European Proceedings of
Social and Behavioural Sciences
EpSBS

www.europeanproceedings.com
e-ISSN: 2357-1330

DOI: 10.15405/epsbs.2023.11.15

ICTHM 2023
International Conference in Technology, Humanities and Management

UTILIZATION INTEREST MEDIATING EFFECT BY USING THE UTAUT MODEL FOR THE SISKEUDES

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Abstract

This study aims to examine the role of the UTAUT model in the use of the village fund system (Siskeudes) which is mediated by interest in services; the UTAUT model consists of four constructs: performance expectations, business expectations, social influence, and facilitating conditions. Siskeudes is a new system used by village governments to carry out financial recording activities starting from the planning process to financial reporting. Therefore, it is necessary to understand the point of view of each village official to achieve the goal of holding siskeudes. This research uses a quantitative approach by sending questionnaires to selected respondents in the Semarang Regency area face to face to the respondents, namely the village head, village secretary and village financial staff. The sampling technique used in this research used purposive sampling. The data analysis technique used in this research uses PLS-SEM. The research results prove that all hypotheses developed in this research are accepted, this means that the model used in this research is declared successful.

Keywords: Siskeudes, System Utilizing Interest, UTAUT

https://doi.org/10.15405/epsbs.2023.11.15
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Selection and peer-review under responsibility of the Organizing Committee of the conference
eISSN: 2357-1330

1. Introduction

Given that it is a tool for organisation and makes timely dissemination of financial reporting data possible, information technology serves a crucial part in every endeavour. E-government is one of the government's IT initiatives for achieving good and transparent administration in order to win over the public's trust (BPKP, 2016). Both Hanisch et al. (2023) and Al-Rahmi et al. (2022) define E-governance as a new way for governments and non-government organisations to share information and services with the public on issues of mutual interest.

In this example, the village government, namely the village fund system (Siskeudes), is one of the e-government developments in Indonesia (BPKP, 2015). Using easily accessible information technology, Siskeudes is a novel village financial management system that streamlines processes including planning, good governance, reporting, and evaluation (Iswahyudi, 2017). When users exhibit a sequence of appropriate and purposeful actions, the system can be used optimally in accordance with the organization's wishes (Donmez-Turan, 2019). In addition, IT literacy is essential for fostering open and accountable government services (Venkatesh et al., 2016).

Information technology issues arise because of several factors, such as a lack of trained personnel, a lack of internet access, and the inability to record certain transactions using an accrual basis (Fuad, Winarsih, et al., 2021; Fuad, Nurrokhmahwati, et al., 2021; Situmorang et al., 2021; Wardhani & Ryantama, 2019). Indicators from the UTAUT (Unified Theory of Acceptance and Use of Technology) model (Venkatesh et al., 2016) will be used to examine how performance expectancy, effort expectancy, social influence, and facilitating conditions affect Siskeudes usage behaviour. A second indication, enthusiasm for system utilisation, is a moderating factor in this investigation (Dewi & Astika, 2017; Mackey & Cuomo, 2020).

2. Literature Review

2.1. Unified Theory of Acceptance and Use of Technology (UTAUT)

UTAUT was developed by Venkatesh et al. (2003), explaining a person’s interest in using information technology systems and subsequent user behavior; UTAUT is a model of information technology acceptance that can be used to explore factors that influence the intention to adopt the technology.

3. Research variable

3.1. Performance Expectancy

Performance Expectancy is the extent to which a person believes that using the system will help them get and increase profits at work. The main objective is to describe the time people consider using the system can help get benefits at work (Venkatesh et al., 2016). For the purpose of this study, performance expectancy is related to the extent of Siskeudes in assisting the users to distribute and monitor the village fund, thus improving the performance management of the village fund.

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3.1.1. Effort Expectancy

Users' impressions of the system's ease of use, as measured by Effort Expectancy, are linked to how quickly and easily new users can pick up the system or how competitively users are inclined to utilise it (Puspitasari et al., 2019). In addition, Liebenberg et al. (2018) define effort expectations as the ease with which one is familiar with operating a certain system. Siskeudes is meant to be simple.

