Perception Analysis of Complexity, Computer Anxiety, and Self-Efficacy of the Village Treasurer towards the Use of the SISKEUDES Application

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Abstract
The SISKEUDES is used to help manage good and orderly village finance in village financial reporting. However, the implementation of this IS was not easy for the village treasurer to do because of knowledge limitation to manage the budget including village income and expenditure. This study aims to evaluate the perceptions of the village treasurer about the acceptance and use of the SISKEUDES. This research is a case study in Bantul district, Special Region of Yogyakarta, Indonesia. The survey was conducted through questionnaires and interviews. The sample in this study was 86 village treasurers who used the SISKEUDES. Smart Partial Least Square 3.2 software is used to test the hypothesis in this study. The results of this study indicate that the village treasurer has accepted and used the IS properly. Self-efficacy has a significant influence with perceived usefulness and perceived ease of use of the SISKEUDES. Meanwhile, complexity does not have a significant effect on perceived ease of use IS users. In addition, computer anxiety has no significant effect on the ease of using the SISKEUDES.

Keywords: *technology acceptance model; complexity; computer anxiety; self-efficacy; SISKEUDES*

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INTRODUCTION

Various efforts to improve operating performance in profit and non-profit organizations have been carried out by involving the information system (IS) in the work of its employees. This effort is considered successful in helping employees of profit organizations to work more effectively. By utilizing IS, specifically the Enterprise Resource Planning (ERP) system, organizations are able to manage their resources more organized (Amoako-Gyampah & Salam, 2004; Rajan & Baral, 2015). Similar impacts can also be experienced by employees in non-profit organizations who have been able to implement IS to accelerate the operation process in their organizations (Chomchalao & Naenna, 2013; Sang, Lee, & Lee, 2010). However, the positive impacts mentioned still require good IS mastery. Thus, the level of mastery of IS for every employee who works using IS becomes a determinant of the successful use of IS to achieve improved operational performance, especially in meeting organizational goals (Isaac, Abdullah, Ramayah, & Mutahar, 2017).

Meanwhile, the level of mastery of IS is not only the sole determinant of the successful use

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of IS, more personal factors such as user attitudes can also affect the work processes of employees who use IS. So the lack of mastery of IS may originate from denial of use when the user interface on IS does not suit certain employee tastes (Igbaria & Iivari, 1995). There are also attitudes such as anxiety and feelings of not being able to operate IS correctly which can cause errors in their work (Bandura, 1982).

Thus, based on the problems of IS implementation that have been mentioned, this research focuses on finding failures in the implementation of IS in non-profit organizations, especially failures experienced by employees at the village government level who carry out tasks in the financial sector, such as treasurers and financial system operators. The selection of positions is adjusted for contributions to the financial sector in the village government, especially the management of village financial data, such as recording village income funds and village expenditure funds. In more detail, the importance of using IS by employees can be described as a financial data management situation when the village government wants to hold a village event. In this situation, financial data management begins by collecting accounting data in stages until finally a financial realization reporting process can be carried out based on agreed budget planning. Furthermore, the budget used in the village event comes from village income, such as original village income, village funds, and grants (Presiden Republik Indonesia - Dewan Perwakilan Rakyat, 2014). Therefore, the IS used in reviewing the use of IS in this study is the SISKEUDES or the village financial system developed by the financial and development supervisory body or in short called BPKP which is also a government-owned organization. SISKEUDES has been running since July 13, 2013 and is still used by almost all village governments throughout Indonesia.

The SISKEUDES that have been used today are being built to improve the quality of village financial governance. This is in line with ERP in the goal of better resource management. Even though in reality, the implementation of SISKEUDES is not without any challenges. The limitations of facilities and infrastructure are one of the reasons that often results in incompatible IS mastery knowledge between the guidance provided and employee understanding, especially regarding the basic theories of accounting and bookkeeping. Instead of being a solution, SISKEUDES became ineffective to be used to improve the quality of village financial governance. However, SISKEUDES is the best way at this time in Indonesia. Because, if the village government does not want to get into legal trouble simply because of various errors that might be caused when managing financial data without a system, the only best solution provided by the government is to tidy up financial management using SISKEUDES (BPKP, 2014).

