

The Influence of Perceived Usefulness and Perceived Ease of Use on the Performance of State Financial Management (Study on the Work Unit of the Ministry of Education and Technology)

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Abstract

This study aims to determine the effect of Perceived Usefulness and Perceived Ease of Use on the Performance of State Financial Management. The research approach used in this research is a quantitative approach. Quantitative research methods aim to test the established hypotheses. This type of research is causal effect research. Causal effect research is research that aims to determine the relationship or influence between two or more variables. The exact number of the population is not known. Respondents in this study were 100 people in the Higher Education Service Institution Work Unit (LLDIKTI) area 3 with respondents spread across Medan, Palembang, Bandung, Yogyakarta, Semarang, Surabaya, Denpasar, Makassar, Padang, Banjarmasin, Aceh, Jayapura and Gorontalo. The data in this study were obtained by distributing the G-Form questionnaire given to the WhatsApp group. The data analysis used a structural approach to the Equation Model (SEM) assisted by the smart PLS application. Based on the results of the tests carried out, it is known that perceived ease of use and usefulness have a significant positive effect on state financial management. The treasurer as the credit card holder can maintain his integrity in managing state finances so that he can maintain the performance of state financial management that has been achieved so far.

Keywords

perceived usefulness; perceived ease of use; ministry of education and technology



I. Introduction

State financial management is one of the things that is very important for the economic life of a country, because it is closely related to whether or not the state is able to realize the goals and ideals of the state and create prosperity (Gilpin, 2016). State financial management has the aim of maintaining and guaranteeing the existence of the state and financing state management to realize prosperity. All countries are managed in an orderly, appropriate and obedient to laws and regulations, efficient, economical, effective, transparent and accountable (Amtiran & Molidya, 2020). So that all deficiencies in government financial reports can be detected accurately as material in improving the management system and state financial responsibility as well as material in making appropriate policies. One of the institutions that has succeeded in carrying out good state financial management is the Ministry of Education and Culture. It is known that in 2021 Kemendikbudristek will get a budget ceiling of IDR 88,710,158,835,000. This ceiling is used to finance the achievement of 5 SS with 23 IKSS distributed to 9 Echelon I Units.

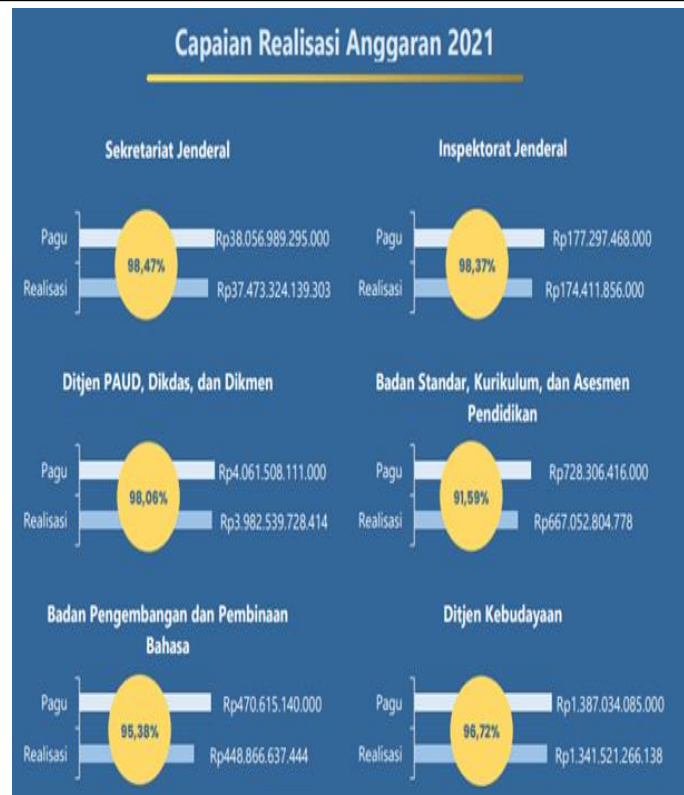


Figure 1. Achievement of 2021 Budget Realization

Based on the 2021 report data, each echelon at the Ministry of Education and Technology has managed to use the given budget very well, followed by the number of programs that have been achieved. One of the factors that makes the management of state finances good is the existence of a new policy carried out by the Government through the implementation of internet banking for payment of non-cash transactions (Yulianti, 2021). The use of internet banking channels and debit cards is stated in the regulation of the Minister of PMK number 230/PMK.05/2016 concerning the position and responsibilities of the treasurer in the State Budget management unit. The addition of this facility provides flexibility and convenience to the treasurer in conducting payment transactions while still prioritizing the element of accountability. Transactions in internet banking are recorded in the Commercial Bank system, so that transactions made in cash by the treasurer can be reduced significantly. In addition, transactions carried out can also be referred to, verified and analyzed for inspection purposes (Kiff et al., 2020).