3.1.2. Social Influence

Social influence is the degree to which an individual feels it is important for others to believe that they are using the latest technology according to other people's expectations (Venkatesh et al., 2003). Social influence describes an individual's relationship with others, and decision-making indicates that a person is influenced by the social dimension (Santosa & Alamsjah, 2022).

3.1.3. Facilitating Condition

Facilitating conditions can be categorized as organizational or even individual factors that can accelerate user learning, thereby playing an essential role in increasing technology acceptance (Kazemi et al., 2015). This opinion is in line with the basic definition of Venkatesh et al. (2003), namely the individual's perception of infrastructure support and technical assistance that is always there when the individual needs it.

3.1.4. Use Behavior in Siskeudes

Siskeudes starts from the budgeting process; the accountability system applied to village-level financial reporting can work well with implementing the village-level financial system (BPKP, 2016). However, until now, the village apparatus is still experiencing difficulties in implementing an implementation-oriented village-level financial system and a lack of supporting facilities and infrastructure, even though this is an integral part of implementing the financial system at the village level (Wibowo et al., 2020).

3.1.5. System Utilization Interest

System Utilization Interest is a desire that arises because the results created from human behavior are based on an interest or passion for the benefits provided by the system (Triadmojo, 2016). The instrument developed by Chairia et al. (2020) showed that interest in using the system can be measured, among others, by three indicators, namely always trying to use, will use it more often and continue in the future.

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4. Hypotheses development and conceptual framework

4.1. Performance Expectancy on System Utilization Interest

Performance Expectancy is the belief that a person using a certain technology would gain from the things he performs while using that technology (Venkatesh et al., 2016). The findings of earlier studies by (Andriyanto et al., 2019; Bu et al., 2021; Dewi & Astika, 2017; Gupta et al., 2019; Gunawan et al., 2019; Tarhini et al., 2016; Warsame & Ireri, 2018) demonstrate that Performance Expectancy has a beneficial impact on System Utilization Interest to use technology. On the basis of the justification and evidence from earlier studies, the following hypothesis can be put forth:

H1: System Utilisation Interest is benefited by Performance Expectancy.

4.2. Effort Expectancy on System Utilization Interest

Effort Expectancy is defined as the level of ease with which individuals use information systems (Tarhini et al., 2016). If a person's effort to do something is high, the level of convenience for someone to use a plan will be better (Awang et al., 2019). The results of research conducted by previous researchers, namely (Andriyanto et al., 2019; Al-Sharafi et al., 2023; Gupta, Manrai, et al., 2019; Gunawan et al., 2019; Triadmojo, 2016; Warsame & Ireri, 2018) show that Effort Expectancy has a positive effect on System Utilization Interest. Based on the explanation and support from previous research, the hypothesis can be formulated:

H_2: Effort Expectancy has a positive effect on System Utilization Interest

4.3. Social Influence on System Utilization Interest

Venkatesh et al. (2016) explained that Social Influence has a role in influencing an individual to perceive the interests other people believe to be interested in using the system. If Social Influence in the individual's environment supports utilizing an information system, it will run transparently and accountably (Namahoot & Jantasri, 2023). The results of research conducted by several previous researchers, such as (Chairia et al., 2020; Gupta, Sinaga, et al., 2019; Gunawan et al., 2019; Santosa & Alamsjah, 2022; Tarhini et al., 2016; Warsame & Ireri, 2018) shows that Social Influence has a positive effect on System Utilization Interest. Based on the explanation and support from previous research, the hypothesis can be formulated:

H_3: Social Influence positively affects System Utilization Interest

4.4. Facilitating Condition on System Utilization Interest

Facilitating condition is the degree to which a person believes that the organizational infrastructure and available technical support can support information systems (Lallmahomed et al., 2017). Interest is only an intention or desire (Zarafshani et al., 2020). Therefore, facilitating conditions are essential to influence individual interest in using information systems. Previous research results from (Andriyanto et al., 2019; Chairia et al., 2020; Gupta, Manrai, et al., 2019; Gunawan et al., 2019; Triadmojo, 2016) found

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that Facilitating Conditions have a positive effect on System Utilization Interest. Based on the explanation and support from previous research, the hypothesis can be formulated:

H_4: Facilitating Conditions positively affect System Utilization Interest

4.5. Performance Expectancy on Use Behavior in Siskeudes

According to Venkatesh et al. (2016), by looking at the usability, motivation and benefits generated in utilizing information technology, it is a strong predictor of increasing user interest to improve the resulting performance. The results of the research conducted Handayani and Sudiana (2017), Gupta, Manrai, et al. (2019), Puspitasari et al. (2019) show that Performance Expectancy has a positive effect on the behavior of information technology users. Based on the explanation and support from previous research, a hypothesis can be formulated:

H_5: Performance Expectancy positively affects Use Behavior in Siskeudes

4.6. Effort Expectancy on Use Behavior in Siskeudes

Effort Expectancy focuses more on a person's level of trust that using information technology systems will provide convenience (Venkatesh et al., 2016). The ease of using information technology will create a feeling in a person that the system is valid and, of course, will develop a sense of comfort when working with it. Results of research conducted Herdianto et al. (2018), Gupta, Sinaga, et al. (2019), Chairia et al. (2020) show that Effort Expectancy has a positive effect on user behavior. Based on the explanation and support from previous research, the hypothesis can be formulated:

H_6: Effort Expectancy positively affects Use Behavior in Siskeudes

4.7. Social Influence on Use Behavior in Siskeudes

Social influence is based on customers being influenced by uncertainty related to innovative services to interact with people on social networks to be consulted about decisions using information technology (Oliveira et al., 2016). Research result from Handayani and Sudiana (2017), Gupta, Manrai, et al. (2019) show that social influence positively affects user behavior. Based on the explanation and support from previous research, the hypothesis can be formulated:

H_7: Social Influence positively affects Use Behavior in Siskeudes

4.8. Facilitating Condition on Use Behavior in Siskeudes

Facilitating Conditions have more in common with perceived control of behavior which reflects the effect of the user's knowledge, abilities, and resources (Venkatesh et al., 2016). Results of research conducted (Gupta, Sinaga, et al., 2019; Gunawan et al., 2019; Handayani & Sudiana, 2017; Tarhini et al., 2016; Warsame & Ireri, 2018) shows that facilitating conditions can have a positive effect on a person's behavior in using information technology. Based on the explanation and support from previous research, the hypothesis can be formulated:

H_8: Facilitating Conditions positively affect Use Behavior in Siskeudes

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4.9. System Utilization Interest on Use Behavior in Siskeudes

A person's interest in using technology can be a strong basis for predicting a person's actual behavior in specific actions (Mamman et al., 2016). System Utilization Interest strongly supports user behavior because it is believed that the expected goals will be achieved if user behavior takes an effort with encouragement of interest. The results of research conducted by Triadmojo (2016), Gupta et al. (2019) show that interest in utilizing information technology can increase behavior. Based on the explanation and support from previous research, the hypothesis can be formulated:

H_9: System Utilization Interest positively affects Use Behavior in Siskeudes

4.10. Mediating Effect of System Utilization Interest

Interest in utilization is the desire to perform the behavior, while the behavior is the actual action or activity (Dewi & Astika 2017). The higher Performance expectancy, effort expectancy, social influence, and facilitating conditions owned by village officials in utilizing their performance using the new system, namely siskeudes, will certainly increase interest in utilizing this technology. This opinion is supported by the results of previous research from (Andriyanto et al., 2019; Chairia et al., 2020; Dewi & Astika, 2017; Gunawan et al., 2019; Herdianto et al., 2018; Venkatesh et al., 2016; Tarhini et al., 2016). Based on the explanation and support from previous research, the hypothesis can be formulated:

H_{10a}: Performance Expectancy has a positive effect on Use Behavior in Siskeudes through System Utilization Interest as a mediating variable

H_{10b}: Effort Expectancy has a positive effect on Use Behavior in Siskeudes through System Utilization Interest as a mediating variable

H_{10c}: Social Influence has a positive effect on Use Behavior in Siskeudes through system utilization interest as a mediating variable

H_{10d}: Facilitating Condition has a positive effect on Use Behavior in Siskeudes through system utilization interest as a mediating variable

Based on the theoretical basis and hypothesis development that has been explained, the research model can be presented in Figure 1 below:

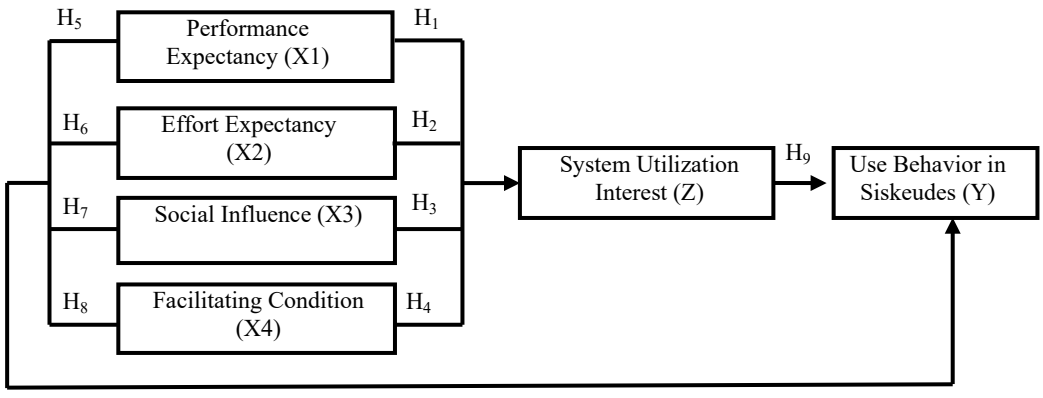

Figure 1. Research Model

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5. Research Design

5.1. Measures

In order to test the hypothesis, this study borrows various questions from other studies that have focused on the same variables. Variables are evaluated on a 5-point Likert scale, from "strongly disagree" (1) to "strongly agree" (5). The researchers dug further into the demographics and personal details of each respondent as well.

The independent variable, the dependent variable, and the intermediary variable are the three types of research variables utilised in this investigation. These four clusters of variables—"performance expectancy," "effort expectancy," "social influence," and "facilitating condition"—serve as the study's independent variables. In addition, the study relies on siskeudes users' actions as the dependent variable. System Utilisation Interest, however, is the intervening variable here. All variables are quantified using indicators developed by prior researchers and applied here. Each of these indications will be discussed in detail in table 1 below:

Table 1. Research Indicators

Variable	Empirical Indicator	Source	Scale
Performance Expectancy	Helping completion, improving performance, Useful, Increasing productivity	Andriyanto et al. (2019)	Scale 1 – 5
Effort Expectancy	Perceived ease of use, complexity, ease of use	Palau-Saumell et al. (2019)	
Social Influence	Subjective norms, social factors, Image	Alkhowaiter (2022)	
Facilitating Condition	Perceived control of behavior, Conditions that support, Appropriateness	Venkatesh et al. (2003)	
System Utilization Interest	System usage consistency	Vaithilingam et al. (2022)	
Use Behavior	System usage		

5.2. Sampling

As the main requirement in testing the hypothesis in this study, the researchers used the research sample, namely village officials who used Siskeudes in Semarang Regency. One hundred fifty questionnaires were distributed to village officials, but only 100 were received and could be used as research samples. In this research sample, it is known that 72 respondents are male, and the remaining 28 percent are female. As for the educational background of the respondents in this study, 69 percent had a high school education, 23 percent had junior high school education, 6 percent each had an elementary school education and a diploma, and the remaining 2 percent had undergraduate education.

