moeliono Trastotenojo, Tembalang, Semarang 50275, Central Java, Indonesia E-mail: [wahyumeiranto@lecturer.undip.ac.id](mailto:wahyumeiranto@lecturer.undip.ac.id)

### Abstract

SAKTI is a treasury information system and financial report preparation newly implemented by the Ministry of Finance in 2022. The piloting phase has been conducted before official implementation to identify various challenges and the development of the application. The implementation of SAKTI heavily depends on the intention behavior and operator behavior to use the system. Therefore, the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) framework is used to examine the factors influencing behavioral intention and user behavior of the SAKTI system. The respondents involved in the study were 271 SAKTI users at the State Treasury Service Office. Hypothesis testing was conducted on the partial least squares-structural model equation (PLS-SEM) with SmartPLS 3.29 professional software. The research results provide empirical evidence that social influence and hedonic motivation do not affect the behavioral intention to use SAKTI. However, performance expectancy, effort expectancy, facilitating conditions, and habit impact the behavioral intention to use SAKTI. *Facilitating conditions, habits, and behavioral intention influences the use of SAKTI.* Behavioral intention to use SAKTI mediates the relationship between facilitating conditions and habit with the behavior of using the SAKTI system, with partial complementary mediation. *The practical implication is that KPPN needs to provide special technical guidance for SAKTI operators to make the system easier for them to use. Enhancing security in the SAKTI application and improving internet capacity are important considerations to maximize the use of SAKTI.*

**Keywords:** E-Government Financial Application, Accounting Information System, Behavioral Intention, Unified Theory of Acceptance and Use of Technology

### 1. Introduction

In line with the development of the times and the era of Industry 4.0, where companies integrate automation with cyber technology, information technology has rapidly grown. Computers are no longer just tools for processing transactions; they have evolved into integrated systems within a company. The Industrial Revolution 4.0 in the government is marked by the implementation of the e-government system, an electronic-based system that utilizes information and communication

technology to enhance efficiency, effectiveness, and accountability in the pursuit of good governance. The Indonesian government has issued Presidential Regulation Number 95 of 2018 concerning the Electronic-Based Government System (SPBE), regulating governance, management, information and communication technology audits, organizers, acceleration, and monitoring and evaluation of the SPBE. The State Financial Application System at the Institutional Level known as SAKTI is an information system that modernizes the implementation of state financial management functions from the perspective of budget users by integrating various application systems in state financial management. SAKTI is an information system newly launched by the Ministry of Finance on January 27, 2022, complementing the modernization of the General Treasurer of the State (BUN) financial management through the implementation of the State Treasury and Budget System as known SPAN. The function of managing state finances, from the stage of preparation to financial accountability, starting from the Work Unit level (Satker) up to the State Ministry/Agency (K/L), is carried out in one system through SAKTI, which is a continuation of the implementation of the Integrated Financial Management Integration System (IFMIS). The development of SAKTI goes through several stages namely, the feasibility study stage, needs analysis, application design, and application development (piloting stage) ([www.djpb.kemenkeu.go.id](http://www.djpb.kemenkeu.go.id)).

Previous research has been conducted from the piloting stage to the implementation of SAKTI by the Ministry of Finance. According to (Rahman et al. 2023), SAKTI provides convenience for the Semarang State Treasury Office (KPPN 1) to carry out treasury and financial management processes, but improvements are needed to fully utilize the application. Information quality, system quality, and perceived ease of use affect user satisfaction, but access speed, available features in the system, and user training need to be enhanced (Rahayuningtyas 2022). SAKTI facilitates the process of preparing financial reports due to single entry, integration of data between modules, real-time data presentation, and automatic generation of financial report components (Pambudi et al. 2022). The advantages of SAKTI include a centralized database, high-security level, ease of application installation, and better application performance consistency. The future challenges for the use of SAKTI are human resource readiness, internet capacity, and continuous training (Nasution and Nasution 2022). Positive individual perception as well as technology and system are factors influencing user satisfaction in the piloting stage (Sutiono and Taufiqurahman 2020). Amriani and Iskandar (2019) stated that empirically using the Delone and Mclean model approach, the implementation of SAKTI has not been successful in the piloting stage, and provided recommendations for future research using the UTAUT framework.

Several studies using the UTAUT framework to test its influence on the acceptance and adoption of e-government systems, which are mandatory systems for government and public sector institutions, are described by Ofosu-Ampong et al. (2023), explaining two UTAUT variables which are performance expectation and hedonic motivation influencing behavioral intention. Dbesan et al. (2023) indicate that the UTAUT2 framework influences behavioral intention, while according to Addy et al. (2022), performance expectation and social influence affect behavioral intention. Price value and habit do not affect doctors' behavioral intention to use e-consultation during the COVID-19 pandemic (Dash and Sahoo 2021b), while the UTAUT2 framework influences patients' behavioral intention to use e-consultation (Dash and Sahoo 2021a).

Based on Amriani and Iskandar (2019) who recommended for future research using the UTAUT framework, this study will use the UTAUT2 framework. Using the UTAUT2 framework is expected to provide empirical evidence for theoretical and applicative development, especially

recommendations for the Ministry of Finance, and factors influencing the behavioral intention of operators to use SAKTI. Price value, which is one of the variables in UTAUT2, is not used in this study, because SAKTI does not impose costs on operators using it. Hedonic motivation is one of the variables that will be used in this study, although SAKTI is a mandatory system of the Ministry of Finance, researchers will explore whether user operators happily use it or see it as an obligation to fulfill. Manrai et al. (2021) found empirical evidence that behavioral intention is able to mediate facilitating conditions and habits with behavior using mobile payment services, which is a supporting transaction banking service system for customers. The intention of behavior as a mediating variable in the acceptance of the mandatory system of the Ministry of Finance will be tested in this study. The research questions arising are (1) whether the UTAUT2 framework influences behavioral intention and the use of SAKTI, and (2) whether behavioral intention is able to mediate the relationship between facilitating conditions and habits with behavior usage.

## **2. Theoretical Framework and Hypothesis Development**

### **2.1. *State-Level Institution Application System (SAKTI)***

Minister of Finance Regulation of the Republic of Indonesia Number 171/PMK.05/2021 regarding the Implementation of the SAKTI System states that SAKTI is a system that integrates the processes of planning and budgeting, implementation, as well as accountability for the state revenue and expenditure budget in government institutions. It is part of the national financial management system. The State Treasury and Budget System (SPAN) is an integrated system covering all budget management processes, including budget preparation, budget document management, supplier management, procurement commitment management, payment management, state revenue management, cash management, accounting, and reporting. SAKTI consists of (1) Administration Module, (2) Budgeting Module, (3) Commitment Module, (4) Treasurer Module, (5) Payment Module, (6) Inventory Module, (7) Fixed Asset Module, (8) Receivables Module, and (9) Accounting and Reporting. SAKTI is used by the Budget Section (BA) of State Ministries/Agencies, the General Treasurer's Budget Section (BA BUN) with User Access rights, the General Treasurer, and other units granted User Access rights (Nasution and Nasution 2022; Nugroho and Lestyowati 2020; Muhtaromin 2018).

Rahayuningtyas (2022) provides empirical evidence that system quality, information quality, and perceived usefulness influence SAKTI user satisfaction. Nugroho and Lestyowati (2020), using the PIECES framework (Performance, Information, Economics, Control, Efficiency, and Services), provide empirical evidence that control plays a crucial role in user satisfaction, while performance is the least influential factor. Sutiono and Taufiqurahman (2020) provide empirical evidence that individual perception and technology/system are two factors influencing user satisfaction with SAKTI during the piloting phase. Amriani and Iskandar (2019) provide empirical evidence that system quality affects user satisfaction with SAKTI, while information quality and user satisfaction affect net benefits. According to Muhtaromin (2018), SAKTI users experience satisfaction with several advantages, namely real-time data, integrated applications, single database, and integrated information. Perceived usefulness and perceived ease of use influence the acceptance of SAKTI in the piloting stage (Prabowo 2017).

