

Factors Influencing Attitude Towards User's Attitude Towards Agency-Level Financial Application System (SAKTI) at the Directorate General of Highways (DJBM) with Gender as A Moderating Variable

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Abstract:

The implementation system's accuracy and the user's perception of technology are contingent upon the quality of the finance sector's report. Conducting research This objective is to examine the impact of Perceived Usefulness, Perceived Ease of Use, Perceived IT Beliefs, and Task-Technology Fit on the attitude towards the use of the System Application Agency Level Finance (SAKTI) application, with a variable Gender Moderatio. Conducting research This quantitative method survey was conducted on 146 personnel of the Directorate General of Highways who are active SAKTI users. PLS-SEM was implemented to conduct data analysis. The findings indicate that the attitude towards utilising the SAKTI application is significantly influenced by perceived IT beliefs and task-technology fit, while perceived usefulness and ease of use do not exhibit a significant impact. The gender variable has not been demonstrated to serve as a moderator in the relationship between the attitudes of users and their perceptions of the application. Results This affirms the significance of technology and its compatibility with the mission. Participate in the enhancement of public awareness of the reception system. Conducting research This provides a strategic recommendation. In order to enhance the implementation of SAKTI, training, alignment assignments, and user-centred approaches are implemented.

Keywords: gender; attitude usage; system application finance

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INTRODUCTION

In the public sector, quality report finance is a critical factor in demonstrating transparency and accountability within an organisation. The finance report must satisfy the following criteria: relevance, reliability, comparability, and user comprehension (Al-Gahtani et al., 2007). The utilisation of technology information in the accounting system is a critical factor in the enhancement of the quality of financial reports, as it enables the simpler access to real-time and accurate information (Meiranto et al., 2024).

One of the forms of digitalisation in the public management finance sector is the implementation of the System Application Finance Agency Level (SAKTI) application. Nevertheless, the success of the application's implementation is not solely influenced by the availability of technology; it is also influenced by the user's perception of the technology. Draft Perceived Usefulness (perception usability), Perceived Ease of Use (perception convenience usage), Perceived IT Beliefs (beliefs regarding technology information), and Task-Technology Fit (suitability between tasks and technology) are all

significant factors in determining the attitude and intention of the user to utilise application technology, such as SAKTI. Factors This has become essential. The effectiveness of the system and the reception of the application can be enhanced by the positive perception of its efficacy and convenience. Additionally, the compatibility between the characteristics of the tasks and the features of the technology will facilitate the optimisation process (Azwar, Amriani, & Subekan, 2016; Ayem & Karlina, 2021).

The DJPB Ministry of Finance (2025) obtained data that indicated the utilisation of System Application Agency Level Finance (SAKTI). Achievement data is one of the IKPA indicators with the greatest weight (25%), which is used for reporting output. To guarantee the accuracy and validity of the data, output achievement data must be delivered within a reasonable timeframe (maximum 5 days) through SAKTI (Work commencing month reporting). The data obtained by DJPB Kemenkeu a (2024) indicates that the mark IKPA KPPN Manna's achievements as BUN/ Satker Supervisor in Quarter IV 2023, which is 95.85 (Category Very Good), experienced a 1.01 point increase in comparison to the mark in Quarter IV 2022. There is no specific IKPA data in DJBK. Nevertheless, DJBK is anticipated to implement the IKPA strategy optimisation as part of the Ministry of PUPR. This includes the quarterly updating of RPD Page III DIPA, the guarantee of accurate output reporting time through SAKTI, and the acceleration of the absorption budget (DJPB Kemenkeu b, 2024).

The SAKTI application is used to overcome obstacles in the Directorate General of Highways, both from a technical and user perspective. Research indicates that the adoption of new system information is significantly influenced by the perception of utility application, convenience utilisation, and trust in technology (Apsari, Widhiyani, & Rasmini, 2024). Furthermore, the task-technology fit (task-user compatibility) is a critical factor in enhancing productivity and accuracy in the workplace.

