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Factors Affecting User Satisfaction of SISKEUDES in Village Financial Management

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ABSTRACT
Purpose: This study aims to examine the effects of perceived usefulness, perceived ease of use, information quality, and system quality on user satisfaction with the SISKEUDES application among village officials in South Bangka Regency, where its mandatory implementation has not yet fully optimized user satisfaction.
Methodology/approach:. Methodology/approach: This study employed a quantitative approach using a survey method by distributing questionnaires to 69 village officials who used SISKEUDES. Data were analyzed using multiple linear regression with statistical software, including data quality tests and classical assumption tests.
Results/findings:. Results/Findings: The results indicate that perceived usefulness, perceived ease of use, and information quality do not have a significant effect on user satisfaction. In contrast, system quality has a positive and significant effect on user satisfaction.
Conclusions:. Conclusions: These findings suggest that, in the context of a mandatory system, technical aspects, such as system reliability, stability, and response speed, play a crucial role in enhancing user satisfaction.
Limitations:. Limitations: This study is limited by its narrow scope, limited variables, and reliance on questionnaire data, which may introduce subjectivity. Therefore, improving system quality and providing continuous training are recommended.
Contribution:. This study contributes to the development of an integrated model combining the technology acceptance model (TAM) and the DeLone and McLean information systems success model within the context of village government information systems.

Keywords: *Information Quality, Perceived Ease of Use, Perceived Usefulness, SISKEUDES, System Quality, User Satisfaction*

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1. Introduction

The advancement of information technology has driven the transformation of governance toward more efficient and accountable digital systems. This development requires public organizations, including village governments, to adopt systems that are of high quality and flexible in managing increasingly complex financial data (Misbah, 2023). Digitalization is no longer merely an option but a strategic necessity to enhance work effectiveness and minimize administrative errors (Ramadani & Firdaus, 2024). In the village context, the utilization of information systems has become an essential instrument to support the principles of transparency and public accountability (Damanik, Prasetyo, Alie, & Oktaria, 2025). Village financial management, which was previously conducted manually, has now shifted to an integrated computerized system. This transformation reinforces the demand for system quality and the quality of information produced to support good village governance (Ali & Saputra, 2020).

As the smallest unit of government, villages possess broad authority in managing budgets after the enactment of Law Number 6 of 2014. The increasing allocation of village funds each year requires transparent and digitally based management to ensure accountability (Wardhani, Altin, & Suhdi, 2025). Digital transformation in village governance is part of a strategic effort to improve governance quality and public service delivery (Helmi et al., 2024). The Village Financial System (Siskeudes) serves as the primary instrument for standardized village financial recording and reporting. The implementation of this system is expected to strengthen accountability and minimize the potential for budget misuse. Therefore, the effectiveness of Siskeudes usage greatly determines the overall quality of village financial reports (Elfirar & Putri, 2024).

The national implementation of Siskeudes began in 2015, based on policies from the Ministry of Home Affairs and the support of supervisory institutions. This system was designed to improve administrative efficiency and strengthen internal controls over village finances (Chandra, Satriawan, & Dewi, 2025; Nadaa & Priyanti, 2023). In South Bangka Regency, there are 50 villages and three sub-districts, all of which are required to use this application for financial management. On average, each village receives a budget of billions of rupiah annually, which must be managed in an accountable and transparent manner. The implementation of the system is supervised by the Village Community Empowerment Office, which has functioned as a dedicated regional institution for village affairs since 2022 (Susano & Rachmawati, 2024). This substantial fiscal responsibility requires a high level of user satisfaction and system acceptance to ensure optimal financial management.

Although mandatory, the level of user satisfaction with Siskeudes in South Bangka Regency is not evenly distributed. Several villages face challenges related to limited human resources with adequate technological skills and unstable internet infrastructure. Leadership conditions also influence the consistency of system usage, particularly as, until 2024, several villages are led by acting village heads. Factors such as perceived usefulness and perceived ease of use are important aspects in determining system acceptance by village officials (Utmary & Agustin, 2020). In addition, system quality and the quality of information produced also influence user satisfaction in carrying out administrative tasks (Maknun, Ayu, Fadhilah, & Munir, 2025). These issues indicate the need for an empirical evaluation of the factors affecting user satisfaction with Siskeudes.

