

Determinants of The Implementation of The Agency-Level Financial Application System (SAKTI) And Its Effect on The Quality of Financial Reports in The Ministry of Religion of The Province of NTB

Novita Ardiana Utami, Siti Aisyah Hidayati, Embun Suryani

(Faculty of Economics and Business, University of Mataram, Indonesia)

ABSTRACT: This study aims to analyze the Determinants of Implementation of the Agency Level Financial Application System (Sakti) and its Effect on the Quality of Financial Statements at the Ministry of Religion of NTB Province. The type of research used in this study is causal associative with a quantitative approach. The population in this study consisted of Treasurers, Commitment Making Officials (PPK), and Budget User Assistant Accounting Units - Region (UAPPA-W). The sample obtained is all employees in the Regional Office of the Ministry of Religion of NTB Province who use the SAKTI application and financial reports, consisting of 34 treasurers, 40 Commitment Making Officials (PPK), and 2 people from the Budget User Assistant Accounting Unit - Region (UAPPA-W). The results showed that Perceived ease of use and perceived usefulness have a positive and significant effect on SAKTI implementation. Furthermore, Perceived ease of use and perceived usefulness have a positive but insignificant effect on the quality of financial reports, but SAKTI implementation has a positive and significant effect on the quality of financial reports. SAKTI implementation can mediate the effect of Perceived ease of use and perceived usefulness on the quality of financial statements positively and significantly. Therefore, it is necessary to conduct an objective and comprehensive evaluation to identify areas that require improvement and quality improvement to comply with applicable accounting standards and meet the needs of financial information users at the Ministry of Religious Affairs of NTB Province.

KEYWORDS : *Perceived Ease of Use, Perceived Usefulness, Financial Report Quality, SAKTI Implementation.*

I. INTRODUCTION

State financial management is the overall activity of state management officials following their position and authority, which includes planning, implementation, supervision and accountability (DJPB, 2021). Financial statement information has such an important role in the success of the company. Financial reports can provide an accurate representation of their financial position to make informative business decisions (Trissiyani & Suwandi, 2024). Financial reports must contain accurate information so as not to cause errors regarding decision-making, also what is presented should be of good quality and contain the characteristics of financial statements.

The purpose of financial reports is prepared following IAI (Febrita & Kristanto, 2019) to convey factual information to users about company performance, financial condition, and changes that can be utilized when making decisions. Financial reports that have quality are financial reports that accurately describe the financial situation and performance of the company, allowing past evaluations and future projections using available information. The financial data presented will be sharper the closer to the truth (Ernawati, 2019).

The quality of financial statements is a criterion for the requirements of financial accounting reports that are considered to fulfill the wishes of users or readers of financial statements. The quality of financial statements is the final result of the accounting process that presents information that is useful for decision making by various interested parties (Bahri, 2016: 71). Suwardjono (2016: 28) explains that the quality of financial statements is the final result of the accounting activity process or a summary of financial transactions in a company. The quality of financial reporting is closely related to the company's performance which is realized in the company's profit obtained in the current year.

In addition, quality financial reports must show benefits that are greater than the costs incurred to present this information, where accounting information can be said to be of quality if users of financial statements based on their respective understanding and knowledge can understand and use the accounting information presented as a basis for decision making (Sofyan, 2016: 49). According to Hanafi & Halim, (2016: 47), indicators of the quality of financial statements can be measured by (1) Relevant, (2) Reliable, (3) Understandable, and (4) Comparable.

This research uses the Technology Acceptance Model (TAM) approach. TAM is one of the most influential theories related to the use of information systems and is often used to explain individual acceptance of the use of information systems. TAM was introduced by Fred D. Davis in 1989. This theory explains how individuals accept the use of technology, how users react to new technology used in an organization and how and when they accept it (Davis, 1989). TAM states that usability and ease of use will affect individual intentions in using information technology, with attitudinal determinants, separated respectively into usage behavior (Usage) with two sets of perceived usefulness variables (Perceived Usefulness) and perceived ease of use (Perceived Ease Of Use) which are applied to various contexts of computer technology acceptance (Lavenia, 2018).

TAM aims to predict and explain user acceptance of an information system. TAM provides a theoretical basis for knowing what factors influence technology acceptance in an organization or in individual use. TAM describes the relationship between beliefs about the usefulness of information systems and the usefulness, behavior, goals, and actual use of information systems. One of the factors that influence this is the user's perception of the ease and usefulness of using information technology, and indeed, so the reason why someone sees the usefulness and ease of use of information technology makes its performance a benchmark for accepting a technology (Prihatin et al., 2023).

Perceived ease of use is defined as a level where someone believes that the use of a particular system can reduce a person's effort in doing something (Davis, 1989). In the research of Ariyanti, R. M., Saufi, A., & Athar, H. S. (2023), perceptions related to ease of use are internal factors that can convince users to generate interest. The easier it is to use an information system, the higher the likelihood that users will use the application properly and accurately, so that it can motivate them to make financial reports properly and accurately. Perceived 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 (Fadlan & Dewantara, 2018). Perceived ease of use refers to how comfortable a person believes in using technology in their daily life (Al-Amudi et al., 2024). The indicators used to measure perceived ease of use according to Davis et al. (1989), namely (1) Ease of learning (easy to learn), (2) Controllable, (3) Clear & Understandable, (4) Flexible, (5) Skills increase (easy to become skillful), (6) Easy to use.

Research conducted by Akbar & Mar'aini (2020) shows that perceived ease of use and perceived usefulness contribute little to creating the quality of local government financial reports. In addition, the support of the results of previous research conducted by Khan & Siang (2013) and Mnea & Shgluf (2020) shows that perceived ease of use has a significant effect on financial reports. This means that the user's perception of how easy a system or technology can be used has a significant impact on the quality of the resulting financial statements. However, in contrast to the findings conducted by Widiastuti & Hayati (2019), the quality of financial reports is not influenced by perceived ease of use.