### **2.2. *Unified Theory of Acceptance and Use of Technology (UTAUT)***

UTAUT is a framework developed by Venkatesh et al. (2003) based on eight models: (1) Theory of Reason Action (TRA), (2) Theory of Planned Behavior (TPB), (3) Technology Acceptance Models (TAM), (4) Model of PC Utilization (MPCU), (5) Diffusion of Innovation

Theory (DOI), (6) Motivation Models, (7) Social Cognitive Theory, and (8) Combined TAM-TPB. It includes four main variables influencing behavioral intention: performance expectancy, effort expectancy, social influence, and facilitating conditions. Venkatesh et al. (2012) extended UTAUT to UTAUT2 by adding three variables influencing the behavioral intention to use information technology: habit, hedonic motivation, and price value.

Ofosu-Ampong et al. (2023) found empirical evidence that hedonic motivation and technology readiness are the strongest factors influencing the behavioral intention to use the government digital census. Dbesan et al. (2023) used the UTAUT2 framework to test its influence on doctors' behavioral intention to use blockchain technology in government hospitals, where performance expectancy, effort expectancy, social influence, facilitating conditions, and price value affect it. Alkhwalidi et al. (2022) stated that performance expectancy, social influence, facilitating conditions, and technological task fit influence the behavioral intention to use the Human Resource Information System (HRIS) in public sector companies in Jordan. Addy et al. (2022) explained that the UTAUT2 model can provide strong and good predictions for electronic procurement acceptance, where performance expectancy, social influence, and habit are variables influencing the behavioral intention to adopt electronic procurement.

Dash and Sahoo (2021a) stated that UTAUT2 can influence patient adoption of digital health consultation services, and similarly, Dash and Sahoo (2021b) provide empirical evidence that the UTAUT2 framework can influence doctors' adoption of e-consultation, where price value and habit have no influence. Kirat Rai et al. (2020) explained that the UTAUT framework can influence attitudes and behavioral intentions to use government-to-government (G2G) systems. Rinjany (2020) explained that effort expectancy and facilitating conditions influence the individual behavioral intention to use e-government. Wiafe et al. (2019) explained that the UTAUT model can contribute to the use of information systems in the maritime industry (INTTRA), where performance expectancy and facilitating conditions influence individual behavioral intention. Wu and Wu (2019) provided empirical evidence that performance expectancy, effort expectancy, and facilitating conditions influence individuals to continue using library information systems in the context of public services. Naranjo-Zolotov et al. (2019) provided empirical evidence that performance expectancy and facilitating conditions influence the individual behavioral intention to use e-participation systems. Mansoori et al. (2018) stated that performance expectancy, effort expectancy, and facilitating conditions affect citizens' behavioral intention to use e-government systems. Saxena and Janssen (2017) provided empirical evidence that the UTAUT framework can influence individual behavioral intention to use open government data in India.

### **2.2.1. Performance Expectancy (PE)**

Performance expectancy is defined as the level of an individual's belief that using information technology will help them gain benefits in their job performance (Venkatesh et al. 2003). Performance expectation is defined as the extent to which the use of digital census tools enables officials to perform their tasks effectively (Ofosu-Ampong et al. 2023). In the context of SAKTI usage, performance expectation refers to the level of belief that operators are capable of effectively, efficiently, and timely completing treasury tasks and preparing financial reports for work units. This is consistent with findings by Ofosu-Ampong et al. (2023), Dbesan et al. (2023), Alkhwalidi et al. (2022), Addy et al. (2022), Sanjeev et al. (2021), Wiafe et al. (2019), Naranjo-Zolotov et al. (2019), Mansoori et al. (2018) who found empirical evidence that performance expectation influences behavioral intention to use e-government.

*H1.* Performance expectancy positively influences individuals' behavioral intention to use SAKTI

### **2.2.2. Effort Expectancy (EE)**

Effort expectancy is defined the level of ease an individual perceives in using a particular information technology system (Venkatesh et al. 2003). Effort expectation reflects users' perception of how easy it is to use the Human Resources Information System (HRIS) in Human Resources Management (HRM) ) (Alkhwaldi et al. 2022). SAKTI users perceive the system to be easy to understand and use, thus requiring minimal effort to learn. This is consistent with the findings of Dbesan et al. (2023), which state that effort expectation influences doctors' behavioral intention to use blockchain technology in healthcare, as well as with Rinjany (2020), Wu and Wu (2019), and Mansoori et al. (2018), who found empirical evidence that effort expectation influences individuals' behavioral intention to use e-government.

*H2.* Effort expectancy positively influences individuals' behavioral intention to use SAKTI

### **2.2.3. Social Influence (SI)**

Social influence is the extent to which an individual perceives that important others believe they should use a new system (Venkatesh et al. 2003). The effort of SAKTI users to learn the system is through peer-to-peer learning provided by colleagues, as well as through training conducted by the workplace. This is consistent with the research conducted Dbesan et al. (2023), which state that social influence affects doctors' behavioral intention to use blockchain technology in healthcare services. Alkhwaldi et al. (2022) and Addy et al. (2022) provide empirical evidence that social influence affects the behavioral intention to use e-government. Dash and Sahoo (2021a) and Dash and Sahoo (2021b) give empirical evidence that social influence affects the behavioral intention of doctors and patients to use e-consultation. While, Saxena and Janssen (2017) explaining that respondents' perceptions of family, coworkers, and superiors influence their behavioral intention to use open government data (OGD).

*H3.* Social influence positively influences individuals' behavioral intention to use SAKTI

### **2.2.4. Facilitating Conditions (FC)**

Facilitating conditions are the level of belief or the extent to which an individual believes that organizational and technical infrastructure can support a new system (Venkatesh et al. 2003). Facilitating conditions can be defined as someone having easy access to electronic resources, such as computers, smartphones, internet connection, chat rooms, and other supportive conditions (Naranjo-Zolotov et al. 2019). Facilitating conditions such as computers, laptops, smartphones, internet, and dedicated staff are able to run the Jakarta Smart City (JSC) application program (Rinjany 2020). Mansoori et al. (2018) stated that adequate facilitating conditions can encourage the use of e-government services. Facilitating conditions influence the behavioral intention to use blockchain healthcare services (Dbesan et al. 2023), as well as human resource systems Alkhwaldi et al. (2022). According to Dash and Sahoo (2021a) and Dash and Sahoo (2021b), facilitating conditions influence the behavioral intention of doctors and patients to use e-consultation.

Adequate facilitating conditions are able to influence the use of the INNTRA information system (Wiafe et al. 2019). Supportive facilities also contribute to increased usage of mobile banking in Malaysia (Ahmad and Yahaya 2022). According to Mohd Thas Thaker et al. (2021), technical support and basic infrastructure needs can support the usage of internet banking. Manrai et al. (2021) explained that with a little basic training, rural women's habits indirectly increase their

usage of digital payment systems through their behavioral intentions. Based on evidence of Manrai et al. (2021), this research will test whether behavioral intention becomes a mediating variable in the context of SAKTI usage.

- H4a.* Facilitating conditions positively influence individuals' behavioral intention to use SAKTI
- H4b* Facilitating conditions positively influence the behavior of using SAKTI
- H4c* Behavioral intention to use SAKTI mediates the relationship between facilitating conditions and behavior of using SAKTI

#### **2.2.5. Habit (H)**

Habit is the extent to which someone tends to perform behavior automatically due to learning (Limayem et al. 2007). Hsu et al. (2019) explained that habit is a perception construct that can be influenced by the environment and experiences that may be unconscious. The behavioral intention of SAKTI users arises from experiences using systems prior to SAKTI as well as other software, as well as the ability to adopt information technology. According to Ahmad and Yahaya (2022), the behavioral intention of Asnaf to use mobile banking is influenced by previous experiences using Internet banking and other financial applications. Habit also influences the behavioral intention of Sharia bank consumers to use m-banking (Iqbal et al. 2022), as well as internet banking (Mohd Thas Thaker et al. 2021). The habits of rural women bring about their behavioral intention to use digital payment systems (Manrai et al. 2021).