Theoretically, technology acceptance can be explained through the technology acceptance model (TAM), which emphasizes the roles of perceived usefulness and perceived ease of use (Fecira & Abdullah, 2020). Studies on Siskeudes acceptance indicate that perceived usefulness significantly affects the intention to use the system (Syarwani & Ermansyah, 2020). Other findings suggest that the TAM is more effective than alternative theories in explaining the acceptance of village financial systems (Salisa, Aeni, & Chamid, 2019). Beyond perception factors, system quality and information quality have also been proven to influence user satisfaction in information systems (Mendrofa & Hastuti, 2024). This indicates that satisfaction is not only determined by ease of use and usefulness but also by the technical performance of the system itself. Therefore, an integrative approach combining the TAM and system quality dimensions is relevant for analyzing user satisfaction with Siskeudes.

Previous studies have also demonstrated the consistent effects of system quality and information quality on user satisfaction. Empirical research has found that both variables have a significant positive effect on Siskeudes user satisfaction (Misbah, 2023). Another study confirmed that perceived usefulness and system quality significantly contribute to improving information system user satisfaction (Johansen & Keni, 2025). In the context of accounting information systems, system quality has been identified as a key determinant of user satisfaction (Brian & Lukman, 2025). However, some findings still show variations in the influence of these variables, indicating the need for further testing in different regional contexts (Utmary & Agustin, 2020). These inconsistencies strengthen the urgency of conducting research in the village government environment of South Bangka Regency.

This study is important because it ensures that the implementation of Siskeudes truly delivers positive impacts on the quality of village financial management. With 50 villages and three sub-districts, the success of the system is crucial for the effectiveness of regional fiscal governance. A mismatch between system quality and user needs may reduce user satisfaction and hinder system optimization (Siregar, Marta, & Nalien, 2025). In addition, limited training and technical support may affect users' perceptions of system ease of use (Trisnadewi & Amlayasa, 2020). Without a comprehensive analysis of these factors, the risks of inefficiency and reporting errors will persist (Kaban, Thamrin, & Andriana, 2025). Therefore, an empirical study on the determinants of user satisfaction is a strategic step to support improvements in regional policies.

This study is novel because it focuses on the simultaneous influence of perceived usefulness, perceived ease of use, system quality, and information quality on Siskeudes user satisfaction across all village governments in South Bangka Regency. This focus integrates the TAM perspective with information system quality dimensions into a comprehensive research model. Previous studies tended to examine variables partially or in different regions, thus lacking a holistic view within the South Bangka context. The objective of this study was to empirically analyze the effect of each independent variable on user satisfaction as the dependent variable. Using a quantitative approach based on primary data collected through questionnaires, this study is expected to produce contextual empirical evidence. The findings are expected to contribute theoretically and provide practical recommendations to improve the effectiveness of Siskeudes implementation at the village level.

2. Literature Review and Hypothesis/es Development

2.1 Technology Acceptance Model (TAM)

TAM, developed by Davis (1989), explains that the acceptance and use of information systems are influenced by two main constructs: perceived usefulness and perceived ease of use(Davis, 1989). This model is rooted in the theory of reasoned action, which emphasizes that behavioral intention is formed from individual attitudes and beliefs toward a system. Perceived usefulness refers to the belief that a system can improve performance, productivity, and work effectiveness, whereas perceived ease of use relates to the belief that a system is easy to understand and does not require significant effort. Within the TAM framework, ease of use also influences perceived usefulness, as systems that are easier to use tend to be perceived as more beneficial. TAM is predictive in explaining whether users will adopt a technology based on considerations of usefulness and ease of use (Pradnyawati, 2024). Therefore, the use of TAM is relevant for analyzing system acceptance and user satisfaction in the context of village governance, which has diverse characteristics and varying levels of resource readiness (Wijaya, Muljono, Saleh, & Hapsari, 2023).

2.2 Definition of Village

A village is the closest governmental entity to the community and possesses the authority to regulate and manage local interests based on Law Number 6 of 2014 concerning Villages. Its position is not only administrative but also socially and historically legitimate as a legal community unit. From a modern perspective, villages reflect the principles of decentralization and recognition, granting autonomous authority while acknowledging original rights (Timotius, 2018). The increasing allocation of village funds from the national budget strengthens the role of villages as development actors while demanding

transparent and accountable financial management. In addition, village classification based on legal aspects and development levels, measured through the Village Development Index, indicates differences in institutional capacity and governance among villages. Therefore, strengthening administrative systems and financial management is an essential prerequisite for supporting sustainable village development.