As a step toward solving the problem in the use of SISKEUDES, the research wants to specifically evaluate the implementation of SISKEUDES and assess its feasibility compared to when managing financial data without using any system. As a result, SISKEUDES as an innovation will be declared acceptable or not through the evaluation process. So the reasons for the difficulties of employees in operating SISKEUDES even though they have been given training can even be identified (Fauzi, 2019).

SISKEUDES acceptance by employees as innovation is evaluated using the Technology Acceptance Model (TAM) model (D. Davis, 1989). Whereas evaluation is supported by applying the Diffusion of Innovation (DOI) theory, the evaluation process wants to be focused on finding the characteristics of innovation in system adoption, specifically the perception of complexity that can be known when employees operate SISKEUDES (Rogers & Everett, 1983). In addition, as the evaluation process progressed, evidence was also gathered that could demonstrate the successful implementation and reaction of employees in the use of SISKEUDES. Thus, it is known that the employee's reaction in the use of SISKEUDES does indeed influence the successful implementation of SISKEUDES, which is stated in the social cognitive aspects of self-efficacy and computer anxiety attitudes identified in each SISKEUDES user (Bandura, 1982). Therefore, this research is expected to be a contribution in increasing the successful implementation of SISKEUDES by knowing the operational situation of SISKEUDES and the intentions of employees, especially treasurers and system operators when operating this IS. In the end, the statement that must be explained in

this study is the magnitude of the effect of perception of complexity, self-efficacy and computer anxiety in shaping the intentions of SISKEUDES users. The statement is explained in several parts including the theoretical basis, research methods, results, and closed with conclusions.

THEORECTICAL FRAMEWORK

Social Cognitive Theory

Social cognitive theory is a theory put forward by Bandura (Bandura, 1977). This theory is part of social psychology that explains about self-efficacy, affect, and computer-anxiety. Meanwhile, self-efficacy (SE) is an attitude of self-confidence that the action that he/ she is doing right now is the right choice and can be done well. So, the higher a person has SE, the higher the level of success in completing a task (Bandura, 1982). The same thing happens if it turns out a computer user has a high ability to operate a computer, so that person is considered capable of completing his task smoothly (Compeau & Higgins, 1995). On the other hand, SE has a significant influence on perceived ease of use (PEOU) and perceived usefulness (PU) when using a technology (Al-Haderi, 2013; Ariff, Yeow, Zakuan, Jusoh, & Bahari, 2012; Bandura, 1982; Igbaria & Iivari, 1995; Isaac et al., 2017). Thus, the higher SE owned by a person will have an impact on the ease and benefits of using a technology. In this study, SE will help in explaining the influence of an employee's skills in using the SISKEUDES application and the village financial management process carried out by the employee. If it is known that the average employee has SE, the value of SE will show positive, which means an employee is able to complete his work with the level of confidence in accordance with the indicated value.

H1: SE positively affects PU.

H2: SE positively affects PEOU.

Furthermore, if one's SE shows a low value, then the employee is indicated to have an anxious attitude when using a computer (Bandura, 1982). This can happen to employees who cannot control the conditions and unexpected situations that may arise when working using certain technologies so that a technology that is used can have a negative impact on employees (Venkatesh, 2000b). In addition, anxiety also causes a loss, such as an emergence of feeling sad and depressed as well as feeling inappropriate to be the executor of the given task. As a result, certain jobs cannot be completed as expected in the beginning, so that anxiety can finally be stated to have a negative impact on PU and perceived benefits experienced by each individual employee (Abdullah, Ward, & Ahmed, 2016; Bandura, 1982; Igbaria & Iivari, 1995). In other words, if an employee has anxiety in working using technology, then the work process becomes ineffective (Liu, 2010). Likewise, if an employee has anxiety in working while using the SISKEUDES application on a village government computer, then the financial data is not neatly organized.

H3: CA negatively affects PU.
H4: CA negatively affects PEOU.