Consumers of Islamic banks who are accustomed to adopting information technology systems will use m-banking in their financial transaction activities (Iqbal et al. 2022), and consumers accustomed to digital systems will use ride-hailing applications for their daily activities (Chakraborty et al. 2021). Çera et al. (2020) and Owusu Kwateng et al. (2019) state that someone who is accustomed to digital systems will use m-banking in every financial transaction activity. Manrai et al. (2021) found empirical evidence that the behavioral intention to use digital payment systems mediates the relationship between habit and usage behavior. Like facilitating conditions, the behavioral intention to use SAKTI will be tested as a variable mediating the relationship between habit and usage behavior.

- H5a.* Habit positively influences individuals' behavioral intention to use SAKTI
- H5b* Habit positively influences the behavior of using SAKTI
- H5c* Behavioral intention to use SAKTI mediates the relationship between habit and behavior of using SAKTI

#### **2.2.6. Hedonic Motivation (HM)**

Hedonic motivation is the pleasure and comfort that arises when someone uses information technology (Venkatesh et al. 2012). When SAKTI users feel comfortable and happy with the system, they will intend to use SAKTI. This state aligns with Ofosu-Ampong et al. (2023), explaining that the pleasure and comfort of using the government's digital census system influence users' behavioral intention to use the system. Alkhwalidi (2023), Chakraborty et al. (2021), Addy et al. (2018) found empirical evidence that comfort and happiness when using information systems influence users' behavioral intention to use the information system.

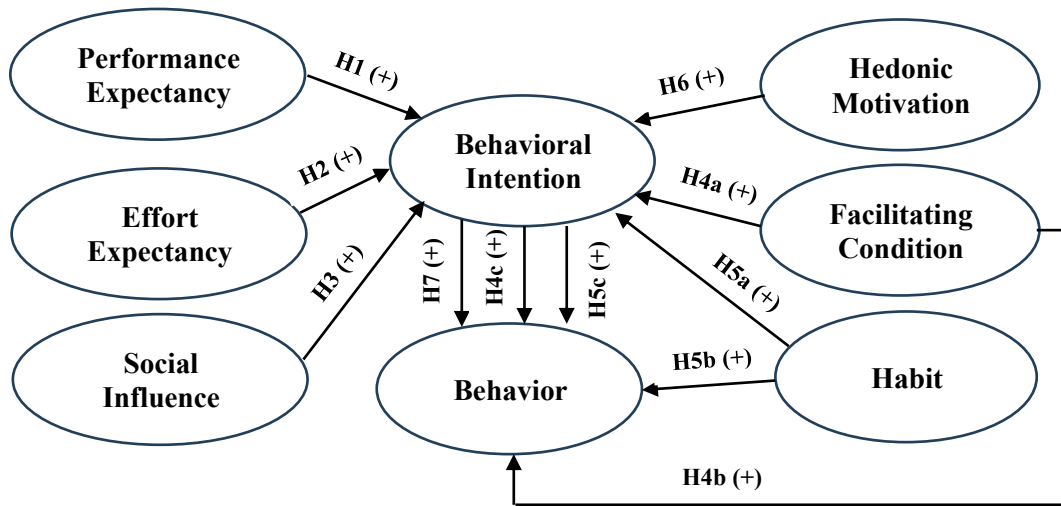
- H6.* Hedonic motivation has a positive impact on individuals' behavioral intention to use SAKTI

### 2.2.7. Behavioral Intention (BI) and Behavior (B)

Behavioral intention is the willingness and effort of an individual to engage in underlying behavior (Upadhyay et al. 2022). When SAKTI users intend to use it, they will behave sustainably. This is supported by Ofosu-Ampong et al. (2023), Dash and Sahoo (2021a) and Dash and Sahoo (2021b), who explain that the behavioral intention of e-government users influences their usage behavior of the system.

*H7.* The individual's behavioral intention to use SAKTI has a positive impact on the individual's behavior of using SAKTI

Figure 1 is a research framework illustrating the relationship between independent and dependent variables as explained in the hypothesis development above.



**Figure 1. Research Model**

## 3. Research Methodology

### 3.1. Data Collection

The population in this study consists of users and operators of SAKTI at the level of the National Treasury Office (KPPN) work units. Respondents involved in the sample were selected using the purposive sampling method (Gray et al. 2007; Ranjit 2012; Sugiyono 2013) with the criteria that (1) respondents are employees of KPPN type A1 Semarang II, (2) respondents are users and operators of SAKTI at KPPN type A1 Semarang II. The selection of KPPN Semarang II as the sampling location is because it had the highest value for budget implementation realization compared to other KPPNs in 2022. The research sample size is determined based on Hair et al. (2019a), stating that the minimum research sample size can be obtained by multiplying the number of question indicators in the research by 5 or 10. The research data was obtained from respondents who filled out a 1-5 Likert scale questionnaire in Google Forms (Appendix) via the S.id link. The informed written consent has been obtained in this study for the respondents who are involved as research samples. Ethical approval was obtained from ethics committee of Faculty of Business and Economics, Universitas Diponegoro with reg number 29/UN.7F2.6.2/AK/V, and head of KPPN A1 Semarang II with the letter number S-467/KPN.1402.

Research data were collected during the period of September 2023, and 271 out of a total of 486 respondents who were given the questionnaire provided complete answers. The response rate

for this study was 55,76%, which consists of 150 males and 121 females, with 178 individuals aged between 21-40 years and 93 individuals aged between 40-59 years. There are 3 types of operators, namely payment operators consisting of 96 people, budget operators consisting of 100 people, and commitment operators consisting of 75 people. Regarding SAKTI usage experience, 55 respondents had less than 1 year of experience, 105 had 1-2 years, and 111 had 3-5 years of experience. Table 1 summarizes the demographic characteristics of the respondents involved in this study.

### 3.2. Data Analysis Method

Data analysis in this study used the partial least squares structural equation modeling (PLS-SEM) method analyzed with SmartPLS 3.2.9 professional software. PLS-SEM is used in this study because it has stronger statistical power compared to CB-SEM, allowing for certain relationships to be more significant (Hair et al. 2022). Non-response bias testing was conducted because there were respondents who answered late using an independent sample t-test. Descriptive analysis presented minimum and maximum values, mean, and standard deviation in this study. Hair et al. (2022) explained that there are two evaluations, (1) evaluation for the measurement model and (2) evaluation for the structural model. The evaluation for the measurement model consists of four steps, indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Evaluation for the structural model also consists of four steps, assessing the collinearity of the structural model, assessing the explanatory power of a model, assessing the predictive capability of a model, and evaluating the significance and relevance of the relationships in the structural model.

**Table 1 Respondent Demographic**

Respondent Demographic	Category	Total	Precentage
Gender	Male	150	55,35%
	Female	121	44.,65%
Age	21-40	178	63,69%
	40-59	93	34,31%
Operators	Payments operators	96	35,8%
	Budgeting operators	100	36,6%
	Commitment operators	75	27,6%
Experience	<1 Year	55	20.29%
	1-2 Year	105	38.74%
	3-5 Year	111	40.97%

## 4. Analysis and Result

### 4.1. Non-Response Bias Test

There were 30 respondents out of the 271 who answered the questionnaire late. Therefore, a non-response bias test was conducted on the responses of those who answered late to investigate whether there were differences in responses between those who answered and returned the questionnaire on time. If the significance value (2-tailed) > 0.05, then there is no difference in responses between respondents who answered on time and those who did not.

Table 2, concerning the non-response bias test, shows significance values (2-tailed) for respondents who answered on time and those who answered late, 0.495 and 0.362, respectively. The test results indicate no difference in responses among respondents, allowing the late responses to be utilized as research data for hypothesis testing.