2.3 Village Financial Management

According to the Regulation of the Minister of Home Affairs Number 20 of 2018, village financial management includes planning, implementation, administration, reporting, and accountability, all carried out based on the principles of transparency, accountability, participation, and budget discipline (Amelia, 2020). Transparency requires openness of information to the public, accountability emphasizes responsibility for every budget usage, participation requires community involvement at every stage, and orderliness and budget discipline refer to compliance with laws and regulations. The planning stage begins with the preparation and determination of the Village Budget (APB Desa) based on the Village Work Plan (RKP Desa), implementation is carried out through an official village treasury account, administration is recorded in the general cash book by the Head of Finance, reporting is periodically submitted to the Regent/Mayor through the Subdistrict Head, and accountability is presented in the annual realization report of the village government.

2.4 Village Financial System (SISKEUDES)

The village financial system (SISKEUDES) is a village financial management application developed by the Financial and Development Supervisory Agency (BPKP) in collaboration with the Ministry of Home Affairs to support orderly, transparent, and accountable village financial management in accordance with regulations. This system covers all stages of village financial management, from planning to accountability, with integrated formats and procedures that minimize administrative errors and improve reporting consistency. SISKEUDES is considered user friendly and is equipped with operational guidelines, supporting efficiency, faster reporting, and more effective supervision (Elfirar & Putri, 2024). However, the success of its implementation is also influenced by system quality, information quality, and perceptions of usefulness and ease of use, all of which determine user satisfaction.

2.5 User Satisfaction

User satisfaction is a comprehensive evaluation by users of an information system based on the comparison between initial expectations and actual experience after use, such that systems that meet or exceed expectations increase satisfaction. Satisfaction is influenced not only by technical aspects but also by perceptions of comfort, ease, and usefulness in supporting work, as well as the quality of user experience, such as system reliability and information accuracy. In a mandatory governmental context, satisfaction is more determined by the quality of experience rather than voluntary choice of use. Referring to the TAM approach, factors influencing satisfaction include perceived usefulness, perceived ease of use, information quality, system quality, service quality, organizational support, user competence, intention to use, and characteristics of mandatory systems (Widyanti, Khoiri, & Dewanto, 2025). Therefore, satisfaction is an important indicator of the success of system implementation, such as SISKEUDES, in supporting village financial governance.

2.6 Perceived Usefulness

Perceived usefulness refers to an individual's belief that an information system can improve productivity, effectiveness, and performance (Setyowati & Respati, 2017). Individuals tend to have positive attitudes and are encouraged to use a system if they perceive it as providing real benefits for task execution. In the context of SISKEUDES usage, perceived usefulness relates to village officials' belief that the system helps manage finances in a more orderly, accurate, and regulation-compliant

manner, such that the benefits directly experienced can increase user satisfaction. Theoretically, the greater the perceived benefits, the higher the level of user satisfaction with the information system.

2.7 Perceived Ease of Use

Perceived ease of use is an individual's belief that a system can be learned and operated without significant effort, including ease of understanding features, navigation, and data input processes (Wufron, Susilawati, Nurhasan, & Hermina, 2025). Systems with clear interfaces and simple procedures can reduce technical barriers and enhance user comfort. In the context of SISKEUDES usage, ease in preparing budgets, recording transactions, and generating financial reports encourages a more positive user experience and increases user satisfaction. Theoretically, perceived ease of use also influences perceived usefulness, because systems that are easier to operate tend to be considered more beneficial.

2.8 Information Quality

Information quality is an intrinsic attribute of data that ensures information is relevant, accurate, and reliable for decision-making. In information systems, information quality measures the output produced by the system Utmary and Agustin (2020)and the extent to which processed data meets user needs. 21 In the context of SISKEUDES, information quality refers to the quality of financial reports, budget data, and documentation, which must be relevant, accurate, timely, and reliable. Four main dimensions influencing user satisfaction and acceptance include relevance, accuracy, timeliness, and reliability, as information that meets user needs, is error-free, is available when needed, and is trustworthy will enhance perceived usefulness and satisfaction with the system.