Perceived Complexity

The diffusion theory of innovation proposed by Rogers (Rogers & Everett, 1983) explains the related process of adopting a technology. In this theory, there are 5 characteristics in the adoption process, including perceived complexity, perceived compatibility, perceived relative advantages, trialability and observability. Furthermore, perceived complexity is a condition when the adoption process is hampered by difficulties in understanding the technology to be adopted (Rogers & Everett, 1983). Difficulties in understanding technology can have an impact on the adoption process so that it complicates work and ultimately there may not be anyone who benefits from the adoption process (Rajan & Baral, 2015). This suggests that technology that is easier to understand and has less complexity in utilization will be preferred to be adopted into the user's work process (D. Davis, 1989; Venkatesh, Morris, Davis, & Davis, 2003). Thus, the easier the technology is understood and utilized, the greater the success rate of adoption. This also applies

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to the adoption of SISKEUDES in village financial data management work, where the success of adoption depends on the level of understanding and utilization process by its employees.

H5: PC negatively affects PU.

H6: PC negatively affects PEOU
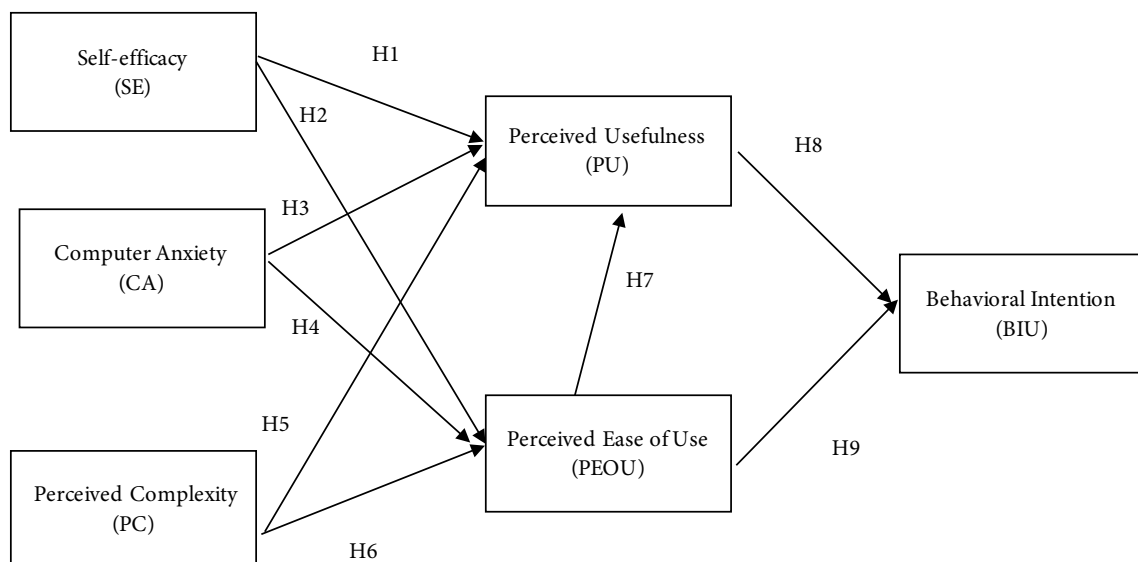
Technology Acceptance Model

This model explains a person's behavior that appears when using a technology. This model was first proposed by Davis based on the theory of reasoned action (TRA) by Azjen and Fishbein in 1980 as the first to explain technology acceptance based on behavioral intention (Vallerand, Deshaies, Cuerrier, Pelletier, & Mongeau, 1992). While TAM describes in more detail the behavior of acceptance through the representation of two main constructs, including PU and PEOU (D. Davis, 1989). Furthermore, PU can be described as a person's belief that certain technology used will improve the performance of completing a certain task. While another construct called PEOU can be described as a person's belief that certain technology used will free that person from ineffective efforts. On the other hand, the two constructs can influence one another on one's behavior. Meanwhile, the emergence of PU can be influenced by PEOU, and vice versa. Because if a technology turns out to be easy to use, then that technology will definitely benefit its users and encourage behavioral intentions to use (BIU) technology.