<b>Table 2 Non-Response Bias Test</b>						
<b>Respondent Answer</b>	<b>N</b>	<b>Means</b>	<b>Levene's Test</b>		<b>t-test</b>	
			<b>F</b>	<b>Sig</b>	<b>t</b>	<b>Sig (2-tailed)</b>
On time	241	123,88	5,716	0,018	-0,684	0,495
Late	30	125,94			-0,920	0,362

#### 4.2. Descriptive Statistics

Descriptive analysis was conducted to determine the minimum, maximum, mean, and standard deviation of the variables used in the study. The average value of performance expectation falls within a high range at 17.04, approaching the maximum value of 20. Other variables, such as effort expectation, social influence, facilitating conditions, habit, and hedonic motivation, have mean values within a moderate range above the midpoint. Similarly, for behavioral intention and behavior variables, the mean values are within a moderate range, above the midpoint. The standard deviation values for each variable are below the mean, indicating that respondents' answers fall within the range of the mean, with no abnormal data. Table 3 shows descriptive statistic results.

<b>Table 3 Descriptive Statistics</b>					
<b>Variable</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>	<b>Std. Deviation</b>
PE	271	9	20	17.04	2.602
EE	271	9	20	16.10	2.755
SI	271	10	20	16.54	2.298
FC	271	8	20	16.85	2.322
HM	271	8	20	16.21	2.604
H	271	9	20	16.61	2.349
BI	271	7	15	12.57	1.921
B	271	7	15	12.20	1.979

#### 4.3. Measurement Model

##### 4.3.1. Indicator Reliability

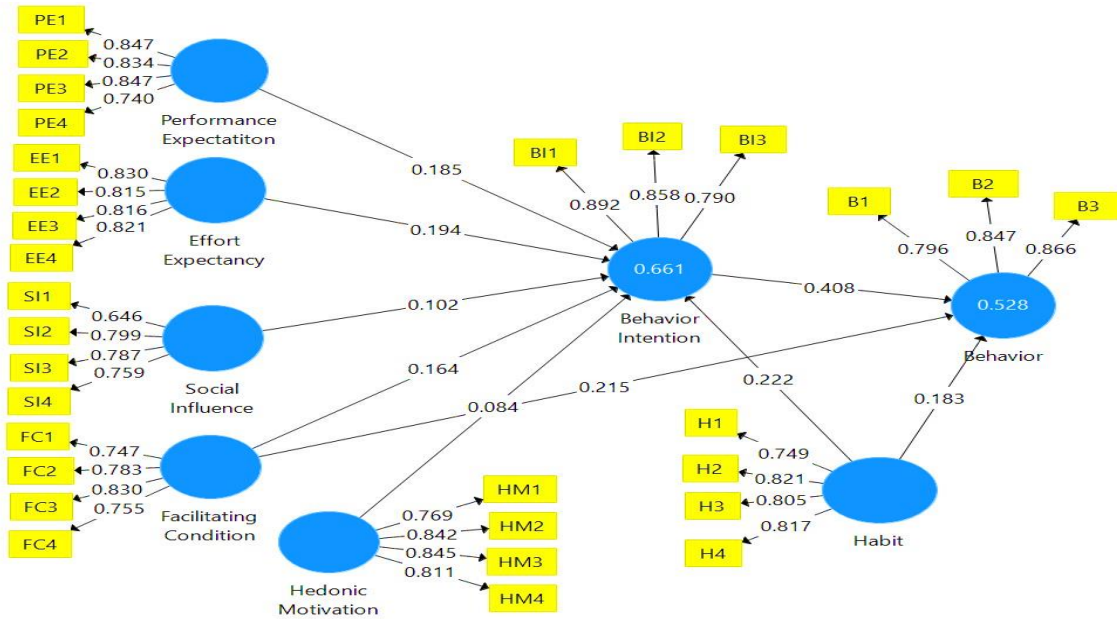
The assessment of the outer model includes indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Hair et al. (2019b) and Hair et al. (2022) state that a good outer loading value is above 0.7, while values between 0.4-0.7 are still acceptable, considering internal consistency reliability and convergent validity. The results of the outer loading test show that one indicator has a value below 0.7, specifically 0.646 for the first question indicator of the social influence variable (Table 4 and Figure 2). The values of CR and AVE are considered to retain the indicator aforementioned.

#### 4.3.2. Internal Consistency Reliability and Convergent Validity

The value of internal consistency reliability refers to the composite reliability (CR), and a good CR value is in the range of 0.7-0.9. Convergent validity value refers to the average variance extracted (AVE), and a good AVE value is equal to or greater than 0.5 ( $\geq 0.5$ ). The composite reliability (CR) for each variable falls within the range of 0.7-0.9, indicating that the variables used in the study are reliable. The AVE values for each variable are  $\geq 0.5$ , confirming the validity of the variables in this study (Table 4).

**Table 4 Evaluation of Outer Loading, CR and AVE**

Variable		Outer Loading	CR	AVE
Performance Expectancy	PE1	0,847	0,890	0,669
	PE2	0,834		
	PE3	0,847		
	PE4	0,740		
Effort Expectancy	EE1	0,830	0,892	0,673
	EE2	0,815		
	EE3	0,816		
	EE4	0,821		
Social Influence	SI1	0,646	0,837	0,563
	SI2	0,799		
	SI3	0,787		
	SI4	0,759		
Facilitating Condition	FC1	0,747	0,861	0,607
	FC2	0,783		
	FC3	0,830		
	FC4	0,755		
Habit	H1	0,749	0,876	0,638
	H2	0,821		
	H3	0,805		
	H4	0,817		
Hedonic Motivation	HM1	0,769	0,889	0,668
	HM2	0,842		
	HM3	0,845		
	HM4	0,811		
Behavioral Intention	BI1	0,892	0,884	0,719
	BI2	0,858		
	BI3	0,790		
Behavior	B1	0,796	0,875	0,700
	B2	0,847		
	B3	0,866		



**Figure 2 Results of Outer Model Assessment**

#### 4.3.3. Discriminant Validity

Discriminant validity assessment involves the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT) criterion. The Fornell-Larcker criterion compares the square root of AVE for each construct with the correlation values between constructs and other constructs. A good Fornell-Larcker value is achieved when the square root of AVE is greater than the correlation values between constructs and other constructs. The HTMT criterion is the ratio of the correlation between traits to the correlation within traits. HTMT is also the average of all indicator correlations across all constructs measuring different constructs relative to the average of correlations of indicators measuring the same construct.

A good HTMT value is below 0.90 for a 95% confidence level. Discriminant validity testing with the Fornell-Larcker criterion shows that the square root of AVE for each construct is greater than the correlation values between constructs and other constructs. Discriminant validity assessment with the HTMT criterion shows that the correlation values between constructs are below 0.90 (Tables 5 and 6), concluding that the study variables are valid.

**Table 5 Fornell-Larcker**

	B	BI	EE	FC	H	HM	PE	SI
B	<b>0,837</b>							
BI	0,688	<b>0,848</b>						
EE	0,628	0,718	<b>0,821</b>					
FC	0,622	0,696	0,697	<b>0,779</b>				
H	0,617	0,708	0,675	0,673	<b>0,799</b>			
HM	0,612	0,702	0,708	0,744	0,749	<b>0,817</b>		
PE	0,615	0,691	0,751	0,650	0,621	0,689	<b>0,818</b>	
SI	0,549	0,629	0,601	0,633	0,661	0,643	0,573	<b>0,750</b>

**Table 6 Heterotrait-Monotrait Ratio (HTMT)**

	<b>B</b>	<b>BI</b>	<b>EE</b>	<b>FC</b>	<b>H</b>	<b>HM</b>	<b>PE</b>	<b>SI</b>
<b>B</b>								
<b>BI</b>	0,863							
<b>EE</b>	0,767	0,870						
<b>FC</b>	0,788	0,872	0,858					
<b>H</b>	0,766	0,867	0,818	0,842				
<b>HM</b>	0,747	0,847	0,843	0,830	0,852			
<b>PE</b>	0,755	0,843	0,899	0,802	0,751	0,820		
<b>SI</b>	0,711	0,802	0,762	0,832	0,852	0,825	0,726	

#### 4.4. Structural Model

##### 4.4.1. Assessment of Structural Model Collinearity

The assessment of the inner model consists of evaluating the collinearity of the structural model, assessing the explanatory power of a model, evaluating the predictive power of a model, and assessing the significance and relevance of the relationships in the structural model. Hair et al. (2022) and Hair et al. (2019b) state that the structural model's collinearity must be assessed to ensure unbiased regression results. The assessment of collinearity in the structural model is done through the calculation of the variance inflation factor (VIF). If the VIF value is above 5, it indicates collinearity among constructs. VIF values between 3-5 are acceptable, although there is a possibility of collinearity among constructs, and the ideal VIF value is less than three (VIF <3).