It is intriguing that the factor Gender is also considered to have the potential to moderate the relationship between the user's perception of technology and their attitude towards using the application. The manner in which individuals perceive the utility, convenience, and confidence of technology can be influenced by their gender. Consequently, it is crucial to investigate whether there is a disparity in the attitude towards the use of the SAKTI application between male and female employees of the Directorate General of Highways. Men are more interested in perceived utility when adopting technology, according to research conducted by Venkatesh et al (2003) using the Technology Acceptance Model (TAM) framework. Conversely, women are more likely to be influenced by perceived simplicity of use. Furthermore, a study conducted by Goswami and Dutta (2016) demonstrated that gender disparities can influence an individual's level of familiarity and confidence in technology, with women frequently exhibiting more conservative perspectives than their male counterparts.

Many factors that influence the adoption and use of technology in the public sector have been discussed, as evidenced by previous research. Research conducted by Meiranto et al. (2024) demonstrated that the intention to use applications in the public sector is significantly influenced by expectation effort and perception utility application. In this context, the Perceived Usefulness and Perceived Ease of Use SAKTI application in the Directorate General of Highways has become a critical contribute to the development of a favourable perspective regarding the system's efficacy. Furthermore, Reza and Febriani (2024) have confirmed that the implementation of soft proper accounting devices in the public sector improves operational convenience, thereby encouraging the adoption of

technology-based systems by users.

Conducting research This own novelty (novelty) in a number of aspects that have not been extensively investigated in previous studies, particularly in the context of Indonesian government organisation. The determinant of integration One of the primary aspects that becomes a mark plus in the analysis of the attitude to use the accounting application is gender as a variable moderation.

This investigation's objective is to assess the influence of Perceived Usefulness, Perceived Ease of Use, Perceived IT Beliefs, and Task-Technology Fit on attitudes towards the use of the SAKTI application, with Gender functioning as a moderating variable. It is conducted against this background. The purpose of this study is to improve the understanding of the factors that contribute to the successful deployment of technology in the public sector and to provide strategic recommendations for improving the quality of financial management at the Directorate General of Highways.

RESEARCH METHOD

Type of Research

Conducting research This utilises a causal-comparative design study and a quantitative approach. Come up with a causal-comparative objective. To establish a cause-and-effect relationship between the independent and dependent variables in a research study. Using this design, the research endeavours to ascertain whether the attitude towards the SAKTI application is influenced by Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived IT Beliefs (PITB), and Task-Technology Fit (TTF). Additionally, the study will investigate whether gender can moderate the relationship between the variables (Sekaran & Bougie, 2020). The causal-comparative approach was selected. Because it enables the analysis of the relationship between variables based on the data that has been collected, there is no need to perform any manipulation to the variables. By means of Consequently, this research can provide a more comprehensive understanding of the factors that contribute to the attitude towards using the MAGIC application in agency government.

Research Population and Sample

The demographic of this research consisted of all employees who utilised the Agency-Level Financial Application System (SAKTI) at the Directorate General of Highways. This demographic comprises employees who are directly engaged in the administration of the SAKTI application, financial management, and the compilation of financial reports within the agency. The population in this research is estimated to be 230 employees, as per administrative data obtained from relevant agencies. To ascertain the quantity of samples necessary, conduct research. This formula, Slovin, is employed. To ascertain the magnitude of a sample from a known population with a 5% error level The minimum sample size required for the research is determined by the Slovin calculation formula. The number of respondents is 146.

Data Type

The primary data utilised in this study was collected by disseminating questionnaires to employees who utilise the SAKTI application. This questionnaire is

intended to assess the perception of efficacy (Perceived efficacy), ease of use (Perceived Ease of Use), beliefs regarding information technology (Perceived IT Beliefs), and the compatibility between tasks and technology (Task-Technology Fit). The questionnaire also assesses attitudes towards the use of the SAKTI application and the moderating factor of gender in relation to these attitudes. The relationship between research variables will be evaluated by analysing the data collected through this questionnaire (Creswell, 2014).

Data Collection Methods

Data acquisition was accomplished through the utilisation of the questionnaire procedure. The questionnaire was disseminated in person to respondents who reside in locations that researchers can access, as well as online through Google Forms. Methods This alternative was chosen to ensure that the questionnaire received a high level of response and that the data acquired was of high quality (Bougie & Sekaran, 2020) .