Perceived usefulness is defined as a level of confidence in the use of a technology that is believed to bring benefits to the person using it (Davis, 1989). Meanwhile, according to Jogiyanto (2007), defines perceived usefulness as the extent to which a person believes that using a technology will improve his job performance. The benefits of using information technology (IT) can be known from the belief that the use of IT in deciding the acceptance of IT, with a belief that the use of IT makes a positive contribution to its users. Perception of the benefits of using the application is the level of user confidence that the use of the SAKTI application will improve performance in making financial reports. Where the performance in question can be in the form of the quality of financial reports that will be generated. The indicators used to measure perceived usefulness according to Davis (1989) consist of (1) Making work faster (work more quickly), (2) Helpful (useful), (3) Increase productivity (increase productivity), (4) Increase effectiveness (enhance effectiveness), and (5) Develop job performance (improve job performance).

Research conducted by Akbar & Mar'aini (2020) shows that perceived usefulness (perceived benefits) and perceived ease of use (perceived ease of use) make a small contribution in creating the quality of local government financial reports. In addition, it supports the results of previous research conducted by Bugembe (2010); Widiastuti & Hayati (2019); and Mnea & Shgluf (2020) which show that perceived usefulness has a significant effect on the quality of financial reports, which means that the information presented meets the needs and expectations of users so that the report is considered useful and has high quality. However, it is different from the results of research conducted by Lev (2018) which shows that the quality of financial reports is no longer influenced by perceived usefulness.

In order to improve the quality of financial reports, the Ministry of Finance has developed the Agency Level Financial Application System (SAKTI). SAKTI is an application used for agency work units that can support the implementation of state financial management. Where the SAKTI application can integrate all existing work unit applications by applying the concept of a single data base, single entry point and accrual-based accounting (DJPB, 2021). By using the SAKTI application, satker can carry out financial management more easily, quickly and accurately, so as to produce quality financial reports with information that is relevant, reliable and accountable to stakeholders.

Supported by the results of previous research conducted by Sri (2024); Ali et al. (2023); and Usman et al. (2024) which show that the implementation of SAKTI has a significant effect on the quality of financial statements, meaning that SAKTI can improve the accuracy, reliability and relevance of the information presented in the financial statements, thus making a positive contribution to transparency and stakeholder trust in the entity concerned. However, in contrast to the findings conducted by Rinna (2024), the implementation of SAKTI does not have a significant effect on the quality of financial statements.

II. LITERATURE REVIEW

According to TAM, the level of perceived ease of use positively affects the level of acceptance of a technology or system. If users feel that using SAKTI is easy, they are more likely to accept and adopt the system. In the context of influence on SAKTI, perceived ease of use can be interpreted as the extent to which users feel that using SAKTI does not require excessive effort or high complexity. Furthermore, this concept is related to the view that users who find it easy to use SAKTI will have a positive attitude towards the system, which in turn can increase the acceptance and use of SAKTI in an organizational or business environment (Davis, 1989). Research conducted by Rahadi (2007) and Surachman (2008) shows that the perceived ease of use variable positively affects the system acceptance variable.

Based on the Technology Acceptance Model (TAM), it refers to end users' perceptions of the extent to which SAKTI is useful in the accounting and financial reporting process. TAM emphasizes that the acceptance and use of technology depends on an individual's perception of the usefulness and ease of use of that technology. In the context of SAKTI, perceived usefulness is reflected in the way end users (e.g. accountants, financial managers) perceive SAKTI as an effective and useful tool in facilitating the recording, measuring and reporting of financial transactions of entities without public accountability. If SAKTI is considered useful, users will be more likely to accept and use the standard in their daily accounting practices. Research conducted by Tangke (2004) and Surachman (2008) shows that the perceived usefulness variable significantly and positively affects the system acceptance variable.

Perceived ease of use in the Technology Acceptance Model (TAM) and Information System Theory refers to the belief that using technology or information systems is easy and without difficulty, which has a direct impact on the quality of financial reports. Previous research by Wahyuni et al. (2023) and Puteri (2023) show that perceived ease of use has a positive and significant effect on the quality of financial statements. This study reinforces the importance of paying attention to ease of use in implementing financial information systems to improve the accuracy, relevance and completeness of the financial information produced.

Perceived usefulness of the Agency Level Financial Application System (SAKTI) has a direct effect on the quality of financial reports by increasing system usage and report accuracy (DeLone & McLean, 1992; Brigham & Houston, 2014; Pratiwi, 2019; Subagio&Januarti, 2022). According to the Technology Acceptance Model (TAM), perceived usefulness also affects the acceptance and use of financial reports and their overall quality (Davis, 1989; Alfadda& Mahdi, 2021). Research states that the perceived usefulness of information in financial reports has a direct impact on its quality and relevance, and affects the level of organizational compliance with financial reporting standards (Cahyani&Nurabiah, 2024; Djanegara, 2017).

The implementation of the Agency Level Financial Application System (SAKTI) has a direct effect on the quality of financial statements by providing more accurate, complete and relevant data. Through advanced technological infrastructure, SAKTI reduces human error in data recording and processing, ensuring consistency and reliability of financial information. From a Technology Acceptance Model (TAM) perspective, SAKTI increases perceived usefulness in processing and presenting financial information, encouraging users to accept and adopt the system more widely. Previous research shows that the implementation of SAKTI has a positive and significant impact on the quality of financial statements (Davis, 1989; Ali et al., 2024; Sari, 2024).

