



## Implementation of the institutional level financial application (sakti) in financial management at pusdatin, ministry of atr/bpn : the user acceptance analysis using the technology acceptance model

Cahaya Nisrina Salsabila<sup>1</sup>, Abel Gandhi<sup>2</sup>, Herdiyana<sup>3</sup>

<sup>123</sup>Bachelor of Management, University Pakuan, Bogor Tengah, Jalan Pakuan, Kota Bogor, 16129, Indonesia

ARTICLE INFO	ABSTRACT
<p><i>Article history:</i> Received Feb 10, 2026 Revised Feb 19, 2026 Accepted Feb 28, 2026</p> <p><i>Keywords:</i> Financial information systems; SAKTI; Technology Acceptance Model.</p>	<p>The process of digital transformation in public financial management has sped up the use of integrated financial information systems, nevertheless empirical evidence on user acceptance in mandatory institutional Financial Application System (SAKTI) at Pusat Data dan Informasi (PUSDATIN), Kementerian ATR/BPN, Indonesia, using the Technology Acceptance Model (TAM). A descriptive quantitative method was employed to collect data from five SAKTI operators and finance department staff through likert scale questionnaires, direct observations, and semi structured interviews. The four TAM constructs : Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Behavioral Intention to Use (BI), and Actual System Use (AU) all achieved very high mean scores (over 4.25 on 5 point scale), indicating strong user acceptance. However, technical challenges such as system lag during peak periods, module glitches, and OTP delivery failures were identified as barriers impacting PEOU and overall system reliability. This study provides an empirical application of TAM in a mandatory government financial system context, demonstrating that while perceptions of usefulness drive acceptance, infrastructure quality significantly moderates system performance. The findings suggest that policymakers and system administrators should prioritize infrastructure investments and optimized maintenance schedules to sustain user adoption. This study is limited by its small sample size and single agency focus, future research should incorporate larger samples, structural equation modeling (SEM), and multi agency comparisons to enhance generalizability.</p> <p><i>This is an open access article under the <a href="https://creativecommons.org/licenses/by-nc/4.0/">CC BY-NC</a> license.</i></p>



### Corresponding Author:

Cahaya Nisrina Salsabila

Bachelor of Management, University Pakuan, Bogor Tengah Jalan Pakuan, Tegallega, Bogor Tengah, Tegallega, Bogor Tengah, Kota Bogor, Jawa Barat 16143, Indonesia

Email: [cahayanisrina171@gmail.com](mailto:cahayanisrina171@gmail.com)

## 1. INTRODUCTION

The rapid advancement of digital technology has changed how the public sector operates, including how the government manages its operations budget. The digital

era is not just an option but a necessity for changing public expectations regarding government services. The community is demanding more accurate and reliable information that can be held accountable. For the public sector or government, local government financial sustainability refers to a local government capacity to generate and effectively manage its funds. Its financial resources in way that enables it to meet its current and future needs, financial obligations for providing services to citizens (Nirmala Dorasamy, 2024)

Using Financial Information System (FIS) in government institutions can improve the accuracy of financial data, speed up processing procedures, and enhance transparency in the management of national funds. In addition, FIS assists in meeting government financial reporting standards and strengthens the internal audit system by providing complete records for each financial report documented within the system. The quality of financial reports depends a lot on the accounting system in place and how open and clear the budget information is, a study by Suryanto & Kurniati (2025) found that the accounting system used in the public sector and the level of budget transparency have a big impact on the quality of financial reports made by local governments, this shows that using an integrated financial information system is really important for making sure there is good accountability and better financial reporting.

Information technology is important in enhancing financial management within the public sector by using integrated systems like SAKTI. As part of e-government and IFMIS (Integrated Financial Management and Information System) efforts, SAKTI promotes efficiency, accountability, and transparency in government financial reporting. The adoption of digital financial systems helps in creating precise reports and enhances decision making and institutional accountability.

The SAKTI application is being used at PUSDATIN, Ministry of ATR/BPN as a combined system for managing financial. This system keeps track of all money transactions using electronic records, checks them automatically for accuracy, and uses digital documents to show proof that everything is properly accounted for. Using SAKTI makes it easier to plan, carry out, and report on budget in a clear and organized way, using SAKTI helps ensure transparency and accountability because financial information can be checked instantly and is connected to the ministry internal control system. So, using SAKTI helps make financial management better, faster and more controlled in the PUSDATIN, Ministry of ATR/BPN (Kharisma et al., 2025). Some previous research has highlighted the importance of digital Financial Information Systems. The study by Sembiring et al. (2024), discovered that implementing SAKTI as an integrated government financial management system enhances efficiency, transparency, and accountability in managing the finances of work units. They identified that facility support and social influence are important factors in boosting user acceptance and contributing to the system's overall effectiveness.