Operational Definition and Measurement of Variables

Research This scale is employed. Likert scale notes 1 through 5. Independent variables in the investigation This (Davis, 1989) comprises the following: Perceived Utility (PU): The degree to which an individual perceives the SAKTI application's ability to enhance their work performance or efficacy. Perceived Ease of Use (PEOU): The degree to which the SAKTI application is user-friendly without the need for a large business. Perceived IT Beliefs (PITB): The individual's perception of the reliability and trustworthiness of the technology information utilised in the SAKTI application. The Task-Technology Fit (TTF) is the degree of compatibility between the duties to be completed and the available technology, in matter. This SAKTI application. All variables are independent. This was determined by administering a questionnaire to employees of the Directorate General of Highways who utilise the SAKTI application, utilising the Likert scale. Gender serves as the moderating variable in this investigation. The relationship between the independent variable and attitudes towards the use of the SAKTI application will be moderated by gender, which can either strengthen or diminish the relationship. In other words, the influence of perceived efficacy, convenience of use, perception of information technology, and the fit between task and technology on attitudes towards the use of the SAKTI application can vary between male and female individuals (Binyamin, Rutter, & Smith, 2020).

The attitude towards the use of the SAKTI application is the dependent variable in this study. This stance is evaluated by the degree to which employees are either positive or negative regarding the SAKTI application, which encompasses their assessments of the application's reliability, convenience, and advantages. A questionnaire was administered to personnel of the Directorate General of Highways who utilise the SAKTI application in order to collect data for this dependent variable (Gushersya & Samukri, 2020).

Data Analysis Technique

The investigation employed a data analysis methodology. The SmartPLS version 4.0 soft device facilitates this quantitative approach. The methodology employed is Partial Least Squares – Structural Equation Modelling (PLS-SEM).

Validity and Reliability Test

The questionnaire's reliability and validity were assessed through trials conducted

prior to the primary analysis. Exploratory factor analysis was employed to conduct validity tests, and Cronbach's Alpha values were employed to evaluate reliability. A questionnaire's reliability and validity are determined by the factor loading value of each item exceeding 0.5. (Bougie & Sekaran, 2020) If the Cronbach's Alpha value exceeds 0.7.

RESULTS AND DISCUSSION

Data Collection Results

Investigation In the environment agency government, there are as many as 146 respondents who are active SAKTI application users and are apparatus civil servant (ASN) users. The distribution questionnaire is used to collect data, with the objective of establishing a profile with respect to the respondent's demographics and work experience. After conducting research, it can be inferred that the majority of respondents are female (59.6%), between the ages of 31 and 40 (50.7%), have completed their secondary education (71.2%), are employed as executors or staff (56.8%), and have used the SAKTI application for 2 to 4 years (45.2%). Personal Profile This indicates that a significant portion of the respondent is productive and has a background in education and relevant experience. Consequently, it is anticipated that they will be able to provide a representative assessment in the response to the questionnaire study.

Evaluation of the Research Hypothesis Model

Model testing is implemented. To assess the relationship between latent variables. Outer model testing encompasses internal consistency, validity discriminant, validity convergent, and reliability indicators. Reliability The reliability test results suggest that the large indicator's outer loading value exceeds 0.70, indicating that the indicator is regarded as reliable. Convergence of Discriminant and Validity The convergent validity test results indicate that the variables are valid, as the Average Variance Extracted (AVE) value for all variables exceeds 0.50. The heterotrait-monotrait ratio (HTMT) for all companion variables is less than 0.85, as indicated by the discriminant of the validity test. This suggests that all variables are valid and distinct.

Discussion

Perceived Usefulness (PU) towards Attitude

The perceived utility of the variable under investigation appears to lack a substantial and statistically significant influence on user attitudes, as evidenced by a p-value exceeding the threshold of 0.05. This suggests that, although the SAKTI application may be regarded as functionally useful within its intended context, its perceived utility has not yet emerged as a dominant determinant in shaping user attitudes. The insufficient statistical strength implies that users do not necessarily associate the application's usefulness directly with their behavioral disposition or evaluative stance toward it.