Various studies such as Rahadi (2007), Surachman (2008), and Mather, Caputi & Jayasuriya (2002) show that perceived ease of use has a positive effect on system acceptance and can predict user satisfaction, in accordance with the Technology Acceptance Model (TAM) concept introduced by Davis in 1989. Information System Theory by DeLone and McLean (1992) also confirms that perceived ease of use has a significant impact on the quality of financial reports, especially through the implementation of the Agency Level Financial Application System (SAKTI). Easy-to-use SAKTI allows users to operate more efficiently, reduces errors in

data input, and increases the reliability of financial information. Thus, attention to perceived ease of use in the implementation of SAKTI is expected to improve the quality of financial reports, ensuring the accuracy and relevance of information presented to stakeholders (Brigham & Houston, 2014; Pratiwi, 2019; Subagio&Januarti, 2022).

SAKTI, based on Information System Theory by DeLone & McLean (1992), is significant in improving the quality of financial reports through positively perceived usefulness. Users who feel SAKTI increases efficiency in preparing financial reports tend to actively use it, resulting in more accurate and relevant reports. From a TAM perspective, the perceived usefulness of SAKTI influences the adoption of standards for recording and reporting financial transactions by accountants and financial managers. The ease of access and use of SAKTI also supports the implementation of standards properly, improving the overall quality of financial reports. Research shows that the perceived usefulness of SAKTI motivates users to accept and use this system, predicting satisfaction and broad system acceptance (Tangke, 2004; Surachman, 2008; Mather, Caputi & Jayasuriya, 2002; Prabowo, 2017; Oktaviyani&Kuntadi, 2022).

III. METHOD

The type of research used in this study is causal associative with a quantitative approach. Causal associative research is research that aims to determine the relationship between two or more variables (Sugiyono, 2019). The data collection method used in this research is the census method. The census method is a method that uses all members of the population as samples or respondents (Sugiyono, 2019), so that the sample of respondents in this study were 76 people.

IV. RESULTS

The outer loading value is used as a measure that describes the magnitude of the correlation between each measurement item (indicator) and the variable. Rule of thumb according to Chin, (1998), a loading factor value above 0.7 is said to be ideal, which means the indicator is valid, however, values above 0.5 are acceptable so values below 0.5 must be removed from the model. Apart from that, valid indicators can be seen from validation by comparing the t statistic with the t table value where the t statistic value must be \geq t table. To see the t table, a significance level of 5% is used and df is the number of respondents minus the number of variables (independent and dependent). The outer loading values in the simulation model can be seen in the following figure and table:

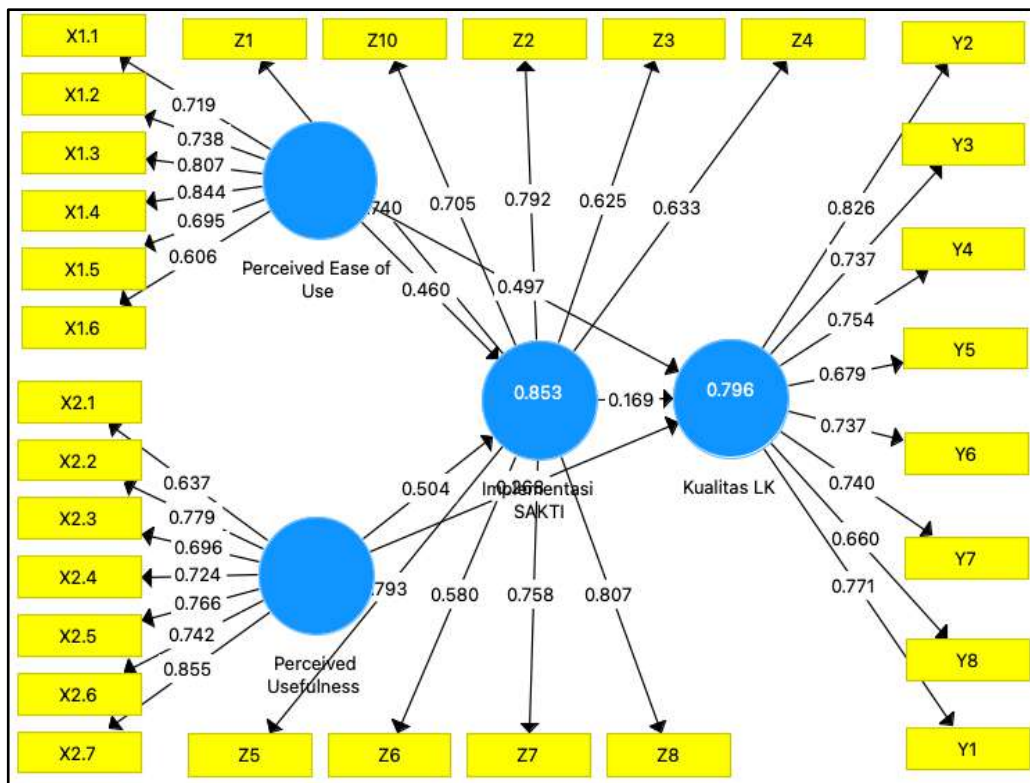


Figure 1. Outer Loading

Table 1. Convergent Validity Test (Outer Loading)

No	Variables	Item	Outer Loading	Ket
----	-----------	------	---------------	-----