The assessment of collinearity in the structural model shows that the outer VIF is below 3, and the inner VIF for the relationships of performance expectations, social influence, facilitating conditions, and habits have values <3. The relationships between business expectations, hedonic motivation, and behavioral intention variables have VIF values between 3-5, namely 3.056 and 3.373, indicating good quality and no multicollinearity. The inner VIF value for the relationship between behavior and facilitating conditions, habits, and behavioral intention is <3, indicating no multicollinearity. Table 7 show VIF outer and inner value.

**Table 7 VIF Outer and Inner Value**

<b>Variable</b>		<b>Outer VIF</b>	<b>Inner VIF Values</b>	
			<b>Behavioral Intention</b>	<b>Behavior</b>
Performance Expectancy	PE1	2,111	2,654	-
	PE2	2,059		
	PE3	1,480		
	PE4	2,111		
Effort Expectancy	EE1	1,876	3,056	-
	EE2	1,713		
	EE3	1,919		
	EE4	1,868		

Social Influence	SI1	1,151	2,102	-
	SI2	1,716		
	SI3	1,733		
	SI4	1,454		
Facilitating Condition	FC1	1,471	2,774	2,217
	FC2	1,779		
	FC3	1,987		
	FC4	1,494		
Habit	H1	1,552	2,790	2,295
	H2	1,892		
	H3	1,748		
	H4	1,927		
Hedonic Motivation	HM1	1,546	3,373	-
	HM2	2,005		
	HM3	2,264		
	HM4	1,954		
Behavioral Intention	BI1	2,137	-	2,436
	BI2	1,830		
	BI3	1,558		
Behavior	B1	1,552	-	-
	B2	1,631		
	B3	1,883		

#### 4.4.2. Assessment of the Strength of Explanation and Predictive Power of the Structural Model

The assessment of the strength of the explanation of a model measures how much independent variables (endogenous constructs) can influence dependent variables (exogenous constructs). The strength of the explanation of a model is assessed through the coefficient of determination ( $R^2$ ), ranging from 0 to 1. The higher the value, the higher the explanatory power of the endogenous construct on the exogenous construct. The assessment results show a value of 0.654 for the influence on behavioral intention and 0.522 for the influence on behavior (Table 8).

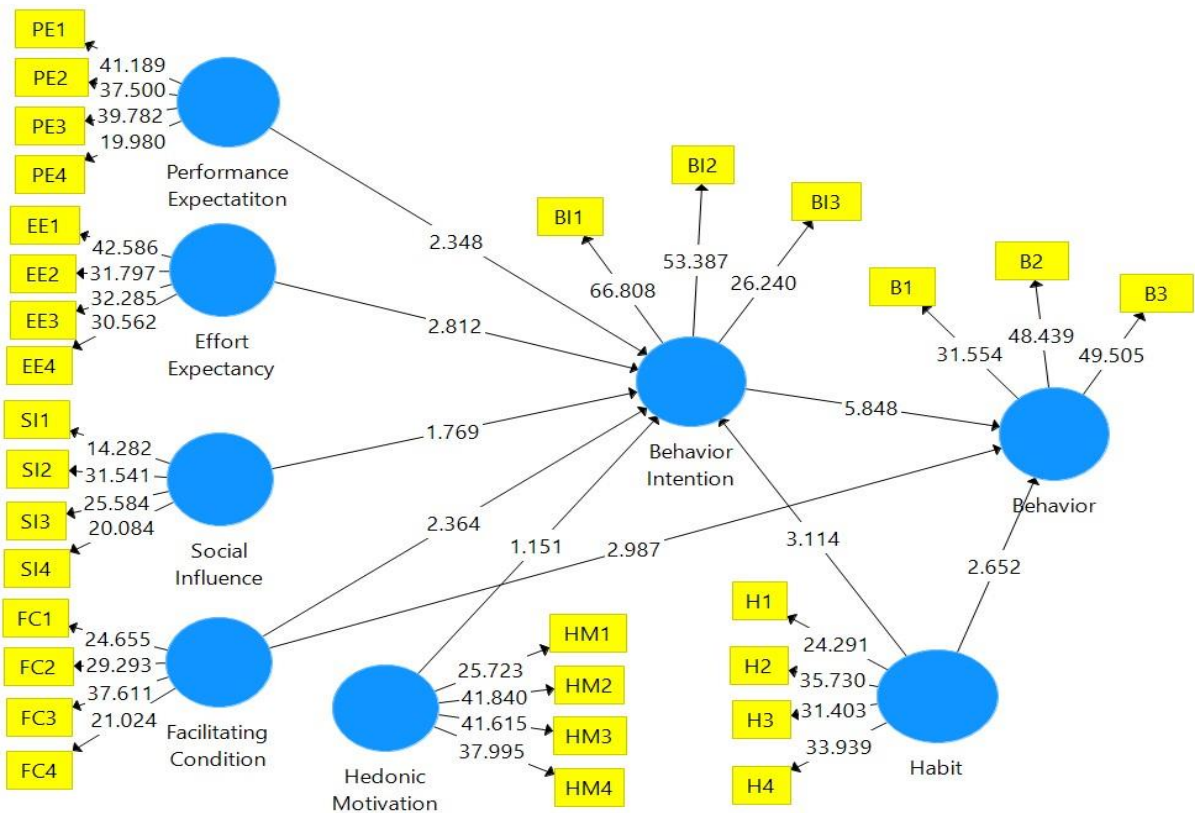
The UTAUT2 framework can influence behavioral intention by 65.4% and behavior by 52.2%. The explanatory power of the UTAUT2 framework for behavioral intention and behavior is a moderate explanatory strength above 50%. The predictive assessment of a model is conducted to determine the accuracy of the model's predictions. The predictive assessment of a model is done by looking at the  $Q^2$  value, and the assessment results show  $Q^2$  values of 0.462 for behavioral intention and 0.356 for behavior (Table 8).

**Table 8  $R^2$  Value and  $Q^2$  Value**

	$R^2$	Adjusted $R^2$	$Q^2$
Behavioral Intention	0,661	0,654	0,462
Behavioral	0,528	0,522	0,356

#### 4.4.3. Assessment of Significance and Relevance of Structural Model Relationships

The significance and relevance of structural model relationships are assessed to provide empirical evidence for accepting or rejecting research hypotheses. Hair et al. (2022) explain that the assessment of the significance and relevance of structural model relationships is carried out to provide empirical evidence that independent variables significantly influence dependent variables. This assessment examines the t-values and p-values for all coefficients of the structural path, with t-values greater than the critical values of 1.28 (10% significance), >1.65 (5% significance), and >2.33 (1% significance) for one-tailed assessment. In addition to using t-values, the assessment of significance should consider p-values for the significance of relationships between variables. At a significance level of 5%, the p-value should be below 0.05, while for a significance level of 1%, the p-value should be below 0.01 as shown in Figure 3 (the result of inner model assessment) and Table 9 (the result of hypothesis testing).