This phenomenon may be attributed to the possibility that perceived utility alone is not sufficient to drive attitudinal shifts, especially in environments where other factors exert stronger psychological or functional influence. For instance, variables such as *task-technology fit*—the degree to which the technology aligns with users' task requirements—and *trust in technology*—the belief in the system's reliability, security, and ethical handling of data—may play a more salient role in influencing user perceptions and attitudes. These factors often contribute to users' confidence and willingness to adopt and consistently use a digital platform.

In conclusion, while the SAKTI application is perceived to hold functional value,

its perceived utility has not yet translated into a meaningful attitudinal impact. Future improvements in system design should consider enhancing alignment with user-specific tasks and strengthening trust mechanisms, which may, in turn, elevate the perceived utility to a more influential position in shaping user attitudes and behavioral intentions.

Perceived Ease of Use (PEOU) towards Attitude

The statistical analysis reveals that the variable *Perceived Ease of Use* (PEOU) does not exert a significant influence on user attitude toward the use of the SAKTI application. This is demonstrated by the p-value associated with the variable, which exceeds the conventional threshold of 0.05. Although the users perceive the application as relatively easy and convenient to use, this perception alone does not substantially affect their evaluative stance or attitude toward the system.

The absence of a strong statistical relationship suggests a lack of explanatory power for PEOU in determining user attitudes in this context. This finding aligns with previous research that indicates the impact of PEOU may diminish in environments where users are already technologically literate or have been mandated to use a system due to institutional obligations. In such cases, ease of use becomes a basic expectation rather than a differentiating factor that drives positive attitudes.

Instead, it appears that other constructs—such as *task-technology fit*, which assesses how well the application supports users in accomplishing their work tasks, and *trust in technology*, which involves user confidence in the system's reliability, transparency, and data security—are more prominent in influencing attitudes. These dimensions tap into deeper cognitive and affective responses beyond surface-level usability.

In essence, although the SAKTI application is regarded as user-friendly, this alone does not significantly shape attitudes toward its usage. This indicates that for technology adoption strategies to be more effective, emphasis should be placed not merely on usability features, but also on aligning the system with specific user needs and building user trust through robust functionality, security assurances, and institutional support mechanisms.

Perceived IT Beliefs (PITB) towards Attitude

The findings of the hypothesis testing in this study demonstrate that the variable *Perceived IT Beliefs* (PITB) exerts a significant and substantial influence on users' attitudes toward the use of the SAKTI application. This conclusion is supported by robust statistical evidence, wherein the p-value is below the 0.05 threshold and the t-statistic exceeds the critical value of 1.96. These indicators confirm that PITB is a valid and meaningful predictor capable of explaining variations in user attitudes within the context of the application's usage.

This result implies that when users hold strong, positive beliefs about information technology—particularly regarding its usefulness, reliability, and alignment with task requirements—they are more likely to exhibit a favorable attitude toward adopting and utilizing the SAKTI system. PITB encompasses the user's cognitive evaluations of how well the technology supports their work, the degree to which it simplifies processes, and their confidence in the system's ability to perform consistently.

Such a finding is in line with the Technology Acceptance Model (TAM), which posits that perceived usefulness and perceived alignment with users' roles are critical in shaping attitudes and behavioral intentions. The emphasis on beliefs about IT also aligns with constructs found in extended models such as TAM 2 and UTAUT, particularly in

the domains of *performance expectancy* and *effort expectancy*.

In practical terms, these findings suggest that strategies aimed at increasing the acceptance and optimal use of the SAKTI application should focus on enhancing users' beliefs in the system's benefits. This could include targeted training, success stories that demonstrate the application's impact, and institutional communication that reinforces the relevance and reliability of the application in supporting bureaucratic and administrative functions.

In summary, the strong and statistically significant influence of PITB underscores the importance of cultivating a positive perception of IT systems among users. Doing so not only shapes their attitudes but may also lead to higher levels of engagement, commitment, and long-term integration of the system into their daily professional routines

Task-Technology Fit (TTF) against Attitude

The hypothesis testing results in this study reveal that both *Perceived IT Beliefs* (PITB) and *Task-Technology Fit* (TTF) exert a statistically significant and substantial influence on users' attitudes toward the adoption and use of the SAKTI application. This conclusion is empirically supported by a p-value below the threshold of 0.05 and a t-statistic value exceeding 1.96 for both variables, indicating a high degree of confidence in the predictive validity of these constructs within the proposed model.