No	Variables	Item	Outer Loading	Ket
1	Quality of Financial Statement	Y.1	0,771	Valid
		Y.2	0,826	Valid
		Y.3	0,737	Valid
		Y.4	0,754	Valid
		Y.5	0,679	Valid
		Y.6	0,737	Valid
		Y.7	0,740	Valid
		Y.8	0,660	Valid
2	Perceived Ease of Use	X1.1	0,719	Valid
		X1.2	0,738	Valid
		X1.3	0,807	Valid
		X1.4	0,844	Valid
		X1.5	0,695	Valid
		X1.6	0,606	Valid
3	Perceived Usefulness	X1.1	0,637	Valid
		X1.2	0,779	Valid
		X1.3	0,696	Valid
		X1.4	0,724	Valid
		X1.5	0,766	Valid
		X1.6	0,742	Valid
		X1.7	0,855	Valid
4	SAKTI Implementation	Z1	0,740	Valid
		Z2	0,792	Valid
		Z3	0,625	Valid
		Z4	0,633	Valid
		Z5	0,793	Valid
		Z6	0,580	Valid
		Z7	0,758	Valid
		Z8	0,807	Valid
		Z10	0,705	Valid

According to Chin, (1998), a loading factor value above 0.7 is said to be ideal, which means the indicator is valid, however, a value above 0.5 is acceptable. So, the Table above shows that all the indicators in the model are declared valid because the factor loading value of each indicator seen in the original sample (O) column is > 0.5 .

Composite Reliability shows a measure of how far the reliability of variables with a score > 0.7 is. Meanwhile, the Average Variance Extracted (AVE) test can show the ability of the variable value to represent the original data score, where if the AVE value is > 0.5 , it shows that the measure of convergent validity is good. The Composite Reliability and Average Variance Extracted values are presented in the following table:

Table 2. Average Variance Extracted and Composite Reliability

Variabel	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Perceived Ease of Use	0,831	0,877	0,546
Perceived Usefulness	0,865	0,897	0,556
Kualitas Lap Keu	0,881	0,906	0,547
Implementasi SAKTI	0,880	0,905	0,517

In the table above, the Composite Reliability value for all research variables is more than 0.7, which indicates that the level of reliability is acceptable. Overall, the items that measure variables are consistent in measuring these variables. Meanwhile, the AVE value for all research variables is more than 0.5, which means that the large variation in all items contained in this research variable meets the requirements for good convergent validity (Ghozali and Latan, 2015).

From the various analytical test results that have been presented previously, the results of testing several hypotheses that have been explained previously were obtained. The results of hypothesis testing are presented in

the following table:

Table 3. Hypothesis Test Results

Relation Between Variables	Koefesien	P Values	Hypothesis
Perceived Ease of Use >SAKTI implementation	0,406	0,001	Accepted
Perceived Usefulness >SAKTI implementation	0,554	0,000	Accepted
Perceived Ease of Use >Quality of Financial Statement	0,107	0,381	Rejected
Perceived Usefulness >Quality of Financial Statement	0,171	0,373	Rejected
Implementasi SAKTI >Quality of Financial Statement	0,670	0,001	Accepted
Perceived Ease of Use > SAKTI Implementation>Quality of Financial Statement	0,272	0,019	Accepted
Perceived Usefulness > SAKTI Implementation>Quality of Financial Statement	0,371	0,007	Accepted

Based on the Figure and Table above, the relationship between variables (hypothesis test results) can be explained as follows:

1. Perceived ease of use has a positive and significant effect on SAKTI implementation with a coefficient value of 0.406 and a P value of 0.001 <0.05. So that the first hypothesis (H1) is accepted. This means that the easier it is to use SAKTI (Agency Level Financial Application System), the greater the implementation of SAKTI.
2. Perceived usefulness has a positive and significant effect on SAKTI implementation with a coefficient value of 0.554 and a P value of 0.000 <0.05. So that the second hypothesis (H2) is accepted. This means that the greater the perceived benefits of using SAKTI (Agency Level Financial Application System), the greater the implementation of SAKTI carried out.
3. Perceived ease of use has a positive and insignificant effect on the quality of financial statements with a coefficient value of 0.107 and a P value of 0.381 > 0.05. So that the third hypothesis (H3) is rejected, this means that even though users feel that using SAKTI is an easy and uncomplicated process, it does not have a significant effect on increasing or decreasing the quality of financial statements.
4. Perceived usefulness has a positive and insignificant effect on the quality of financial statements with a coefficient value of 0.171 and a P value of 0.373 > 0.05. So that the fourth hypothesis (H4) is rejected. This means that despite the perceived benefits of using SAKTI, it does not have a significant effect on increasing or decreasing the quality of financial statements.
5. SAKTI implementation has a positive and significant effect on the quality of financial statements with a coefficient value of 0.670 and a P value of 0.001 <0.05. So that the fifth hypothesis (H5) is accepted. This means that the better and more effective the implementation of SAKTI, the better the quality of the resulting financial statements.
6. SAKTI implementation can mediate the effect of perceived ease of use on the quality of financial statements with a coefficient value of 0.272 and a P Value of 0.019 <0.05. So that the sixth hypothesis (H6) is accepted. This means that the effect of perceived ease of use on the quality of financial reports can be through the implementation of SAKTI.
7. SAKTI implementation can mediate the effect of perceived usefulness on the quality of financial statements with a coefficient value of 0.371 and a P Value of 0.007 <0.05. So that the seventh hypothesis (H7) is accepted. This means that the effect of perceived usefulness on the quality of financial reports can be through the implementation of SAKTI.

The R-Square test is used to determine the proportion or percentage of total variation in the dependent variable that is explained by the independent variable. The results of the R-Square values are presented in the table below:

Table 4. R Square Test Results

Variabel	R Square	R Square Adjusted
Quality of Financial Statement	0,830	0,823

SAKTI Implementation	0,806	0,800
----------------------	-------	-------

The table above shows that the magnitude of the influence of perceived ease of use, perceived usefulness, and implementation of SAKTI on the quality of financial reports is 83.0 percent which is included in the high category and the rest is influenced by variables outside the model. Furthermore, the effect of perceived ease of use, and perceived usefulness is 80.6 percent which is in a high category and the rest is influenced by variables outside the model.