Technology has opened up new markets, new products, new services and efficient delivery channels for financial transactions. Internet banking is a system that allows bank customers to access accounts and general information about bank products and services through a personal computer or other (Nazaritehrani & Mashali, 2020). In this case, the satker using CMS Banking must apply maker and checker procedures. Maker as transaction maker and checker as transaction validity researcher. Operational security of CMS Banking is determined based on the division of authority (user level). The user level consists of the expenditure treasurer and the Budget User Authority (KPA)/Commitment Making Officer (PPK). The expenditure treasurer carries out the transaction maker function, KPA/PPK on behalf of the KPA performs the approval/checker function as well as functions as a releaser/signer.

The concept of maker, checker and signer/approval is done by giving a user ID and password to each holder according to the user level. Transactions in the expense treasurer's account will be verified in advance by the authorized official. This action makes the accuracy of financial transactions and monitoring of account debits at the expense treasurer executed in a credible manner(Tronnier et al., 2020).

One of the sophistications of CMS Banking is that transactions can be done anywhere, even if the authorized official is not at work. This is because its features allow it to be accessed using the mobile version(Tronnier et al., 2020). Transaction authorization by the signer/approval is carried out using a secure ID token that is easy to carry or is portable with a dynamic PIN code. Once authorized, the proof of the transaction will be stored online in the internet banking system. This is a factor in the emergence of perceived usefulness where users believe that the use of CMS banking will improve their performance(Aqqad et al., 2019).

In CMS banking there are several features that will facilitate the treasurer's task. These features are: 1) Monitoring of transaction mutations and account balances. This feature can be downloaded anytime and anywhere without having to come to the bank. Thus reducing the use of paper (go green) and transactions will be recorded comprehensively in the bank system; 2) Fund transfer transactions or payments to beneficiary accounts at the same bank or between different banks, can be carried out in real time 24 hours, either individually or in bulk; 3) Tax payments or non-tax state revenues (PNBP) through the Generation 2 State Revenue Module (MPN G2)(Purwanto & Mutahar, 2020). Through this system, payments can be made at any time, including holidays in real time and can be made in bulk. This will be especially useful towards the end of the year. We do not need to queue at the bank and are not limited to service hours. The problem that usually occurs is that when making tax payments through a bank teller, the State Revenue Transaction Number (NTPN) is not printed clearly. Through CMS Banking, this will never happen again. Because in CMS Banking, you will immediately get NTPN which can be directly printed and read clearly; 4) Printing of bank statements as attachments to the Account Balance Report and the Accountability Report of the Expenditure Treasurer. User holders can get everything easily by downloading on the menu that is already available on the CMS Banking page and can be printed immediately, and 5) Payment for power subscriptions and services such as water, electricity and telephone can be made online and on time. Of course, this will reduce the possibility of late payment penalties(Kumar & Prakash, 2019).

With various conveniences in the features offered by CMS Banking, treasurers can carry out their duties easily, practically, and safely because all data is stored digitally in the CMS Banking system which is an indication of a perceived ease of use where the use of CMS banking does not require much effort. big. Based on the description above, this research was conducted to examine the effect of Perceived Usefulness and Perceived Ease of Use on the Performance of State Financial Management

II. Review of Literature

2.1 Perceived Usefulness

Raza et al., (2017)defines perceived usefulness as the level of one's belief in the use of a particular subject that can provide benefits for people who use it.Mutahar et al., (2018)defines perceived usefulness as a construct of a person's belief that the use of a particular technology will be able to improve their performance. From these two definitions, it can be concluded that the perceived usefulness of the system is related to the productivity and effectiveness of the system from the overall use of the task to improve the performance

of people who use the system. Nayanajith & Joy, (2019) states that there is an important influence of benefits in understanding individual responses in information technology. According to Ivancevich, Konopaske and Matteson (Busro in Edward, 2020) that performance shows the ability and skills of workers. Performance is a person's success in carrying out tasks, work results that can be achieved by a person or group of people in an organization in accordance with their respective authorities and responsibilities (Wulandari, 2021). According to Yani in Syardiansyah (2020) performance is a result of work achieved by a person in carrying out the tasks assigned to him based on skill, experience and sincerity as well as time. This means that in work contains elements of the standard that achievement must be met, so, for those who reach the standards set means good performance (Wahjudewanti, 2021).