2.9 System Quality

System quality refers to the technical and operational characteristics of an information system that reflect its reliability, stability, response speed, data security, and ease of access. Systems that rarely experience disruptions, have fast response times, and can maintain data security will enhance user comfort and trust, thereby affecting user satisfaction, including the implementation of SISKEUDES (Pramudio & Choiriyah, 2025). Indicators of system quality include ease of use, response time, reliability, flexibility, and security, all of which collectively determine the effectiveness and efficiency of a system in supporting user needs.

2.10 Hypothesis Development

Based on the technology acceptance model (TAM) framework proposed by Fred D. Davis, perceived usefulness and perceived ease of use are key determinants in shaping system evaluation and acceptance (Davis, 1989). In the context of SISKEUDES usage, village officials' satisfaction is influenced by the extent to which the system is perceived as useful in improving performance, easy to operate without significant barriers, and capable of producing accurate and relevant information supported by a stable and reliable system. Previous empirical findings also indicate that perceived usefulness, perceived ease of use, information quality, and system quality are consistently positively associated with user satisfaction. Based on these theoretical and empirical foundations, the following hypotheses are formulated:

H_1: Perceived Usefulness positively affects user satisfaction with SISKEUDES.
H_2: Perceived ease of use positively affects user satisfaction with SISKEUDES.
H_3: Information quality positively affects user satisfaction with SISKEUDES.
H_4: System quality positively affects user satisfaction with SISKEUDES.

3. Methodology

This study employs a descriptive quantitative approach to examine the influence of perceived usefulness, perceived ease of use, information quality, and system quality on SISKEUDES user satisfaction among village officials in South Bangka Regency. The data used are primary data collected through a five-point Likert-scale questionnaire administered to 69 respondents from 23 villages, with

the criteria that respondents are officials directly involved in village financial management using SISKEUDES. The research variables consist of four independent variables and one dependent variable, measured based on predetermined operational indicators. Data analysis was conducted using descriptive statistics and multiple linear regression, preceded by data quality testing, including validity and reliability tests, as well as classical assumption tests covering normality, multicollinearity, and heteroscedasticity. Hypothesis testing was conducted using the t-test, F-test, and coefficient of determination (R^2) to assess both partial and simultaneous effects among variables in explaining SISKEUDES user satisfaction.

4. Results and Discussions

4.1 Data Quality Testing

Data quality testing is a procedure required in research using questionnaire instruments to ensure the accuracy and validity of the collected data. The following table presents a recap of the validity test results for all variables.

Table 1. Recapitulation of validity test results for all variables

Variable	Item	r-table	Pearson Correlation	Remark
Perceived Usefulness (X_1)	X1.1	0.2369	0.744	Valid
	X1.2	0.2369	0.809	Valid
	X1.3	0.2369	0.851	Valid
	X1.4	0.2369	0.759	Valid
Perceived Ease of Use (X_2)	X2.1	0.2369	0.598	Valid
	X2.2	0.2369	0.681	Valid
	X2.3	0.2369	0.850	Valid
	X2.4	0.2369	0.631	Valid
Information Quality (X_3)	X3.1	0.2369	0.696	Valid
	X3.2	0.2369	0.778	Valid
	X3.3	0.2369	0.839	Valid
	X3.4	0.2369	0.689	Valid
System Quality (X_4)	X4.1	0.2369	0.819	Valid
	X4.2	0.2369	0.688	Valid
	X4.3	0.2369	0.817	Valid
	X4.4	0.2369	0.580	Valid
User Satisfaction (Y)	Y1	0.2369	0.851	Valid
	Y2	0.2369	0.809	Valid
	Y3	0.2369	0.827	Valid
	Y4	0.2369	0.670	Valid

As shown in the above table, all statement items for the variables perceived usefulness, perceived ease of use, information quality, system quality, and user satisfaction have correlation values (r-calculated) greater than 0.2369. Therefore, all indicators in this study are declared valid and appropriate for further analysis.