V. DISCUSSION

Perceived Ease of Use on SAKTI Implementation

Based on table 3 which shows the results that perceived ease of use has a positive and significant effect on SAKTI implementation. This means that the easier it is to use SAKTI (Agency Level Financial Application System), the greater the implementation of SAKTI will be. This is because, users who feel that SAKTI is easy to use, then they tend to be more motivated to adopt and use the system properly. This can lead to higher levels of implementation success and more effective use of SAKTI (Amriani & Iskandar, 219). Thus, special attention should be given to the ease-of-use aspect when planning and implementing SAKTI in the Ministry of Religious Affairs of NTB Province. Measures such as the provision of adequate training, ongoing technical support and intuitive user interface design can help ensure that users are comfortable and skilled in using SAKTI. In addition, understanding the importance of perceived ease of use can serve as a foundation for the development of more effective strategies for adopting new technologies within agencies (Pratiwi et al., 2023). By ensuring that SAKTI is easy to use by users, the Ministry of Religious Affairs of NTB Province can maximize the benefits of SAKTI implementation, increase efficiency in accounting and financial management, and improve the quality of financial reporting. In line with previous research conducted by Oktaviyani & Kuntadi, (2022), and Prabowo (2017), it shows that perceived convenience has a positive and significant effect on SAKTI acceptance.

Based on the Technology Acceptance Model (TAM), developed by Fred Davis in 1989, perceived ease of use has a positive and significant effect on the implementation of the Agency Level Financial Application System (SAKTI). This theory states that the easier a system is to use according to users' perceptions, the more likely they will accept and adopt the technology. Perceived ease of use is measured by how easy users feel in learning and using a new system. In the context of SAKTI implementation in various organizations, including the Ministry of Religious Affairs of NTB Province, TAM provides a strong theoretical basis for understanding how perceived ease of use contributes to successful technology implementation. Thus, the research results showing a positive and significant relationship between perceived ease of use and SAKTI implementation can be understood within the theoretical framework of TAM, where ease of use is an important factor influencing technology adoption by users.

Perceived Usefulness on SAKTI Implementation

Based on table 3 which shows the results that perceived usefulness has a positive and significant effect on SAKTI implementation. This means that the greater the perceived benefits of using SAKTI (Agency Level Financial Application System), the greater the implementation of SAKTI will be. This is because, perceived benefits are measured by how much users believe that SAKTI will improve their work performance and effectiveness, and provide added value to the organization. In the context of SAKTI implementation at the Ministry of Religious Affairs of NTB Province, this result has important implications. Users who believe that SAKTI implementation will provide significant benefits to them in performing their daily tasks and achieving organizational goals will be more likely to accept and use the system with confidence.

Therefore, understanding the importance of perceived benefits in the context of SAKTI implementation can assist in designing effective strategies to increase system adoption and use in the Ministry of Religious Affairs of NTB Province. This includes providing clear information about the expected benefits of SAKTI, adequate training to maximize system utilization, and ongoing support to ensure that users can optimize the potential of SAKTI in supporting their tasks and activities. Thus, these results can be a strong foundation for efforts to improve the efficiency and effectiveness of accounting and financial management at the Ministry of Religious Affairs of NTB Province.

Based on the Technology Acceptance Model (TAM), by Fred Davis in 1989 as a model of user behavior towards information technology. According to TAM, users will tend to accept and adopt a technology if they believe that its use will improve their work performance and provide significant benefits. In the context of SAKTI implementation at the Ministry of Religious Affairs of NTB Province, TAM provides a strong framework for understanding how perceived benefits influence the successful adoption and use of the system. For example, if users believe that SAKTI will assist them in performing accounting and financial tasks more efficiently and improve the quality of financial reports, they are more likely to be motivated to accept and use SAKTI with confidence.

Perceived Ease of Use of Quality on Financial Statement

Based on Table 3 which shows the results that perceived ease of use has a positive and insignificant effect on the quality of financial statements. This means that even though users feel that using SAKTI is an easy and uncomplicated process, it has no effect on increasing or decreasing the quality of financial statements. This means that, although users feel that using SAKTI is easy, it does not directly improve the accuracy, timeliness, or reliability of the information presented in the financial statements. The quality of financial statements is not only determined by the ease of use of the system, but also by other factors such as compliance with accounting standards, data integrity, and users' analytical skills in interpreting financial information. In addition, there are other factors beyond the ease of use of the system that more dominantly affect the quality of financial statements, such as staff expertise, proper accounting processes, or an effective internal control system. Therefore, although the perceived ease of use of SAKTI can make a positive contribution to user productivity and efficiency, it does not directly affect the final quality of financial statements.

Based on Information System Theory proposed by DeLone & McLean (1992), it is suggested that the quality of information systems, including the quality of financial reports, can be influenced by three main dimensions, namely system quality, user satisfaction, and the impact of system use on organizational performance. In this case, although perceived ease of use can affect user satisfaction with the system, it does not guarantee that the quality of financial statements will increase significantly. One assumption that may not be met is that perceived ease of use is not directly correlated with factors that directly affect the quality of financial statements, such as accuracy, relevance or timeliness of information. Although users feel that using the system is easy and uncomplicated, it is not enough to guarantee that the resulting financial statements will be qualitatively better. Other factors such as compliance with accounting standards, the quality of data processing or users' interpretation skills in analyzing financial information can have a greater impact on the quality of financial statements.