TAM is a relevant model for evaluating the implementation of a technology that is applied to the scope of the organization, especially the scope of the village government. It is known that there are still not many who dare to reveal how good technology implementation is carried out in the village government environment. Thus, various studies in this scope are believed to be able to contribute to better and more effective technology implementation in the future (Al-Hujran, Al-Debei, Chatfield, & Migdadi, 2015; Lin, Fofanah, & Liang, 2011; Rajan & Baral, 2015; Ramayah & Suki, 2010).

H7: PU positively affects BIU.

H8: PEOU positively affects BIU.

H9: PEOU positively affects PU.

Figure 1: research model: self-efficacy, computer anxiety, perceived complexity, and technology acceptance model

METHODS

The sample in this study was determined as many as 86 respondents consisting of financial staff including village treasurers in all villages in Bantul Regency, Special Province of Yogyakarta,

Indonesia. Meanwhile, the sampling was carried out using a purposive sampling technique, with the determination of the sample adjusted for its purpose. Furthermore, the sampling criteria, namely employees as previously described and are users of SISKEUDES. Employees use SISKEUDES as a tool for working on the village financial data management process. In this case, monitoring the use of SISKEUDES applies as a data collection process in this study which was conducted from March to May 2019. During this period, the process of collecting data was carried out by applying survey techniques by distributing questionnaires to be filled out by employees by selecting an assessment on a Likert 5 scale points that state the value of strongly agree to strongly disagree. Questionnaire item statements submitted to respondents in this study were prepared based on previous research conducted by Venkatesh (Venkatesh, 2000a) who tested TAM integrated with SE, CA, and PC so that the composition of the questionnaire not much different from the questionnaire in other previous studies. In addition to distributing questionnaires, the research data was also collected by conducting a number of interviews to find out the actual steps in managing village finances using SISKEUDES.

RESULT

The data collection process for this study was conducted from March 2019 to May 2019. During the data collection period, a total of 90 questionnaires were collected. Of these, there were 4 questionnaires that were declared invalid because they did not meet the minimum research needs. Meanwhile, 86 questionnaires filled out by respondents and declared valid were distinguished in the demographic distribution described in Table 1 below.

Table 1. Respondent characteristic based on demographic

Variable	Category	N	(%)
Gender	Male	66	76.74
	Female	20	23.26
Age	20-29	15	17.44
	30-39	23	26.74
	40-49	25	29.07
	50-59	15	17.44
	60-69	4	4.65
	Not Mention	4	4.65
Education	Senior High School	40	46.51
	Institute	6	6.98
	Undergraduate	40	46.51

According to Table 1, respondents were dominated by employees with the latest education equivalent to high school and graduate with a percentage of 46.51% each. While more than 50% of respondents who use SISKEUDES are male employees, most of the respondents are in their 40s.

Furthermore, research data is then processed deeper than just the description above. By utilizing partial least square (PLS) software, research data is tested by comparing multiple dependent variables and multiple independent variables. Testing is done in two stages, namely outer model testing and continued with inner model testing. Thus, the first test is intended to assess the validity and reliability, while the second test is carried out to predict the causality relationship between latent variables (Hartono, 2011).

Validity and Reliability

Validity

The construct validity test in PLS consists of two parts, namely the convergent validity test and discriminant validity. Convergent validity test is a principle used to measure a construct that

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must have a high correlation. So the rule of thumb for testing convergent validity is to find an outer loading value >0.7 and average variance extracted (AVE) >0.5 (Ketchen, 2013). Thus, the construct convergent validity test is shown in the results in Table 2 below. Furthermore, the values of all constructs have been significant because the values are known to have met the criteria of outer loading values except BIU1, BIU2, BIU4, PA1, PA2, PC3, PEOU3, PSE1, PSE3, and PSE4; because it still has a value below 0.7, so this statement item is deleted and the final assessment model is ready to be measured. Meanwhile, the results of the average variance extracted (AVE) value was in accordance with the criteria revealed by Ketchen (Ketchen, 2013) which is greater than 0.5. So, with certainty, the results of convergent validity tests for all constructs in this study can be concluded valid.