Perceived IT Beliefs reflect users' cognitive and affective evaluations regarding the usefulness, reliability, and overall benefit of information technology. A strong belief in the technological value of the SAKTI system—such as its ability to streamline bureaucratic processes, reduce inefficiencies, and support data integrity—contributes to a more favorable user attitude. Users who trust that the system is technically sound and aligned with their expectations are more likely to accept and positively engage with it.

Simultaneously, Task-Technology Fit captures the perceived alignment between the system's capabilities and the specific requirements of users' tasks. When users perceive that the SAKTI application effectively supports their daily responsibilities—by simplifying complex procedures, facilitating reporting, or improving administrative accuracy—they are more inclined to view the system as not only relevant but essential. This perception enhances attitudinal acceptance and reinforces behavioral intention to use.

The joint significance of PITB and TTF highlights that user attitudes are not merely influenced by superficial ease of use but are deeply rooted in beliefs about functionality and contextual utility. This finding supports and extends theoretical frameworks such as the Technology Acceptance Model (TAM) and the Task-Technology Fit Theory, emphasizing the necessity of designing systems that not only meet usability standards but also integrate meaningfully into users' workflows.

From a practical standpoint, organizations aiming to increase user engagement with the SAKTI application should prioritize two strategic areas: (1) cultivating positive user beliefs through communication, demonstration of success cases, and trust-building initiatives; and (2) ensuring that the application's features are consistently aligned with task demands across different functional areas. By addressing both belief formation and task relevance, institutional adoption can be accelerated, and user resistance minimized.

In conclusion, the findings underscore that fostering strong perceived IT beliefs and ensuring a high level of task-technology fit are critical in shaping positive user attitudes toward technological systems such as SAKTI. These factors, when optimized, form a solid foundation for sustainable adoption and meaningful digital transformation within

public service domains.

Gender Variable as moderation

The results of the moderation analysis indicate that gender does not play a statistically significant moderating role in the relationship between the independent variables—*Perceived Usefulness* (PU), *Perceived Ease of Use* (PEOU), *Perceived IT Beliefs* (PITB), and *Task-Technology Fit* (TTF)—and users' attitudes toward the use of the SAKTI application. This conclusion is substantiated by the fact that all interaction terms involving gender yield p-values greater than the conventional threshold of 0.05, accompanied by t-statistics below 1.96. These findings suggest that the interaction effects do not meet the standard criteria for statistical significance, and therefore, gender does not significantly strengthen nor weaken the influence of the aforementioned technological perception variables on user attitudes.

This outcome implies that male and female users respond in a relatively similar manner when evaluating and forming attitudes toward the SAKTI system based on their perceptions of its usefulness, ease of use, reliability, and fit with task requirements. In other words, gender-based differences do not appear to alter the cognitive or affective processes by which users assess the technology, nor do they influence the extent to which such assessments translate into favorable or unfavorable attitudes.

The findings align with recent literature suggesting that as digital literacy and access to technology become more equally distributed across gender lines—particularly within professional or institutional environments—the moderating effect of gender tends to diminish. This is especially true in formal settings where the use of systems like SAKTI is mandated or standardized, thus reducing variability in user experience based on demographic factors.

From a practical perspective, this suggests that technology adoption strategies for the SAKTI application do not require gender-specific customization in terms of attitudinal engagement. Instead, interventions can be universally designed to enhance the perceived value, usability, and relevance of the system across the user base, regardless of gender. However, it remains important for future research to examine whether similar patterns hold true in other demographic subgroups, such as age, education level, or digital familiarity, which may exert stronger moderating effects.

CONCLUSION

Research This demonstrates that the attitude of the user of the SAKTI application is significantly influenced by the Task-Technology Fit (TTF) and Perceived IT Beliefs (PITB). This implies that the task-push attitude is positively impacted by the belief in the applicability of technology. However, Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) are not substantially impacted, suggesting that usability and convenience are not affected. The absence of a principal factor in context is mandatory. Gender does not moderate the relationship between PU, PEOU, PITB, and TTF and attitude users, as demonstrated by all interactions. The t-statistic is less than 1.96, and the p-value is greater than 0.05.

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