Perceived Usefulness on Quality of Financial Statement

Based on Table 4.12 which shows the results that Perceived usefulness has a positive and insignificant effect on the quality of financial statements. This means that, despite the perceived benefits of using SAKTI, it has no effect on increasing or decreasing the quality of financial statements. This means that, taking into account that other factors outside the information system, such as user expertise in analyzing and interpreting financial information, compliance with applicable accounting standards, or the company's internal quality control processes, also have an important role in determining the quality of financial statements. In addition, although users perceive benefits from using SAKTI, it does not automatically ensure that the information produced will be error-free or in accordance with applicable accounting standards. Thus, although perceived usefulness affects users' intention to use the information system, its effect on the quality of financial statements may not be as great as expected. Therefore, it is important for agencies not only to rely on the perceived benefits of using information systems in evaluating the quality of financial statements, but also to pay attention to other factors that can affect the overall quality and integrity of financial information.

Based on Information System Theory by DeLone & McLean in 1992, there are five main dimensions of information system success, including the quality of information produced by the system. However, in this context, although users perceive benefits from the use of information systems in terms of efficiency, data accessibility, or faster reporting processes, it does not result in a significant improvement in the quality of financial statements. This mismatch may have occurred due to the focus on broader aspects of benefits from the use of information systems, such as operational efficiency or improved business processes, without taking into account directly how these may affect the quality of the information produced. In addition, it is possible that other factors beyond information systems, such as user skills and experience, organizational business processes, or internal control policies, also play a role in determining the quality of financial statements. Thus, these results underscore the importance of considering additional factors that affect the quality of financial statements, as well as evaluating the contribution of information systems to organizational objectives holistically, in accordance with the principles stated in Information System Theory.

Implementation of SAKTI on the Quality of Financial Statements

Based on Table 3 which shows the results that the implementation of SAKTI has a positive and significant effect on the quality of financial statements. This means that the better and more effective the implementation of SAKTI, the better the quality of the resulting financial statements. This is because the implementation of SAKTI has succeeded in optimizing the process of preparing, reporting and analyzing financial information, so that the resulting financial statements become more reliable, accurate, relevant and accountable. This can include various aspects, such as an increase in the timeliness of report presentation, a reduction in errors or corrections in reports, ease of accessing and understanding financial information, and the ability to better compare data from previous periods. As such, these results reinforce the belief that the use of SAKTI is an important and effective step in improving the transparency, accountability and reliability of an organization's financial information. It also underscores the importance of investing in appropriate and

integrative information technology to support efficiency and effectiveness in organizational financial management and meet the demands of applicable accounting standards. In line with previous research by Ali et al. (2024), and Sari (2024) that the implementation of SAKTI has a positive and significant effect or impact on the quality of financial statements.

Based on Information System Theory by DeLone and McLean in 1992, it is suggested that the success of an information system can be assessed from several aspects, including the quality of the system and the quality of the information produced. In the implementation of SAKTI, the quality of financial reports is an important indicator that reflects the effectiveness of the system. If SAKTI is implemented properly, it will improve the quality of financial statements by providing users with more accurate, reliable, relevant and timely information. Thus, the positive and significant relationship between the implementation of SAKTI and the quality of financial statements can be explained as a successful implementation of information systems, which is in accordance with the principles put forward by DeLone & McLean's theory, where the quality of information systems directly affects the quality of the information produced and the overall performance of the organization.

Perceived Ease of Use on the Quality of Financial Statements Through the Implementation of SAKTI

Based on Table 3, the results show that the implementation of SAKTI can mediate the effect of perceived ease of use on the quality of financial reports. This means that the effect of perceived ease of use on the quality of financial reports can be through the implementation of SAKTI. The effect of perceived ease of use on the quality of financial statements can be mediated through the implementation of the Agency Level Financial Application System (SAKTI). In this context, perceived ease of use refers to how easy users find it to use SAKTI in the accounting and financial reporting process. SAKTI implementation is considered as a mechanism that connects ease of use with the quality of financial statements. When users feel that using SAKTI is an easy and uncomplicated process, they tend to be more active in using the system in their accounting activities. Through more intensive use of SAKTI, the various features and functionalities provided by the system can be used optimally, which in turn can improve the quality of the resulting financial statements. Thus, SAKTI implementation acts as a mediator or intermediary that connects perceived ease of use with the quality of financial statements. This shows the importance of effective and easy-to-use SAKTI implementation in supporting the improvement of the quality of financial reports in an organization.

Based on Information System Theory by DeLone and McLean (1992), the implementation of the Agency Level Financial Application System (SAKTI) has the potential to act as a mediator that connects the effect of perceived ease of use on the quality of financial reports at the Ministry of Religious Affairs of NTB Province. This theory emphasizes the importance of the relationship between the use of information systems and the quality of information produced. In this particular context, perceived ease of use refers to how easily employees of the NTB Province Ministry of Religious Affairs can operate SAKTI in processing financial reports. If employees perceive that using SAKTI is easier and less complicated, they are likely to use the system more actively. With more active use, SAKTI implementation at the NTB Province Ministry of Religious Affairs can run more smoothly and efficiently, allowing financial data to be processed more quickly and accurately. This then has the potential to affect the quality of financial reports produced by the NTB Province Ministry of Religious Affairs, such as accuracy, timeliness and completeness of information. Thus, the implementation of SAKTI in the Ministry of Religious Affairs of NTB Province can act as a mediator that connects perceived ease of use with the quality of financial reports issued, in accordance with the framework proposed by Information System Theory.