The second test, namely the discriminant validity test is used to measure constructs that are completely different from other constructs of empirical standards. Thus, the rule of thumb of discriminant validity is finding the AVE root value of each construct that is greater than the correlation of the other constructs (Ketchen, 2013). Meanwhile, the results of the testing can be seen in Table 3 which shows information on the results of discriminant validity test. Clearly based on Table 3, the test results can be concluded valid because it is known that the root value of AVE has fulfilled the criteria which is higher than the other construct correlations.

Reliability

The reliability test in PLS uses the value of Cronbach's alpha and composite reliability values. Because a construct can be said to be reliable if it has a Cronbach's alpha value >0.6 and a composite reliability value >0.7 (Joseph F. Hair, Sarstedt, Pieper, & Ringle, 2012; Hartono, 2011). This is shown in Table 3 which confirms that the results of the Cronbach's Alpha value test have shown a range from 0.813 (BIU) to 1.000 (PU). However, there is a part of the intention to use construct test results that show Cronbach's alpha value <0.6. This states that the construct is not reliable. Apart from these results, reliability testing in PLS is better if it is carried out using a composite reliability test, because it measures the true reliability value in the construct (David, Wynne, Abhijit, & Peter, 2002). If testing is done, the composite reliability value must reach a value greater than 0.7, so that it can be said to be reliable (Bagozzi, 2006). Thus, all constructs in the study will be declared to meet reliable criteria.

Table 2. Convergent validity and reliability test results

Construct	Items	Factor Loading	AVE	CR	Cronbach α
Behavioral Intention to Use (BIU)	BIU1	0.656 (Deleted)	0.686	0.813	0.550
	BIU2	0.525 (Deleted)			
	BIU3	0.715			
	BIU4	0.665 (Deleted)			
	BIU5	0.787			
Computer Anxiety (CA)	PA1	-0.537 (Deleted)	0.922	0.959	0.916
	PA2	0.627 (Deleted)			
	PA3	0.872			
	PA4	0.852			

Construct	Items	Factor Loading	AVE	CR	Cronbach α
Perceived Complexity (PC)	PC1	0.805	0.808	0.894	0.762
	PC2	0.847			
	PC3	0.695 (Deleted)			
Perceived Ease of Use (PEOU)	PEOU1	0.717	0.710	0.880	0.796
	PEOU2	0.827			
	PEOU3	0.666 (Deleted)			
	PEOU4	0.839			
Self-efficacy (SE)	PSE1	0.455 (Deleted)	0.622	0.868	0.798
	PSE2	0.853			
	PSE3	0.620 (Deleted)			
	PSE4	0.697 (Deleted)			
Perceived Use-fulness (PU)	PU1	0.800	1.000	1.000	1.000
	PU2	0.777			
	PU3	0.822			
	PU4	0.754			

Table 3. Discriminant validity constructs between constructs

Construct		1	2	3	4	5	6
1	Behavioral Intention to Use	0.828					
2	Computer Anxiety	-0.132	0.960				
3	Perceived Complexity	-0.314	0.308	0.899			
4	Perceived Ease of Use	0.481	-0.140	-0.350	0.843		
5	Perceived Usefulness	0.502	-0.343	-0.332	0.480	0.789	
6	Self-Efficacy	0.172	-0.264	-0.051	0.215	0.370	1.000

Structural Model

Structural model testing in PLS uses R^2 as the dependent construct and path coefficient values to identify the significance of the constructs in a structural model. If the R^2 value is known to be higher, then it is predicted that the better a model can work. Table 5 below shows that the highest R^2 value information is the PU construct, that is 0.368. Thus, this construct is influenced by SE, CA, and PC. The statement does not include the construct of 0.632 which was identified outside the construct under study.