**Figure 3. Results of Inner Model Assesment**

**Table 9 Results of Hypothesis Testing**

Hypothesis	Path	t-statistic	p value	Decision	Mediation
<b>H1</b>	PE → BI	2,348	0,019	Accepted	-
<b>H2</b>	EE → BI	2,812	0,005	Accepted	-
<b>H3</b>	SI → BI	1,769	0,077	Rejected	-
<b>H4a</b>	FC → BI	2,364	0,018	Accepted	-
<b>H4b</b>	FC → B	2,987	0,003	Accepted	-
<b>H4c</b>	FC → BI → B	2,112	0,035	Accepted	Partial Mediaton
<b>H5a</b>	H → BI	3,114	0,002	Accepted	-
<b>H5b</b>	H → B	2,652	0,008	Accepted	-
<b>H5c</b>	H → BI → B	2,645	0,008	Accepted	Partial Mediation
<b>H6</b>	HM → BI	1,151	0,250	Rejected	-
<b>H7</b>	BI → B	5,848	0,000	Accepted	-

## 5. Discussion and Conclusion

The UTAUT2 framework effectively influences behavioral intention and behavior in the context of e-government usage, specifically the State Financial Application System (SAKTI). The explanatory power of the UTAUT2 framework is 66.1% for individual behavioral intention and 52.8% for the behavior of using SAKTI. Users of SAKTI feel that the system can efficiently and effectively accomplish treasury tasks (budgeting, disbursement, and inventory mechanisms) and the process of preparing financial reports. Therefore, SAKTI users intend to use the system, based on a t-value of 2.348 and a p-value below 0.05 (*H1 accepted*). Male SAKTI users feel that their performance increases more than females through the system, thus enhancing their behavioral intention. Performance expectations positively influence behavioral intentions, consistent with the research findings of Ofosu-Ampong et al. (2023), Dbesan et al. (2023), Alkhwaldi et al. (2022), and Addy et al. (2022). The ease of use factor is also perceived by SAKTI operators, which aligns with the training provided by KPPN II Semarang, thereby increasing operators' behavioral intention to use the system (t-value of 2.812 and p-value below 0.01, *H2 accepted*). Female SAKTI operators perceive it easier to use the system compared to male operators. Effort expectancy affects behavioral intentions, in line with the research findings of Dbesan et al. (2023) and Rinjany (2020).

SAKTI users also feel the influence of colleagues, but it does not affect their behavioral intention to use the system. This is consistent with the intensive training provided by KPPN II, so individual influence does not matter. Social influence does not affect behavioral intentions, indicated by a t-value of 1.769 and a p-value of 0.077 (*H3 rejected*), in line with the research findings Wiafe et al. (2019), which stated that the behavioral intention of INTTRA users is not influenced by social influence, and Naranjo-Zolotov et al. (2019), provided empirical evidence that social influence does not affect individual behavioral intentions to use e-government. SAKTI users feel that the available supporting facilities greatly assist in using the system; computer facilities, large bandwidth capacity, system facilities, and system security to prevent hacking, thus leading to an intention to use. Facilitating conditions affect behavioral intentions, indicated by a t-value of 2.364 and a p-value of 0.018 below 5%, thus *H4a is accepted*. Male operators feel that the facilities are adequate, thus affecting their behavioral intention to use the system

compared to female operators. These research findings are consistent with Dbesan et al. (2023), Alkhwaldi et al. (2022), Dash and Sahoo (2021a), Dash and Sahoo (2021b), Rinjany (2020) and (Mansoori et al. 2018).

Adequate supporting facilities can influence the behavior of using SAKTI in daily financial report preparation and treasury tasks. Hypothesis testing results in a t-value of 2.987 and a p-value of 0.003 below 1%, thus *H4b is accepted*. Male SAKTI users are more inclined to use it compared to female users. Facilitating conditions directly affect the behavior of use, consistent with the research conducted by Ahmad and Yahaya (2022), Mohd Thas Thaker et al. (2021) and Wiafe et al. (2019). Male SAKTI users feel that the provided facilities are adequate, thus influencing their behavioral intention and behavior in using the system in their daily activities compared to females. Behavioral intention partially mediates the relationship between facilitating conditions and behavior, indicated by a t-value of 2.112 and a p-value of 0.035 below 5%, thus *H4c is accepted*. The mediating nature of behavioral intention is a complementary partial mediation, where the direct and indirect effects of facilitating conditions on behavior are significant in the same direction. The behavioral intention, serving as a mediating variable, aligns with the findings Manrai et al. (2021), demonstrating that the behavioral intention of rural women can mediate the relationship between facilitating conditions and the use of digital payment systems.

SAKTI users who are accustomed to using computers, IT advancements, and other systems are influenced by their behavioral intentions to use the system. Female operators show more intention than male operators to use SAKTI, despite both being accustomed to using systems and computers. The statistical t-value of 3.114 and p-value of 0.002, below 1%, thus *H5a is accepted*, consistent with the research of Ahmad and Yahaya (2022), Mohd Thas Thaker et al. (2021) and Manrai et al. (2021). Conversely, SAKTI usage behavior is influenced by habits in using computers and IT applications (t-value = 2.645, p = 0.008, *H5b accepted*). In contrast to behavioral intentions, male operators use SAKTI in their daily activities compared to females. Habit influences usage behavior, consistent with the findings of Iqbal et al. (2022), Çera et al. (2020), Chakraborty et al. (2021) and Owusu Kwateng et al. (2019). The behavioral intention of operators to use SAKTI mediates the relationship between facilitating conditions and habits with SAKTI usage behavior. Hypothesis testing yields a t-value of 2.645 and a p-value of 0.008, below 1%, thus *H5c is accepted*. Manrai et al. (2021) found empirical evidence that behavioral intention mediates the relationship between habits and behavior in the context of digital payment system usage. The mediating nature of behavioral intention is partially complementary, where the direct and indirect effects of habits on behavior are significant in the same direction.

SAKTI users feel comfortable, happy, and satisfied when using the system; however, it does not influence individual behavioral intentions to use SAKTI (t-value = 1.151, p = 0.250, *H6 rejected*). Both male and female operators' behavioral intentions are not influenced by hedonic motivations. According to Alkhwaldi et al. (2022), hedonic motivation does not affect individual behavioral intentions to use e-government. The behavioral intention to use SAKTI influences usage behavior (t-value = 5.848 and p-value = 0.000, *H7 accepted*). Both male and female operators intend to use SAKTI, thus affecting their usage behavior. This is consistent with the research conducted by Ofosu-Ampong et al. (2023), Dash and Sahoo (2021a), and Dash and Sahoo (2021b).

The UTAUT2 framework can influence behavioral intentions and technology usage behavior in the context of e-government in Indonesia. Performance expectations, effort expectations, facilitating conditions, and habits are variables influencing the behavioral intentions of operators

to use SAKTI. The behavior of use operators SAKTI is influenced by facilitating conditions, habits, and behavioral intention. Behavioral intention can partially complementarily mediate the relationship between facilitating conditions and habits with the operator's SAKTI use behavior. Social influence and hedonic motivation do not affect the operator's behavioral intentions to use.

## **6. Implications**

This research's theoretical contribution lies in developing the UTAUT2 framework application and testing its influence on the behavioral intention and behavior of e-government users, particularly SAKTI users. Performance expectations, effort expectations, facilitating conditions, and habits are identified as robust variables influencing individual behavioral intention and behavior. SAKTI users expect that the system will enhance task completion and improve performance, coupled with ease of system use, impacting their behavioral intention. Adequate supporting infrastructure facilities, including internet access, hardware used to operate the SAKTI system, and features within the system, are identified as factors influencing behavioral intention and behavior. Users' habits, developed through exposure to information technology, computer operation, and familiarity with digital systems, also affect their behavioral intention and system usage. This research supports empirical evidence of Dbesan et al. (2023) as well as Alkhwalidi et al. (2022), who used the UTAUT framework to influence behavior intention to use e-government. This study also supporting (Addy et al. 2022), Dash and Sahoo (2021a), and (Dash and Sahoo 2021b), who were use the UTAUT2 framework to give empirical evidence of the factors influencing the behavioral intention to use e-government.