6. Analysis and Result

6.1. Measure validity and reliability

After the data collection process has been completed, the next step is to test the validity and reliability of each question item. In detail, the results of processing the outer loading in this study found

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that all question indicators had a value greater than 0.07, so it was significant. For details, the results of data processing can be seen in the following table 2:

Table 2. Outer Loading

	Performance Expectancy (X_1)	Effort Expectancy (X_2)	Social Influence (X_3)	Facilitating Condition (X_4)	Independent (X)	Use Behavior (Y)	System Utilization (Z)
X1.1	0.966						
X1.1					0.803		
X1.2	0.950						
X1.2					0.803		
X1.3	0.973						
X1.3					0.778		
X1.4	0.959						
X1.4					0.793		
X2.1		0.962					
X2.1					0.869		
X2.2		0.964					
X2.2					0.886		
X2.3		0.930					
X2.3					0.860		
X2.4		0.963					
X2.4					0.898		
X3.1			0.954				
X3.1					0.836		
X3.2			0.952				
X3.2					0.780		
X3.3			0.912				
X3.3					0.763		
X3.4			0.915				
X3.4					0.825		
X4.1				0.937			
X4.1					0.836		
X4.2				0.919			
X4.2					0.836		
X4.3				0.919			
X4.3					0.870		
X4.4				0.909			
X4.4					0.860		
Y1.1						0.931	
Y1.2						0.931	
Y1.3						0.889	
Y1.4						0.885	
Z1.1							0.873
Z1.2							0.945
Z1.3							0.895
Z1.4							0.906

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After testing the outer loading of each indicator, composite reliability and average variance extracted (AVE) testing was then carried out to determine whether all the constructs used in this study fulfill these aspects. The following results are presented in table 3 below:

Table 3. Average Variance Extracted

Variable	Composite Reliability	Average Variance Extracted (AVE)
Independent Variable (X)	0.973	0.692
Dependent Variable (Y)	0.950	0.827
Mediating Variable (Z)	0.948	0.819

The table 2 above shows that the Composite Reliability values for all constructs are between 0.948 and 0.973. This result shows more than 0.05, so it meets reliability. The three constructs in the AVE test have a value of 0.692 to 0.827. So that all constructs have an AVE value of more than 0.05, they are reliable; the independent variable constructs consist of; Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions which System Utilization Interest towards Dependent mediates, i.e., Use behavior also fulfills reliability assumption.

6.2. Hypothesis Testing

We are testing the hypothesis in this study using SEM-PLS. Table 4 below shows the results of the hypothesis testing of each variable used in this study.

Table 4. Path Coefficients

	Original Sample	Sample Mean	Standard Deviation	T Statistics	P Values
Performance Expectancy (X_1) -> X (Independent)	0.272	0.272	0.012	22.891	0.000
Performance Expectancy (X_1) ->Y (Use Behavior)	0.210	0.211	0.017	12.420	0.000
Performance Expectancy (X_1) -> Z (System Utilization)	0.232	0.232	0.012	19.812	0.000
Effort Expectancy (X_2) -> X (Independent)	0.301	0.302	0.011	27.214	0.000
Effort Expectancy (X_2) -> Y (Use Behavior)	0.233	0.233	0.017	13.696	0.000
Effort Expectancy (X_2) -> Z (System Utilization)	0.257	0.257	0.010	24.628	0.000
Social Influence (X_3) -> X (Independent)	0.276	0.276	0.012	23.421	0.000
Social Influence (X_3) -> Y (Use Behavior)	0.213	0.214	0.017	12.625	0.000
Social Influence (X_3) -> Z (System Utilization)	0.235	0.236	0.010	23.581	0.000
Facilitating Condition (X_4) -> X (Independent)	0.281	0.281	0.008	34.982	0.000
Facilitating Condition (X_4) -> Y (Use Behavior)	0.217	0.218	0.016	13.293	0.000
Facilitating Condition (X_4) -> Z (System Utilization)	0.240	0.240	0.010	24.894	0.000
X (Independent) -> Y (Use behavior)	0.774	0.774	0.055	14.093	0.000
X (Independent) -> Z (System Utilization)	0.854	0.853	0.028	30.578	0.000
Z (System Utilization) -> Y (Use behavior)	0.284	0.289	0.129	2.213	0.027