Perceived Usefulness on the Quality of Financial Statements Through the Implementation of SAKTI

Based on Table 3, the results show that the implementation of SAKTI can mediate the effect of perceived usefulness on the quality of financial statements. This means that the effect of perceived usefulness on the quality of financial statements can be through the implementation of SAKTI. Implementation of the Agency Level Financial Application System (SAKTI) can act as a mediator between perceived usefulness and the quality of financial statements. Perceived usefulness refers to the extent to which users believe that using SAKTI will improve their performance or productivity in preparing financial reports. When users perceive significant benefits from using SAKTI, they tend to be more motivated to adopt and use the system effectively. With strong adoption, the implementation of SAKTI can help improve the efficiency, accuracy and relevance of the information contained in the financial statements. As a result, the quality of the resulting financial statements will improve, as SAKTI helps ensure that the data used to prepare the financial statements is more complete, accurate and relevant. Thus, the implementation of SAKTI acts as an intermediary that connects the perceived benefits of users to the quality of financial statements, emphasizing the important role of information technology in improving the financial reporting process.

According to Information System Theory developed by DeLone and McLean in 1992, the implementation of the Agency Level Financial Application System (SAKTI) can act as a mediator between perceived usefulness and the quality of financial statements. This theory highlights the importance of the

relationship between the use of information technology and the quality of the system and the information produced. In the context of SAKTI, perceived usefulness refers to users' perceptions of how useful SAKTI is in increasing effectiveness and efficiency in preparing financial statements. Successful implementation of SAKTI can facilitate users to optimize the use of the system, which in turn will improve the quality of financial statements. By providing tools that allow users to access, manage and analyze financial data more efficiently, SAKTI can help ensure that the resulting financial statements are more accurate, relevant and reliable. Therefore, within the Information System Theory framework, the implementation of SAKTI acts as a mediator linking perceived user benefits to the quality of financial statements, emphasizing the important role of information systems in improving the quality of information produced.

VI. CONCLUSION

1. Perceived ease of use has a positive and significant effect on SAKTI implementation. This means that the easier it is to use SAKTI (Agency Level Financial Application System), the greater the implementation of SAKTI by the Ministry of Religious Affairs of NTB Province.
2. Perceived usefulness has a positive and significant effect on SAKTI implementation. This means that the greater the perceived benefits of using SAKTI (Agency Level Financial Application System), the greater the implementation of SAKTI by the Ministry of Religious Affairs of NTB Province.
3. Perceived ease of use has a positive and insignificant effect on the quality of financial statements. This means that even though users feel that using SAKTI is an easy and uncomplicated process, it does not affect increasing or decreasing the quality of financial reports at the Ministry of Religious Affairs of NTB Province.
4. Perceived usefulness has a positive and insignificant effect on the quality of financial statements. This means that despite the perceived benefits of using SAKTI, it does not affect increasing or decreasing the quality of financial reports at the Ministry of Religious Affairs of NTB Province.
5. SAKTI implementation has a positive and significant effect on the quality of financial statements. This means that the better and more effective the implementation of SAKTI, the better the quality of financial reports produced by the Ministry of Religious Affairs of NTB Province.
6. SAKTI implementation can mediate the effect of perceived ease of use on the quality of financial statements. This means that the effect of perceived ease of use on the quality of financial statements can be through the implementation of SAKTI at the Ministry of Religion of NTB Province.
7. SAKTI implementation can mediate the effect of perceived usefulness on the quality of financial statements. This means that the effect of perceived usefulness on the quality of financial statements can be through the implementation of SAKTI at the Ministry of Religion of NTB Province.

ACKNOWLEDGEMENTS

This research is supported by Mataram University, where the author pursued education. We express our gratitude to Dr. Siti Aisyah Hidayati, SE., M.Si, and Embun Suryani, SE., M.Si., Ph.D., the thesis adviser, for providing moral support, valuable advice, and consistent supervision, which are essential to the realization of the study. We thank the American Journal of Humanities and Social Sciences Research (AJHSSR) for allowing the author to share insights with the community through its scholarly journal. Our appreciation also goes to all parties who guided and assisted in completing this research.

REFERENCES

- [1] Ali, H., Rudin, M., Tirtana, A., & Suhaimi, R. A. (2023). Pengaruh Pengelolaan Persediaan, Penatausahaan Barang Milik Negara dan Penerapan Sistem Aplikasi Keuangan Tingkat Instansi terhadap Kualitas Laporan Keuangan. *Jurnal Siber Multi Disiplin*, 1(2), 76-86.
- [2] Al-Amudi, D. M., Suryani, E., & Hidayati, S. A. (2024). Role of Fintech on MSMEs Financial Performance with Financial Literacy as a Moderation in West Nusa Tenggara. *International Journal of Multicultural and Multireligious Understanding*, 11(2), 557-570.
- [3] Ariyanti, R. M., Saufi, A., & Athar, H. S. (2023). Analysis of Interest in Using Innovative Technology of Android-Based Coffee Roasting Machine Among Lombok Island SMES. *International Journal of Multicultural and Multireligious Understanding*, 10(1), 321-331.
- [4] Awais, M., Malik, M. S., & Qaisar, A. (2015). A Review : The Job Satisfaction Act as Mediator between Spiritual Intelligence and Organizational Commitment. *International Review of Management and Marketing*, 5(4), 203-210.
- [5] Bahri, S. (2016). *Pengantar Akuntansi*. Cetakan Pertama. Yogyakarta: CV. Andi Offset.
- [6] Bugembe, J. (2010). Perceived usefulness, perceived ease of use, attitude and actual usage of a new financial management system: A case study of Uganda national examinations board. Makerere University Library: Makerere University.