Table 2. Data reliability test results

Variable	Number of Items	Criteria	Cronbach's Alpha	Remark
Perceived Usefulness	4	0.60	0.800	Reliable
Perceived Ease of Use	4	0.60	0.633	Reliable
Information Quality	4	0.60	0.742	Reliable
System Quality	4	0.60	0.702	Reliable
User Satisfaction	4	0.60	0.797	Reliable

Table 2 presents Cronbach's alpha values for perceived usefulness (0.800, or 80%), perceived ease of use (0.633, or 63.3%), information quality (0.742, or 74.2%), system quality (0.702, or 70.2%), and

user satisfaction (0.797, or 79.7%). As all variables have Cronbach's alpha values greater than the threshold of 0.60, it can be concluded that all variables are reliable and suitable for use in this study.

4.2 Descriptive Statistics

Descriptive analysis is a basic method used to provide a general overview of the data conditions. According to Ghozali (2021), descriptive statistics provide a description of the data, as seen from the mean, standard deviation, maximum, minimum, and total observations.

Table 3. Descriptive statistics results

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Perceived Usefulness	69	4.00	5.00	4.6159	0.38247
Perceived Ease of Use	69	4.00	5.00	4.5906	0.33478
Information Quality	69	4.00	5.00	4.5870	0.37087
System Quality	69	3.75	5.00	4.5181	0.37700
User Satisfaction	69	3.75	5.00	4.5072	0.42437
Valid N (listwise)	69				

As shown in Table 3, all variables in this study had 69 observations, with minimum and maximum values indicating that respondents' answers are relatively high. The Perceived Usefulness variable (X1) has a minimum value of 4.00, a maximum of 5.00, a mean of 4.6159, and a standard deviation of 0.38247; Perceived Ease of Use (X2) has a mean of 4.5906 with a standard deviation of 0.33478; Information Quality (X3) has a mean of 4.5870 with a standard deviation of 0.37087; System Quality (X4) has a mean of 4.5181 with a standard deviation of 0.37700; and User Satisfaction (Y) has a mean of 4.5072 with a standard deviation of 0.42437. The mean values above 4 indicate that respondents tend to provide very positive evaluations for all variables, with relatively low data dispersion.

4.3 Classical Assumption Test

The classical assumption test was conducted to assess data quality, namely to determine whether the data were appropriate for analysis. The tests used in this study included normality, multicollinearity, and heteroscedasticity tests. The normality test used the Kolmogorov-Smirnov test, in which a significance value greater than 0.05 indicates that the data are normally distributed.

Table 4. Normality test results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			69
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		.35275718
Most Extreme Differences	Absolute		.083
	Positive		.083
	Negative		-.044
Test Statistic			.083
Asymp. Sig. (2-tailed)[c]			.200[d]
Monte Carlo Sig. (2-tailed)[e]	Sig.		.272
	99% Confidence Interval	Lower Bound	.260
		Upper Bound	.283

As shown in Table 4, the Kolmogorov–Smirnov value is 0.083 with a significance value of 0.200. Residual data are normally distributed if the significance value is greater than $\alpha = 0.05$. Since the significance value is $0.200 > 0.05$, it can be concluded that the residuals in this study are normally distributed.

Table 5. Multicollinearity test results

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Perceived Usefulness	.996	1.004
	Perceived Ease of Use	.955	1.047
	Information Quality	.959	1.043
	System Quality	.986	1.015
a. Dependent Variable: User Satisfaction			

As shown in Table 5, the variance inflation factor (VIF) values for all variables are below 10, namely perceived usefulness (1.004), perceived ease of use (1.047), information quality (1.043), and system quality (1.015). In addition, all tolerance values are above 0.1, namely 0.996, 0.955, 0.959, and 0.986, respectively. Based on these criteria, it can be concluded that there is no multicollinearity in the regression model. The heteroscedasticity test was conducted to examine whether there was inequality of variance in the residuals across observations. If the variance of the residuals remains constant, it is called homoscedasticity. Detection was performed by observing the scatterplot between SRESID and ZPRED.