The practical benefits of the research serve as considerations for policymakers, indicating that the conducted training has made SAKTI users adept at using the system. Structured technical guidance should be frequently conducted by the Ministry of Finance, particularly the KPPN. Adequate supporting facilities and system features to enhance SAKTI users' performance should be further improved, especially security factors and internet capacity for system usage.

## **7. Limitation and Future Research**

The limitations of this study include the low response rate of respondents to the provided questionnaires and the delayed responses collected beyond the researcher's specified deadline. Future research should focus on maximizing the distribution and collection of questionnaires, with the assistance of an intermediary or liaison appointed to facilitate communication between respondents and researchers. Further development of additional variables that can be integrated into the UTAUT2 framework is still possible in future research. Concepts such as the D&M model and Task Technology Fit (TTF) model can be integrated with UTAUT2.

## **Funding**

This research did not receive any research grants or funding from other sources.

## **Disclosure Statement**

No potential conflict of interest was reported by the authors

## **Author Contributions**

Conceptualization: Wahyu Meiranto, Fortunella Farlyagiza.

Data Collection: Wahyu Meiranto, Fortunella Farlyagiza, Etna Nur Yuyetta, Elen Puspitasari.

Formal Analysis: Wahyu Meiranto, Fortunella Farlyagiza, Etna Nur Yuyetta.

Methodology: Wahyu Meiranto, Faisal Faisal, Etna Nur Yuyetta.  
Project Administration: Elen Puspitasari.  
Software: Fortunella Farlyagiza.  
Validation: Wahyu Meiranto, Faisal Faisal.  
Writing – original draft: Wahyu Meiranto.  
Writing – review and editing: Faisal Faisal, Elen Puspitasari.  
All Authors agree to be accountable for all aspects of the work.

### **About The Authors**

**Wahyu Meiranto** is a lecturer at the Accounting Department, Faculty of Business and Economics, Universitas Diponegoro, Indonesia. He has published paper in international journals with interest research in accounting information system, behavioral accounting.

**Fortunella Farlyagiza** is an alumny of Accounting and Business Department, School of Vocation, Universitas Diponegoro, Indonesia. She has expertise in accounting and taxation.

**Faisal Faisal** is lecturer and Professor at the Accounting Departmen, Faculty of Business and Economics, Universitas Diponegoro, Indonesia. He has published many papers in International journals with interest research in green accounting, corporate responsibility, sustainability and corporate governance. He is now Dean of Faculty of Business and Economics.

**Etna Nur Afri Yuyetta** is a lecturer at the Accounting Department, Faculty of Business and Economics, Universitas Diponegoro, Indonesia. She has published paper in international journals with interest research in accounting, capital market, corporate governance.

**Elen Puspitasari** is a lecturer at the Accounting Department, Faculty of Business and Economy, Universitas Stikubank, Indonesia. She has published paper in international journals with interest research in accounting, finance, and capital market. She is now Vice Rector III.

### **Data Availability Statement**

The datasets used and/or analyzed during the current study are available from the corresponding author upon reasonable request.

### **Informed Consent:**

Informed written consent is applicable to tis research

### **Ethical Approval Statement:**

The study was approved by ethics committee of Business and Economics Faculty, Universitas Diponegoro with reg number 29/UN.7F2.6.2/AK/V, and KPPN A1 Semarang II with the letter number S-467/KPN.1402.

### **References**

- Addy, M., E. Adinyira, and J. Ayarkwa. 2018. Antecedents of building information modelling adoption among quantity surveyors in Ghana. *Journal of Engineering, Design and Technology* 16 (2):313-326.
- Addy, M. N., E. T. Addo, T. E. Kwofie, and J. E. Yartey. 2022. Predicting the adoption of e-procurement in construction project delivery in Sub-Saharan Africa: an application of UTAUT2. *Construction Innovation* 23 (5):1038-1053.

- Ahmad, K., and M. H. Yahaya. 2022. Islamic social financing and efficient zakat distribution: impact of fintech adoption among the asnaf in Malaysia. *Journal of Islamic Marketing*.
- Alkhwaldi, A. F. 2023. Understanding learners' intention toward Metaverse in higher education institutions from a developing country perspective: UTAUT and ISS integrated model. *Kybernetes*.
- Alkhwaldi, A. F., B. Alobidyeen, A. A. Abdulmuhsin, and M. Al-Okaily. 2022. Investigating the antecedents of HRIS adoption in public sector organizations: integration of UTAUT and TTF. *International Journal of Organizational Analysis* 31 (7):3251-3274.
- Amriani, T. N., and A. Iskandar. 2019. Analisis Kesuksesan Implementasi Sistem Aplikasi Keuangan Tingkat Instansi (SAKTI) pada Satuan Kerja di Lingkungan Badan Pendidikan dan Pelatihan Keuangan (BPPK). *Kajian Ekonomi dan Keuangan* 3 (1):54-74.
- Çera, G., I. Pagria, K. A. Khan, and L. Muaremi. 2020. Mobile banking usage and gamification: the moderating effect of generational cohorts. *Journal of Systems and Information Technology* 22 (3):243-263.
- Chakraborty, D., G. Dash, K. Kiefer, and S. B. Bhatnagar. 2021. Stop hailing, start apping: adoption of app-cab services in an emerging economy. *foresight* 24 (6):657-677.
- Dash, A., and A. K. Sahoo. 2021a. Moderating effect of gender on adoption of digital health consultation: a patient perspective study. *International Journal of Pharmaceutical and Healthcare Marketing* 15 (4):598-616.
- . 2021b. Physician's perception of E-consultation adoption amid of COVID-19 pandemic. *VINE Journal of Information and Knowledge Management Systems* 53 (6):1271-1286.
- Dbesan, A. H., A. A. Abdulmuhsin, and A. F. Alkhwaldi. 2023. Adopting knowledge-sharing-driven blockchain technology in healthcare: a developing country's perspective. *VINE Journal of Information and Knowledge Management Systems*.
- Gray, P. S., J. B. Williamson, D. A. Karp, and J. R. Dalphin. 2007. *The Research Imagination: An Introduction to Qualitative and Quantitative Methods* Vol. 1st Edition. New York: Cambridge University Press.
- Hair, J. F., W. C. Black, B. J. Babin, and R. E. Anderson. 2019a. *Multivariate Data Analysis* Vol. 8th Edition. United Kingdom: Cengage Learning EMEA.
- Hair, J. F., G. T. Hult, C. M. Ringle, and M. Sarstedt. 2022. *A Primer on Partial Least Square Structural Equation Modelling (PLS-SEM)*. Vol. 3rd Edition: Sage Publication.
- Hair, J. F., J. J. Risher, M. Sarstedt, and C. M. Ringle. 2019b. When to use and how to report the results of PLS-SEM. *European Business Review* 31 (1):2-24.
- Hsu, H.-Y., F.-H. Liu, H.-T. Tsou, and L.-J. Chen. 2019. Openness of technology adoption, top management support and service innovation: a social innovation perspective. *Journal of Business & Industrial Marketing* 34 (3):575-590.
- Iqbal, U. P., S. M. Jose, and M. Tahir. 2022. Integrating trust with extended UTAUT model: a study on Islamic banking customers' m-banking adoption in the Maldives. *Journal of Islamic Marketing*.
- Kirat Rai, S., K. Ramamritham, and A. Jana. 2020. Identifying factors affecting the acceptance of government to government system in developing nations – empirical evidence from Nepal. *Transforming Government: People, Process and Policy* 14 (2):283-303.
- Limayem, M., S. G. Hirt, and C. Cheung, M.K. 2007. How Habit Limit Predictive Power of Intention: The Case of Information System Continuance. *MIS Quarterly* 31 (4):705-737.
- Manrai, R., U. Goel, and P. D. Yadav. 2021. Factors affecting adoption of digital payments by semi-rural Indian women: extension of UTAUT-2 with self-determination theory and perceived credibility. *Aslib Journal of Information Management* 73 (6):24.