Altin Gumussoy et al., (2018) defines perceived usefulness as a construct of a person's belief that the use of a particular technology will be able to improve their performance. From these two definitions, it can be concluded that the perceived usefulness of the system is related to the productivity and effectiveness of the system from the overall use of the task to improve the performance of people who use the system. Al-Sharafi et al., (2017) states that there is an important influence of benefits in understanding individual responses in information technology. The indicators perceived usefulness in this research are:

1. Speed up work
2. Improve the performance
3. Increase productivity
4. Increase effectiveness
5. Make work easier
6. Beneficial

2.2 Perception of Ease

Perceived Ease of Use is the degree to which a person believes that technology is easy to understand (Okky Natalia & Rini Tesniwati, 2021). This definition is also supported by Widanengsih, (2021) which states that the perception of the ease of use of a technology is defined as a measure by which a person believes that the technology can be easily understood and used. Based on some of these definitions, it can be said that ease of use can reduce a person's effort both time and energy to learn a system or technology because individuals believe that the system or technology is easy to understand. The intensity of use and interaction between the user and the system can also indicate ease of use. The indicators of ease of use in this study are:

1. Easy to learn
2. Controllable
3. Clear and understandable
4. Flexible
5. Easy to become proficient
6. Easy to use

2.3 State Finance Management

State finance is a quantitative plan of activities (with the figures of which are expressed in a number of currencies), which will be carried out for the future, usually one year. according to Chornovol et al., (2020) State finances are all laws that are stipulated periodically which give the government the power to carry out expenditures for a certain period and indicate the financing tools needed to cover these expenditures. Okello Jared et al., (2017) stated that activities related to income and expenditure were initially understood as state finances which were later reflected in the formulation of the provisions of the 1945

Constitution of the Republic of Indonesia which was drawn up in 1945.
<http://kppnmetro.org/ikpa/>

1. Conformity to planning
2. Budget execution efficiency
3. Effectiveness of budget execution
4. Compliance with regulations

III. Research Methods

The research approach used in this research is a quantitative approach. Quantitative research methods aim to test the established hypotheses. The framework of the hypothesis in this study is as follows.

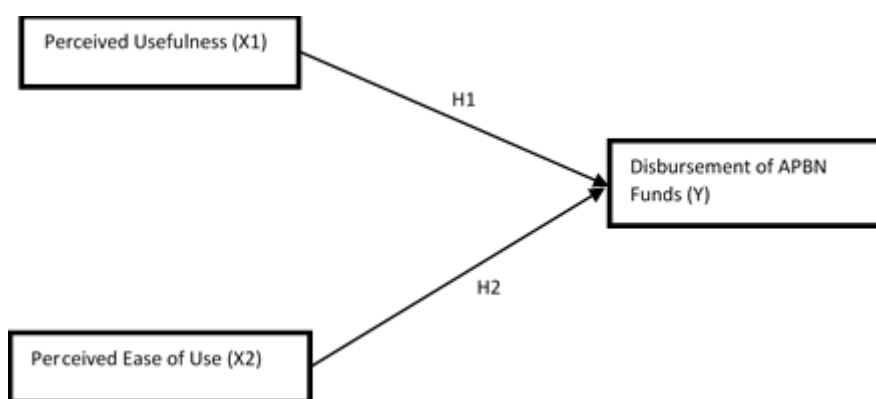


Figure 2. Hypothesis Framework

3.1 Research Hypothesis

H1 Perceived Usefulness has an effect on the management of state finances

H2 Perceived Ease of Use affects the management of state finances

This type of research is causal effect research. Causal effect research is research that aims to determine the relationship or influence between two or more variables. The quantitative method is in the form of numbers derived from measurements using a scale on the variables in the study. The scale in this study uses the Likert scale (5-4-3-2-1). The exact number of the population is not known. Respondents in this study were 100 people on the work unit in the Secretariat General of the Ministry of Education and Culture with respondents spread across Medan, Palembang, Bandung, Yogyakarta, Semarang, Surabaya, Denpasar, Makassar, Padang, Banjarmasin, Aceh, Jayapura and Gorontalo. The data in this study were obtained by distributing the G-Form questionnaire given to the WhatsApp group. Data analysis used the structural approach of the Equation Model (SEM) assisted by the smart PLS application (Civelek, 2018). The stages of data analysis in this study are:

3.2 Outer Model Analysis

a. Validity and Reliability Test

Validity and reliability tests are carried out to ensure that the measurement used is feasible to be used as a measurement (valid and reliable). Testing the validity and reliability can be seen from:

- a. Convergent Validity is an indicator that is assessed based on the correlation between the item score/component score and the construct score, which can be seen from the standardized loading factor which describes the magnitude of the correlation between

each measurement item (indicator) and its construct. Individual reflexive measures are said to be high if the correlation is > 0.7 .