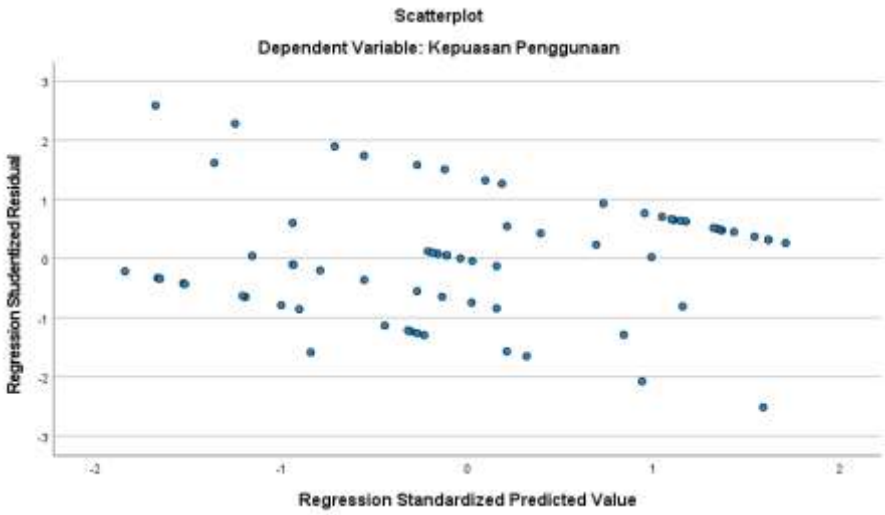

Figure 1. Heteroscedasticity test results

As shown in Figure 1, there is no clear pattern, and the data points are randomly distributed above and below zero on the Y-axis. Therefore, it can be concluded that heteroscedasticity does not occur in this model.

4.4 Hypothesis Testing

The regression equation based on the coefficients table for the four independent variables perceived usefulness *(X_1)*, perceived ease of use *(X_2)*, information quality *(X_3)*, and system quality *(X_4)* on user satisfaction *(Y)* is as follows:

$$Y = \alpha + \beta 1\, X1 + \beta 2\, X2 + \beta 3\, X3 + \beta 4\, X4 + \varepsilon \quad (1)$$

Table 6. Multiple linear regression results

Coefficients[a]				
Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	1.925	4.819	
	Perceived Usefulness	.013	.116	.012
	Perceived Ease of Use	-.139	.135	-.110

Information Quality	.105	.121	.091
System Quality	.594	.118	.527
a. Dependent Variable: User Satisfaction			

Based on Table 6, the regression equation is as follows:

$$Y = 1.925 + 0.013X1 - 0.139X2 + 0.105X3 + 0.594X4 + \varepsilon \quad (2)$$

The constant value of 1.925 indicates that when all independent variables are constant, the User Satisfaction value is 1.925. The coefficients of Perceived Usefulness (0.013) and Information Quality (0.105) show a positive relationship with User Satisfaction, whereas Perceived Ease of Use (-0.139) shows a negative relationship. System Quality (0.594) has the largest coefficient, indicating that it has the most dominant positive influence on User Satisfaction.

Table 7. Individual parameter significance test (t-test)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.925	1.205		1.598	.115
	Perceived Usefulness	.013	.116	.012	.111	.912
	Perceived Ease of Use	-.139	.135	-.110	-1.034	.305
	Information Quality	.105	.121	.091	.862	.392
	System Quality	.594	.118	.527	5.039	.000
a. Dependent Variable: User Satisfaction						

The t-table value is obtained from df = n − k = 69 − 5 = 64 with a significance level of 0.05, resulting in a t-table value of 1.99773. As shown in Table 7, perceived usefulness, perceived ease of use, and information quality have t-values smaller than the t-table and significance values greater than 0.05, indicating no significant effect on user satisfaction (H_1, H_2, and H_3 are rejected). System quality has a t-value of 5.039, which is larger than the t-table and a significance value of 0.000, which is less than 0.05, indicating a positive and significant effect on user satisfaction (H_4 is accepted).

Table 8. Simultaneous significance test (F-test)

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.785	4	.946	7.156	.000[b]
	Residual	8.462	64	.132		
	Total	12.246	68			

In Table 8, the F-significance result is 0.000, which is lower than α = 0.05, with an F-value of 7.156. This indicates that all independent variables simultaneously have a significant effect on the dependent variable. The coefficient of determination is used to measure the extent to which the model explains the variation in the dependent variable. The value of the coefficient of determination ranges between zero and one. A small R^2 value indicates that the ability of the independent variables to explain the variation in the dependent variable is limited. A value close to one indicates that the independent variables provide almost all the information needed to predict the variation in the dependent variable.