Table 4. R^2 Value

Constructs	R Square
Behavior Intention	0.327
Perceived Ease of Use	0.162
Perceived Usefulness	0.368

The test then continues to look for significance in the structural model by considering the value of the supporting path coefficients. Structural model testing to test the hypothesis can be seen from the t-statistic value that can be compared with the t-table value. The criterion that can

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be an indicator is the t-statistic value must be recognized above 1.96 so that two-sided hypothesis testing can be done with a confidence level of 95% (α = 5%) or 0.05 and power 80% (Joe F. Hair, Ringle, & Sarstedt, 2011; Hartono, 2011). Because, the hypothesis can be approved as a supporter if the value of T-statistics > T-table, which is 1.96. Decline, if the T-statistic value <T-table, it means that the hypothesis cannot be agreed upon. Furthermore, the results of testing the path coefficient values in this study are agreed in Table 5. In this table, there are 7 supported hypotheses and 2 other hypotheses not supported.

Table 5. Result Hypotheses Testing

		Path Coefficient	T Statistics (|O/STDEV|)	P Values	Decision
H1	SE → PU	0,237	2.897	0.004	Supported
H2	SE → PEOU	0.203	1.980	0.048	Supported
H3	CA → PU	-0.188	2.194	0.029	Supported
H4	CA → PEOU	0.020	0.154	0.878	Not supported
H5	PC → PU	-0.138	3.508	0.000	Supported
H6	PC → PEOU	-0.346	1.474	0.141	Not supported
H7	PU → BIU	0.353	2.965	0.003	Supported
H8	PEOU → BIU	0.312	2.498	0.013	Supported
H9	PEOU → PU	0.354	3.763	0.000	Supported

Based on the results of path analysis and hypothesis testing as described in Table 5, it was shown that SE had a significant effect on PU (β = 0.237, p <0.05) and PEOU (β = 0.203, p <0.05) expressed support hypothesis H1 and H2. Meanwhile, anxiety using a computer showed a significant negative effect on PU (β = -0.188, p <0.05) supporting the H3 hypothesis. However, these results are contrary to the anxiety of using a computer that has a significant positive effect on PEOU (β = 0.020, p >0.05) does not support hypothesis H4. Furthermore, the construct of PC has a significant negative effect on PU (β = -0.138, p <0.05) supports H5, although this result is contrary to the construct of PC, which results that state a significant positive effect on PEOU (β = -0.346, p >0.05) apparently do not support the H6 hypothesis.

On the other hand, the TAM constructs, namely PU (β = 0.353, p <0.05) and PEOU (β = 0.312, p <0.05) are known to have a significant influence on behavioral intention, thus supporting the H7 and H8 hypotheses. This result is similar to the PEOU construct which apparently has a significant effect on PU (β = 0.354, p <0.05), so this also states that H9 is supported. Thus, the complete path coefficient test results can then be seen in Figure 2.

Based on the test results of the structural model analysis in this study, the aspect of SE has a significant and positive influence on PU and PEOU. In this case, financial staff, such as village treasurers and computer operators can use the SISKEUDES application because they are known to have high SE. This is based on the experience of those who are still receiving training at the Bantul Regency level on a regular and periodic basis. Thus, they are able to use easily this application when conducting financial management processes in the village. In addition, SISKEUDES also provides benefits for them because they can compile reports on the realization of the budget for activities and bookkeeping smoothly and in an orderly manner.