- b. Discriminant Validity is a measurement model with reflexive indicators assessed based on the crossloading of measurements with constructs. discriminant validity, namely comparing the value of the squareroot of average variance extracted (AVE), the instrument is declared valid if it has an AVE score > 0.5
- c. Composite reliability is an indicator to measure a construct that can be seen in the view of latent variable coefficients. In this measurement, if the value achieved is > 0.70 , it can be said that the construct has high reliability.
- d. Cronbach's Alpha is a reliability test conducted to strengthen the results of composite reliability. A variable can be declared reliable if it has Cronbach's alpha value > 0.7 .

b. Instrument Testing

Table 1. Instrument Testing

Instrument Test	Test used
1. Validity test	1. Convergent Validity 2. AVE
2. Reliability Test	3. Cronbach Alpha 4. Composite Reliability

c. R Square Test

R-square for the dependent construct is used to assess the effect of certain independent latent variables on the dependent latent variable which shows the presentation of the magnitude of the effect.

3.3 Inner Model Analysis

The Inner Model Analysis or commonly called the Structural Model is used to predict the causal relationship between the variables tested in the model. The analysis of the inner model in testing using Smart PLS is done by testing the hypothesis. In testing the hypothesis, it can be seen from the t-statistical value and probability value. To test the hypothesis by using statistical values, for alpha 5% the t-statistic value used is 1.96, while the beta score is used to determine the direction of the influence of the relationship between variables. The criteria for acceptance/rejection of the hypothesis are:

$H_a = t\text{-statistic} > 1.98$ with a score of p-values < 0.05 .

$H_0 = t\text{-statistic} < 1.98$ with p-values > 0.05

IV. Discussion

4.1 Results

Validity test is used to measure the validity or validity of the questionnaire. In this study, convergent validity and AVE were used to test the validity. If the AVE value > 0.05 and the external load value (> 0.6), the instrument is declared valid.

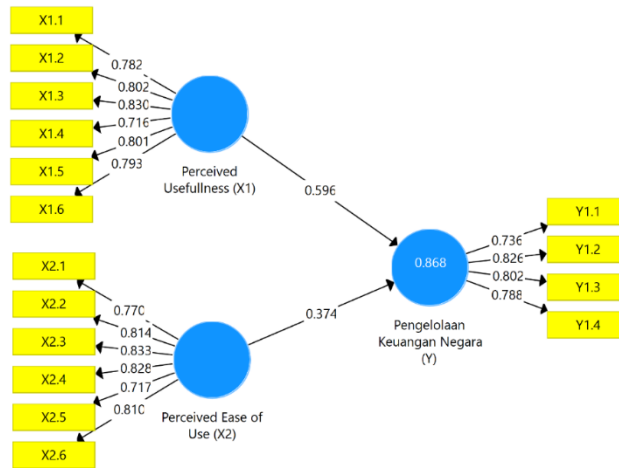


Figure 3. Outer Model Analysis Results

The description of the image above can be seen in the following table.

Table 1. Outer Model Results Table

Variable	Indicator	AVE	Outer Loading	Information
Perceived Usefulness (X1)	X1.1	0.621	0.782	Valid
	X1.2		0.802	Valid
	X1.3		0.830	Valid
	X1.4		0.716	Valid
	X1.5		0.801	Valid
	X1.6		0.793	Valid
Perceived Ease of Use (X2)	X2.1	0.634	0.770	Valid
	X2.2		0.814	Valid
	X2.3		0.833	Valid
	X2.4		0.828	Valid
	X2.5		0.717	Valid
	X2.6		0.810	Valid
State Financial Management (Y)	Y1	0.622	0.736	Valid
	Y2		0.826	Valid
	Y3		0.802	Valid
	Y4		0.788	Valid

a. Reliability Test Results

In this research, two types of reliability tests were used, namely the Cronbach Alpha test and the Composite Reliability test. The reliability test with Cronbach Alpha measures the lowest reliability (lower limit). If the value of cronbach alpha data > 0.7 then the data is declared good. At the same time, composite reliability measures the actual reliability value of the variables. If the comprehensive reliability score of the data is >0.7, the data is said to be very reliable.