Table 9. Coefficient of determination (R^2)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.556[a]	.309	.266	.36361

As shown in Table 9, the adjusted R-squared value is 0.266, indicating that the independent variables explain 26.6% of the variation in user satisfaction, while the remaining 73.4% is influenced by other variables not included in this regression model.

4.5 The Effect of Perceived Usefulness on SISKEUDES User Satisfaction

Based on the results of the hypothesis testing, it was found that perceived usefulness does not have a significant effect on SISKEUDES user satisfaction. This was evidenced by a significance value of 0.912, which is greater than the significance level α = 0.05; therefore, Hypothesis 1 (H_1) was rejected. These results indicate that the perception of village officials regarding the usefulness of SISKEUDES in improving performance has not been able to directly increase user satisfaction. Descriptively, perceived usefulness has a very high mean value of 4.6159 with a standard deviation of 0.38247. This value indicates that village officials generally have a positive and relatively consistent perception of the benefits of SISKEUDES in improving the effectiveness and efficiency of village financial management. The system is considered capable of assisting task completion, accelerating reporting processes, and supporting financial accountability.

This finding indicates that although SISKEUDES is perceived as beneficial in supporting village financial management, such benefits do not necessarily lead to user satisfaction. Village officials use SISKEUDES not based on personal interest or willingness, but as a form of compliance with government regulations and policies. Sari and Rosidi (2016) state that users perceive SISKEUDES as a mandatory tool in their work, resulting in a lack of intrinsic motivation or enthusiasm for its use. Consequently, the level of satisfaction with the information system is not optimally achieved. Low user satisfaction is not only influenced by individual factors but also by limited support from colleagues (human factors), organizational support, and technological aspects that are not sufficiently user-friendly.

This lack of support causes users to feel burdened when using the system, even though it is functionally beneficial. Li, Jin, and Chen (2025) state that perceived benefits from past system usage will shape higher expectations for future benefits. High perceived usefulness should support users in completing tasks and improving performance. However, in this study, these benefits have not been fully experienced as a sustained positive experience by village officials, thus not significantly affecting user satisfaction. This study is consistent with Li et al. (2025), who found that perceived usefulness does not have a significant effect on user satisfaction. However, it contradicts Kusumo and Rosyadi (2023), who found a significant relationship between perceived usefulness and user satisfaction.

4.6 The Effect of Perceived Ease of Use on SISKEUDES User Satisfaction

Based on the results of the hypothesis testing, perceived ease of use does not have a significant effect on SISKEUDES user satisfaction. This is evidenced by a significance value of 0.305, which is greater than α = 0.05; therefore, Hypothesis 2 (H_2) was rejected. These findings indicate that the perceived ease of use experienced by village officials has not been able to directly increase their satisfaction in using the SISKEUDES application. The mean value of perceived ease of use is 4.5906, indicating that village officials have a high assessment of the system's ease of use. The minimum value of 4.00, maximum of 5.00, and standard deviation of 0.33478 indicate that respondents' perceptions are relatively homogeneous and positive. The system is considered easy to understand, learn, and operate in supporting village financial management processes.

Village officials use the application not based on individual preference or readiness, but due to regulatory demands and administrative obligations. Consequently, although the system is designed to facilitate financial management processes, users have not fully experienced its ease and usefulness in their daily work activities. Sari and Rosidi (2016) argue that users do not fully perceive the benefits and ease of SISKEUDES because it is used out of obligation. This condition leads to low motivation and enthusiasm in using the system, which ultimately affects not only individual performance but also organizational performance.

The insignificant effect of perceived ease of use on satisfaction may also be due to limited user understanding and technical capability in operating the system. When users do not fully understand the workflow and features of SISKEUDES, the designed ease of use cannot be optimally experienced. Kusumo and Rosyadi (2023) state that users will feel satisfied when a system is easy to use, and conversely, they tend to avoid systems that are difficult to operate. These findings indicate that improving ease of use must be accompanied by enhanced understanding, training, and organizational support to significantly impact user satisfaction. This study is consistent with Sari and Rosidi (2016), who found that perceived ease of use does not significantly affect user satisfaction. However, it contradicts Fajriyah (2024), who found a significant relationship between perceived ease of use and user satisfaction.