Furthermore, the construct of CA has a significant influence on PU. In this case, the finance staff, in this case, the village treasurer and the operator will experience high CA when there is a change in management, due to a lack of understanding of the use of the application being used today. On the other hand, they can also often make mistakes in the input of the village budget (APBDes). Errors in the input process are of course detrimental to them because the management process is stalled and is able to hamper the activity process on a budget that cannot be used. However, the incompatibility of the influence of the CA construct on PEOU occurs because the
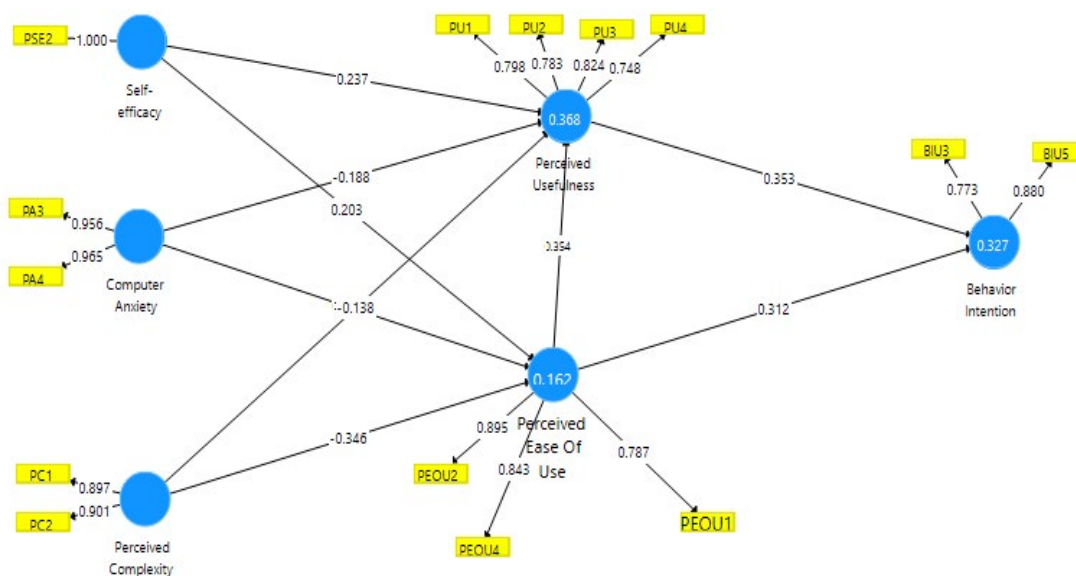
Figure 2. Result of the path coefficient test.

financial staff in question were given training when the application was first implemented to them within the scope of the village government. Thus, now it can be stated expressly that they understand and can easily operate the SISKEUDES application.

Meanwhile, the PC test results about the perceived benefits are stated to have significant effects, especially when there are updates in the application, the impact will be difficult to adjust by the user. This happens because this application update will usually affect the account number, so often the process of manually adding accounts to the district level must be done because the intended account was not found in the application. In addition, the final report of the SISKEUDES application is only addressed to BPKP, while reporting must also be made to other institutions related to the use of village government funds, such as the ministry of finance, the village ministry, and other institutions at the district level. In other words, if there are other parties who need this report besides BPKP, they must adjust to the rules and demands that apply in relation to village financial management reporting. In addition, the PC construct has no known significant effect on PEOU, because financial staff has been provided assistance when they have difficulty operating SISKEUDES. Assistance such as guidance, consultation, and special communication channels, such as the WhatsApp group, are facilities provided to the village government.

On the other hand, TAM compiles test results such as PU and PEOU have a significant influence on behavioral intentions because users feel the benefits and convenience when using SISKEUDES in their work. In addition, the financial staff as users has an intention because it offers the convenience of village financial management that is more orderly than managing it manually without using any application assistance. Furthermore, it can be stated later that the results of the TAM construct test feel the ease of use with the PU known to have a significant effect. In other words, users will benefit more if SISKEUDES is felt to be easy to use, especially in village financial management.

CONCLUSIONS

The perception of financial staff when working using SISKEUDES will influence the intention to use it. This happens because it turns out that financial staff are known to have high SE so that feelings of anxiety and feelings of difficulty in operating certainly will not affect the performance of the work processes they experience. On the other hand, SISKEUDES is also considered to be very useful in the process of managing financial data in village government, especially in terms of reporting a more orderly budget realization. Although, SISKEUDES as a

new technology still often inhibits the intention of financial staff, due to the SISKEUDES feature update done by BPKP which often influences the arrangement of account numbers and work procedures.

Finally, during the evaluation process, it was found that research had limitations on attracting respondents to be willing to respond to questionnaires and interviews. This is since data collection took place almost simultaneously with the process of replacing new staff in charge in each village. Therefore, it is hoped that future research will be able to use a broader and more effective sample, specifically covering all village employees in Bantul Regency.

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