- [7] Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 13(3), 319-340.
- [8] DJPb. (2021). Seandainya Pengelolaan Keuangan Negara Semudah Mengelola Keuangan Rumah Tangga. Diakses pada tanggal 11 Agustus 2021.
- [9] Ernawati, F. Y., & Budiyo, R. (2019). Pengaruh Kompetensi Sumber Daya Manusia, Pemanfaatan Teknologi Informasi, Sistem Pengendalian Intern Terhadap Kualitas Laporan Keuangan Rumah Sakit Umum Di Kabupaten Blora. *Jurnal Ekonomi Manajemen*, 1(2).
- [10] Fadlan, A., & Dewantara, R. Y. (2018). Pengaruh persepsi kemudahan dan persepsi kegunaan terhadap penggunaan mobile banking. *Jurnal Administrasi Bisnis*, 62(1).
- [11] Faried, M. Y., & Mas, N. (2024). Pengaruh Resiliensi Dan Komitmen Terhadap Kinerja Yang Dimediasi Keterikatan Karyawan (Studi pada Karyawan Tidak Tetap CV Bumi Buana Citra Malang). *Jurnal Cakrawala Ilmiah*, 3(6), 2085-2106.
- [12] Febrita, R. E., & Kristanto, A. B. (2019). Kualitas Laporan Keuangan Perusahaan Publik Di Indonesia. **Jurnal Akuntansi: Kajian Ilmiah Akuntansi (JAK)*, 6*(2), 157. <https://doi.org/10.30656/jak.v6i2.1035>
- [13] Halim, A. H. A., Hanafi, E., & Zain, F. M. (2016). An Analysis of Organisational Dimension as Predictor to the Intention to Use of e-Training System Among Senior School Administrators. In A. Lionarakis, S. Sgouropoulou, & S. Papadopoulos (Eds.), *Envisioning the Future of Online Learning: Selected Papers from the International Conference on e-Learning 2015* (pp. 159-169). Springer Singapore.
- [14] Jogiyanto, H. M. (2007). *Sistem Informasi Keperilakuan*. Yogyakarta: ANDI.
- [15] Khan, M. N. A. A., & Siang, L. H. (2013). Public investor perception towards internet financial reporting in Malaysia.
- [16] Mnea, M. E., & Shgluf, M. F. (2020). The Effect of Perceived Usefulness and Perceived Quality Towards the Libyan investors' intention to Use Internet Financial Reporting. *Financial Performance Review*, 7(3), 112-125.
- [17] Permana, R. P. (2018). Pengaruh Kecerdasan Spiritual dan Religiusitas Terhadap Komitmen Organisasi dengan Etika Kerja Islam Sebagai Variabel Mediasi Pada Karyawan Fakultas Ekonomi Universitas Islam Indonesia. 2018: Universitas Islam Indonesia.
- [18] Prihatin, T. D., Muhammad, A. H., & Hidayat, T. (2023). Evaluasi Keberhasilan Implementasi Sistem Informasi Pelayanan Publik Menggunakan Pendekatan Technology Acceptance Model. *KLIK: Kajian Ilmiah Informatika dan Komputer*, 4(3), 1713-1725.
- [19] Rinna. (2024). Pengaruh Implementasi Sistem Aplikasi Keuangan Tingkat Instansi (SAKTI) Terhadap Efektivitas, Kinerja Pengguna Dan Dampak Pada Kualitas Laporan Keuangan Balai Guru Penggerak Indonesia Timur, 2(1), 148-159.
- [20] Selan, A. R. Y., Manafe, H. A., Niha, S. S., & Kaluge, A. H. (2022). Pengaruh Kecerdasan Emosional dan Stres Kerja Melalui Kepuasan Kerja sebagai Variabel Mediasi terhadap Komitmen Organisasi (Suatu Kajian Studi Literatur Manajemen Sumberdaya Manusia). *Jurnal Manajemen Pendidikan Dan Ilmu Sosial*, 4(1), 149-161.
- [21] Sugiyono, (2019). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung : Alfabeta.
- [22] Suwardjono, S. (2016). *Teori Akuntansi: Perencanaan Pelaporan Keuangan*, Edisi Ketiga. Yogyakarta: BPFE.
- [23] Syafri, S., & Harahap, S. S. (2016). *Teori Akuntansi*. Jakarta: Salemba Empat.
- [24] Trissiyani, N. P. P. (2024). Pengaruh Penerapan Sistem Informasi Akuntansi dan Good Corporate Governance Terhadap Kualitas Laporan Keuangan. *Neraca: Jurnal Ekonomi, Manajemen dan Akuntansi*, 2(2), 256-268.
- [25] Tsamrudin, M., Budiati, Y., Indarto, I., & Savitri, F. M. (2024). Analisis Pengaruh Kecerdasan Emosional dan Kecerdasan Spiritual Terhadap Kinerja Pegawai dengan Komitmen Organisasi Sebagai Variabel Intervening Pada Kantor Pelayanan Pajak Madya Semarang. *Innovative: Journal Of Social Science Research*, 4(2), 4457-4473.
- [26] Widiastuti, H., & Hayati, S. R. (2019, November). User's Perceived Usefulness, Quality and Ease of Use of Internet Financial Reporting (IFR) on Their Intention to Use IFR for Investment Decision Making. In *5th International Conference on Accounting and Finance (ICAF 2019)* (pp. 73-78). Atlantis Press.
- [27] Zohar, D. (2001). *SQ: Memanfaatkan Kecerdasan Spiritual dalam Berpikir Integralistik dan Holistik untuk Memaknai Kehidupan*. Bandung: Mizan Media Utama.
- [28] Zohar, D., & Marshal, I. (2007). *SQ: Spiritual Intelligence The Ultimate Intelligence*. (R. Astuti, Ed.). Bandung: Mizan Media Utama.