4.7 The Effect of Information Quality on SISKEUDES User Satisfaction

ased on the results of the hypothesis testing, information quality does not have a significant effect on SISKEUDES user satisfaction. This is evidenced by a significance value of 0.392, which is greater than $\alpha = 0.05$; therefore, Hypothesis 3 (H_3) was rejected. These findings indicate that the quality of information generated by SISKEUDES has not been able to directly increase the satisfaction of village officials as system users. The mean value of information quality is 4.5870, indicating that respondents highly evaluate the accuracy, completeness, relevance, and timeliness of the information produced. The minimum value of 4.00, maximum of 5.00, and standard deviation of 0.37087 indicate relatively consistent and positive perceptions. Overall, the information generated by SISKEUDES is considered to meet the needs of village financial reporting and management.

This condition is influenced by field realities in which users do not fully trust the output information generated by SISKEUDES. In addition, the use of SISKEUDES is driven more by administrative demands and routine tasks than by the evaluation of information quality. Sari and Rosidi (2016) state that the quality of information does not determine users' intention to use SISKEUDES, as the system is still used as a tool for financial management despite doubts about its outputs. Consequently, the quality of information whether in terms of accuracy, timeliness, or completeness does not necessarily affect user satisfaction.

Users tend to focus more on fulfilling reporting obligations than evaluating information quality. Fajriyah (2024) also states that information quality does not always influence user satisfaction because data input and reporting processes are system-driven according to existing regulations. This condition leads users not to consider information quality as a primary factor in determining satisfaction. These findings indicate that improving information quality must be accompanied by increased user trust and system flexibility to significantly affect satisfaction.

4.8 The Effect of System Quality on SISKEUDES User Satisfaction

Based on the results of the hypothesis testing, system quality has a positive and significant effect on SISKEUDES user satisfaction. This is evidenced by a t-value of 5.039, which is greater than the t-table value of 1.99773, and a significance value of 0.000, which is less than $\alpha = 0.05$. Therefore, Hypothesis 4 (H_4) is accepted, indicating that the better the system quality of SISKEUDES, the higher the level of user satisfaction. The mean value of system quality is 4.5181, indicating that respondents provide very high evaluations of the system's technical and operational aspects. The minimum value of 4.00, maximum of 5.00, and standard deviation of 0.37700 indicate relatively consistent perceptions among users. The system is considered reliable, stable, and capable of supporting village financial management activities effectively.

These findings indicate that high-quality information systems can significantly improve the effectiveness and efficiency of village officials' performance. With the implementation of SISKEUDES, financial management activities, from recording and processing to reporting, have become more structured, organized, and integrated. Misbah (2023) found that a well-functioning village financial information system improves work outcomes and enhances efficiency in financial management and reporting processes. System quality encompasses not only basic functionality but also technical and operational aspects experienced directly by users.

Fajriyah (2024) explains that system quality can be measured through reliability, response time, process accuracy, timeliness, feature completeness, data accuracy, and ease of use. When a system operates stably, quickly, and with minimal errors, users will feel comfortable and confident, ultimately increasing satisfaction. This condition enables users to experience direct benefits, fostering satisfaction and trust in SISKEUDES as a primary tool for village financial management. These findings also indicate that continuous improvement in system quality, both technically and operationally, is necessary to sustain and enhance user satisfaction. This study is consistent with Fajriyah (2024) who found that system quality has a positive and significant effect on user satisfaction. However, it contradicts Utmary and Agustin (2020) who found no significant effect of system quality on user satisfaction.

5. Conclusions

5.1 Conclusion

This study analyzed the effect of perceived usefulness, perceived ease of use, information quality, and system quality on SISKEUDES user satisfaction among village officials in South Bangka Regency. The results indicate that the research objectives were achieved; only system quality had a positive and significant effect on user satisfaction, whereas perceived usefulness, perceived ease of use, and information quality did not have significant effects.

5.2 Research Limitations

This study has limitations in terms of its restricted geographical scope, the number of variables used, and the data collection method, which relies solely on questionnaires and may lead to respondent subjectivity. Therefore, SISKEUDES administrators are recommended to improve system quality in terms of stability, access speed, and security, and to provide continuous training for village officials.

5.3 Suggestions and Directions for Future Research

Future research should expand the study area, include additional variables such as organizational support and behavioral intention, and employ a mixed-methods approach to obtain more comprehensive results.

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