- Mansoori, K. A. A., J. Sarabdeen, and A. L. Tchantchane. 2018. Investigating Emirati citizens' adoption of e-government services in Abu Dhabi using modified UTAUT model. *Information Technology & People* 31 (2):455-481.
- Mohd Thas Thaker, H., M. A. Mohd Thas Thaker, A. Khaliq, A. Allah Pitchay, and H. Iqbal Hussain. 2021. Behavioural intention and adoption of internet banking among clients' of Islamic banks in Malaysia: an analysis using UTAUT2. *Journal of Islamic Marketing* 13 (5):1171-1197.
- Muhtaromin. 2018. Kepuasan Pengguna Sistem Aplikasi Keuangan Tingkat Instansi (SAKTI) Pada Badan Pendidikan dan Pelatihan Keuangan (BPPK). In *Simposium Keuangan Negara*. Jakarta: Badan Pendidikan dan Pelatihan Keuangan 588-602.
- Naranjo-Zolotov, M., T. Oliveira, and S. Casteleyn. 2019. Citizens' intention to use and recommend e-participation. *Information Technology & People* 32 (2):364-386.
- Nasution, R. N. A., and J. Nasution. 2022. Penerapan Aplikasi Sakti Dalam Pengelolaan Keuangan Di Badan Narkotika Nasional (BNN) Provinsi Sumatera. *ALEXANDRIA (Journal of Economics, Business, & Entrepreneurship)* 3 (1):5-8.
- Nugroho, H. P., and J. Lestyowati. 2020. Analisis Tingkat Kepuasan dan Kepentingan Pengguna Aplikasi SAKTI Dengan Pieces Framework. *Indonesian Treasury Review* 5 (2):93-104.
- Ofosu-Ampong, K., A. Asmah, J. A. Kani, and D. Bibi. 2023. Determinants of digital technologies adoption in government census data operations. *Digital Transformation and Society* 2 (3):293-315.
- Owusu Kwateng, K., K. A. Osei Atiemo, and C. Appiah. 2019. Acceptance and use of mobile banking: an application of UTAUT2. *Journal of Enterprise Information Management* 32 (1):118-151.
- Pambudi, Y. A., Safuan, and M. A. Alhabshy. 2022. Implementasi Penggunaan Aplikasi SAKTI Pada Penyusunan Laporan Keuangan Pemerintah Pusat. *Jurnal Ilmiah Indonesia* 7 (5):6722-6729.
- Prabowo, N. T. 2017. Analisis Sistem Aplikasi Keuangan Tingkat Instansi (SAKTI) Dengan Pendekatan Technology Acceptance Models (TAM). *Indonesian Treasury Review* 2 (2):55-66.
- Rahayuningtyas, A. 2022. Pengaruh Kualitas Sistem Informasi, Kualitas Informasi, dan Perceived Usefulness terhadap Kepuasan Pengguna Sistem Aplikasi Keuangan Tingkat Instansi Modul Penganggaran pada Satuan-Satuan Kerja Lingkup Pembayaran KPPN Madiun. *MANOVA V* (2):76-91.
- Rahman, S., S. Hartanto, and H. Avisenna. 2023. Analisis Penerapan Sistem Aplikasi Keuangan Tingkat Instansi (SAKTI). *Asersi: Jurnal Akuntansi dan Terapan Bisnis* 3 (1):64-72.
- Ranjit, K. 2012. *Research methodology: a step-by-step guide for beginners* Vol. 3rd Edition: SAGE Publication.
- Rinjany, D. K. 2020. Does Technology Readiness and Acceptance Induce more Adoption of E-Government? Applying the UTAUT and TRI on an Indonesian Complaint-Based Application. *Policy & Governance Review* 4 (3):20.
- Sanjeev, M. A., S. Khademizadeh, T. Arumugam, and D. K. Tripathi. 2021. Generation Z and intention to use the digital library: does personality matter? *The Electronic Library* 40 (1/2):18-37.
- Saxena, S., and M. Janssen. 2017. Examining open government data (OGD) usage in India through UTAUT framework. *foresight* 19 (4):421-436.
- Sugiyono, P. D. 2013. *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Vol. Cetakan Kedua: Penerbit Alfabeta Bandung.
- Sutiono, and T. R. Taufiqurahman. 2020. Faktor-Faktor Yang Mempengaruhi Resistensi Pengguna Terhadap Implementasi Sistem Aplikasi Keuangan Tingkat Instansi

- (SAKTI) Pada Satuan Kerja Di Lingkungan Kementerian Keuangan. *Indonesian Treasury Review* 5 (1):47-60.
- Upadhyay, N., S. Upadhyay, S. S. Abed, and Y. K. Dwivedi. 2022. Consumer adoption of mobile payment services during COVID-19: extending meta-UTAUT with perceived severity and self-efficacy. *International Journal of Bank Marketing* 40 (5):960-991.
- Venkatesh, V., M. G. Morris, G. B. Davis, and F. D. Davis. 2003. User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly* 27:425-478.
- Venkatesh, V., J. Y. L. Thong, and X. Xu. 2012. Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of Technology. *MIS Quarterly* 36 (1):157-178.
- Wiafe, I., F. N. Koranteng, T. Tettey, F. A. Kastriku, and J.-D. Abdulai. 2019. Factors that affect acceptance and use of information systems within the Maritime industry in developing countries. *Journal of Systems and Information Technology* 22 (1):21-45.
- Wu, C.-G., and P.-Y. Wu. 2019. Investigating user continuance intention toward library self-service technology. *Library Hi Tech* 37 (3):401-417.

## Appendix. Research Questionnaire

Variable	Indicators
Performance Expectancy	<ol style="list-style-type: none"> <li>1. SAKTI is an application that is useful in my work.</li> <li>2. SAKTI makes it easier for me to do my job.</li> <li>3. SAKTI allows me to do my work faster than other financial applications.</li> <li>4. My productivity can increase by using SAKTI.</li> </ol>
Effort Expectancy	<ol style="list-style-type: none"> <li>1. I will not have difficulty learning how to use the SAKTI application.</li> <li>2. I feel comfortable doing my job using the SAKTI application.</li> <li>3. It is easy for me to become proficient in using the SAKTI application.</li> <li>4. Overall, I find SAKTI easy to use.</li> </ol>
Social Influence	<ol style="list-style-type: none"> <li>1. People I respect suggest that I use SAKTI.</li> <li>2. People important to me think that I should use SAKTI.</li> <li>3. People in my environment who use the SAKTI application have higher prestige than those who do not.</li> <li>4. I use the SAKTI application for work because many people also use it.</li> </ol>
Facilitating Condition	<ol style="list-style-type: none"> <li>1. I have the necessary resources (computer/internet) to use the SAKTI application.</li> <li>2. I have the necessary knowledge to use the SAKTI application.</li> <li>3. SAKTI is compatible with other systems that I use.</li> <li>4. SAKTI has guidelines for its usage.</li> </ol>
Hedonic Motivation	<ol style="list-style-type: none"> <li>1. Using the SAKTI application is enjoyable for me.</li> <li>2. Using the SAKTI application is very entertaining for me.</li> <li>3. Using the SAKTI application is very rewarding for me.</li> </ol>

	4.	Using the SAKTI application is very interesting and enhances my prestige.
Habits	1.	Using the SAKTI application is a habit for every operator at the DJPb agency level.
	2.	I feel satisfied when using the SAKTI application.
	3.	Every operator at the DJPb agency level should use the SAKTI application.
	4.	Using the SAKTI application is something I do without thinking for my job.
Behavioral Intention	1.	I intend to continue utilizing SAKTI in my future work.
	2.	I will use SAKTI in my daily life.
	3.	Considering that I have a computer capable of accessing the internet, I will continue to use the SAKTI application.
Use Behavior	1.	Sometimes, I use SAKTI for my work.
	2.	I often use the SAKTI application to perform daily tasks.
	3.	I always use the SAKTI application in all of my work.