Table 2. Reability Test Results

Variable	Cronbach's Alpha	Composite Reliability	Information
State Financial Management (Y)	0.797	0.868	Reliable
Perceived Ease of Use (X2)	0.884	0.912	Reliable
Perceived Usefulness (X1)	0.878	0.908	Reliable

b. Coefficient of Determination Test Results R²

The R-Square test was chosen in this study to measure the extent to which endogenous variables are influenced by other variables. Based on data analysis using the smartPLS program, the R-Square values are obtained as follows:

Table 3. The R-Square Values

Variable	R Square	R Square Adjusted
State Financial Management (Y)	0.868	0.865

Based on the test results, obtained a score of R² for state financial management is 0.868, which means that the performance of the apparatus is influenced by Perceived Ease of Use and Perceived Usefulness of 86.8% and the other 13% is influenced by variables that have not been explained in this study.

c. Inner Model Analysis

Table 4. Inner Model Analysis

Hypothesis	β	T (O/STDEV)	Statistics	P Values
Effect of Perceived Ease of Use (X2) on State Financial Management (Y)	0.374	6.051		0.000
Effect of Perceived Usefulness (X1) on State Financial Management (Y)	0.596	9,767		0.000

4.2 Discussion

a. Perceived Ease of Use (X2) on State Financial Management (Y)

Based on the results of the tests carried out, it is known that the P-Value score obtained is 0.000 with a positive score (0.374), which means that there is a significant positive effect between perceived ease of use on state financial management. The use of mobile money can be an alternative for treasurers as the part that manages finances in making payments (mobile payments), transfers, purchasing goods and services, and various other benefits only through their cellphones. The results of research conducted by Inegbedion, (2018) found that perceived ease of use had a positive effect on the attitude of internet banking users. Internet banking services provided by banks are carried out through the bank's website, which can be accessed by customers at any time without having to come to the bank. The features provided on the bank's website include checking balances, account mutations to transfers, making bill payments, clearing, opening and closing accounts, and others as long as they have an internet connection. With toolsthe same analysis, if people use e-money then e-money users will feel a decrease in transaction fees and waiting costs in making cash payment transactions (Roy et

al., 2017). This is because with the existence of non-cash payment instruments, payment transactions will be carried out more quickly. The addition of payment channels from the Ministry and Lembaga work units to these partners can provide flexibility and convenience in conducting transactions while still ensuring an element of accountability. Because the use of transactions via internet banking and debit cards is recorded in the commercial bank system, so that transactions can be referred to, diversified, and analyzed for examination purposes. Sateketers that use internet banking and debit cards must implement maker and checker procedures to maintain the security and validity of transactions.

b. Perceived Usefulness of State Financial Management (Y)

Based on the results of the tests carried out, it is known that the P-Value score obtained is 0.000 with a positive score (0.374), which means that there is a significant positive influence between Perceived Usefulness on State Financial Management (Y). Perceived usefulness is positively related and has a significant effect on the use of internet banking, based on an empirical study conducted by Bashir & Madhavaiah, (2015). The results of research conducted by Prasada Bangkara & Neem, (2016) found that perceived usefulness has a positive effect on internet banking attitude. Perceived usefulness affects user attitudes in using internet banking. This perception of usefulness will then have an impact on behavior, namely the higher the level of usefulness of using the system, the more efficient the Internet Banking system will be subjective probability of potential users using a particular application to facilitate the performance of their work. This simplified performance can produce better benefits in terms of both physical and non-physical aspects, such as the results obtained will be faster and with more satisfying results compared to not using products with the new technology. The use of a technology system will provide certain benefits for its users such as making it easier for daily use. As an example, a bank that provides internet banking facilities to its customers will provide convenience for customers in conducting financial transactions. Customers who previously had to come to the bank to go through several stages and queue, can now perform banking activities more quickly and easily by using internet banking facilities, thus saving time for other tasks. Based on the description above, the hypothesis can be derived.

V. Conclusion

Based on the results of the tests carried out, it is known that perceived ease of use and usefulness have a significant positive effect on state financial management. The findings of this study indicate that the effectiveness and efficiency of state financial management occurs when the non-cash transaction policy through E-Banking is implemented. It is hoped that the treasurer as the credit card holder can maintain his integrity in managing state finances so that he can maintain the performance of state financial management that has been achieved so far.

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