Based on the results of the path coefficients test in Table three above, it can be concluded that the overall t statistical value of the overall relationship between variables shows a value greater than 1.96, so it can be concluded that H0 is accepted, which means it has a positive direction. In addition, the p-value results from the table above are less than 0.05, so it can be concluded that the relationship between

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eISSN: 2357-1330

variables is significant. This means that the results of this study prove that the entire hypothesis that has been built is accepted and has a significant positive meaning.

Table 5. R-Square

	R Square	R Square Adjusted
Independent Variable (X)	1.000	1.000
Use Behavior (Y)	0.621	0.613
System Utilization (Z)	0.729	0.726

Looking at Table 5 above, it can be concluded that the value of the relationship between the independent and dependent variables is 62.1%. In contrast, the relationship between the independent and dependent variables through the mediating variable has a more excellent value, namely 72.9%.

7. Discussion and Implications

Several major findings from this investigation proved the concept. Both direct and indirect connections among variables were both positively and significantly impacted by the full hypothesis. According to the results, there is a favourable and statistically significant relationship between performance expectations and enthusiasm for using the system. More people will be interested in using Siskeudes if they believe that the village's equipment will work as expected. Likewise, there is a positive and strong relationship between the anticipation of effort and the desire to use the system. The more transactions are made, the more beneficial effects effort expectancy has on habits indicative of a curiosity for utilising information system technology.

Additionally, social impact is significantly associated with increased enthusiasm for using a system. In other words, people are more eager to adopt new forms of technology when they have a larger degree of confidence in the devices involved. Other results show a positive and statistically significant relationship between favourable conditions and enthusiasm for using the technology. This indicates that it will be more interested in utilizing information system technology if additional environmental conditions can be adequately provided.

In Siskeudes, there is a strong positive correlation between performance expectations and actual usage patterns. The more the village apparatus's performance expectation in making use of its performance, the more appropriately it will behave while employing Siskeudes. The user's effort expectation has a favourable and statistically significant effect on their actions in Siskeudes. To put it another way, the larger the company, the more likely it is that village fund users will behave in a convenient manner.

Other findings point to a favorable and statistically significant relationship between social pressure and use behaviour among Siskeudes. The greater the societal impact, the more likely the people in the area are to adopt Siskeudes. Facilitating settings also have a good and considerable effect on user behaviour in Siskeudes. This implies that the importance of the facilities given by information technology in encouraging a person to use them is significantly influenced by the conditions that enable it.

Users' actions are positively affected by how often they utilise and how curious they are about Siskeudes. As a result, improved system utilisation will lead to more enthusiastic Siskeudes adoption.

Interest in system utilisation acts as a mediator between users' performance expectations, effort expectations, social influences, and facilitating conditions in Siskeudes. What this indicates is that the direct effect of independent factors on user behaviour in Siskeudes is larger than the effect of independent variables on user behaviour in Siskeudes mediated by system utilisation.

Based on these findings, it appears that the UTAUT model's introduction to Semarang Regency has been a success. Based on what has been said so far, it appears that there are a few variables that help the village apparatus do its job. In addition, various forms of regular training, always available facilities, infrastructure, and non-infrastructure are needed to increase the adaptability of village equipment to technological advancements.

Acknowledgement

The authors are grateful to the Accounting Research Institute, (ARI- HICoE), Universiti Teknologi MARA, Shah Alam, Malaysia, and the Ministry of Higher Education for funding research.

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