Public demand for transparency and faster financial reporting is increasing along with the growth of the digital era. This trend requires government agencies to move away from manual financial reporting methods and adopt more advanced information systems. To keep up with the digitalization process, the government has provided the institutional financial Application (SAKTI) for financial reporting. SAKTI is a web-based application designed to assist in the management of national finance across all institutions under the Indonesian Ministry. Financial reporting at PUSDATIN follows government policies. SAKTI was created to make managing national finance easier, as before it required using different applications like Institutional Accounting Systems (SAI), the Subunit Application System (SAS), the institutional treasury reporting systems (SALABI), and others. Fragmented systems led to delayed reporting, duplicate data entries, and reduced administrative

efficiency. By combining various processes into one database system, SAKTI enhances the efficiency of reporting, monitoring, and auditing. Pusat Data dan Informasi (PUSDATIN), which is a department under the Kementerian Agraria dan Tata Ruang/Badan Pertanahan Nasional, has a key role in handling land and agrarian information management. In financial operations, PUSDATIN uses SAKTI as the main platform for digital financial reporting. Through SAKTI, financial processes are linked within a single system, making it easier to generate reports, track activities, and send information to senior management and the Ministry of Finance.

The implementation of SAKTI improves accountability as financial reports can be accessed electronically in real time. The system is composed of nine modules, which are administration, payment, inventory, budgeting, treasury, accounts receivable, commitment, fixed assets, and reporting. The application of SAKTI is not running entirely smoothly. Several challenges occur during its operation, one of which is lag when applying the system, especially during peak times for financial reporting, such as at the end of the year. These obstacles sometimes lead to delays in the financial reporting process, which affects the effectiveness of activities within the organization. That shows that even though SAKTI has made it easier to use, its effectiveness still depends on how the user applies it and the supporting infrastructure in place. Due to the mentioned constraints, the researcher employed the Technology Acceptance Model (TAM) to understand how the PUSDATIN staff respond to the use of the SAKTI application. This model is intended to explain the various factors that influence employees in adopting and using technology within the workplace.

The Technology Acceptance Model (TAM) is one of the theories used to explain how a person accepts and uses technological information systems. This model states that a person's intention to use technology is determined by two main factors, namely Perceived Usefulness and Perceived Ease of Use. Davis (1989) Explains that two important factors, namely perceived usefulness and perceived ease of use, are the main determinants in terms of how users receive information technology. By conducting two empirical studies involving 152 users and several applications, Davis managed to create a reliable and precise measurement tool for both factors. The results show that these two factors have a significant effect on the use of technology now and also on future use, with the influence of perceived usefulness on user behavior being stronger than perceived ease of use. These findings provide a powerful theoretical framework for explaining why someone accepts or rejects an information system, as well as provide a measurement scale that is widely used in research on the acceptance of technology in various situations.

Based on the results of Dozan et al. (2025) highlights that even though SAKTI application offers advanced technology, its successful implementation and use largely depend on the quality of human resources available within the organization. Human resources play a central role in every system transformation process, they are responsible for comprehending, embracing, and handling this new technology. Their capacity to adapt to changes and effectively utilize the features and tools offered by the SAKTI application plays crucial role in the success of this transformation. Further research supports the importance of TAM in public sector settings. Recent studies indicate that the perceived usefulness and perceived ease of use continue to be key factors influencing the acceptance of technology on public digital platforms (Pradana & Salamat, 2025). Evidence from regional government information systems also shows that how useful users find e-government systems, how easy they think it is to use, and their level of trust all have a major impact on whether they accept and use these systems. This highlights how strong and reliable

the Technology Acceptance Model (TAM) is when applied in government financial and administrative settings.

Although studies on how SAKTI is put into practice have grown, there are still several key areas that need more attention. Most earlier research focuses on technology acceptance within general government organizations but does not take into account particular institutional features that could affect how users accept the technology. They also tend to focus more on overall effectiveness while paying less attention to operational concerns like system delays during busy times, infrastructure stability, and the reliability of OTP verification, which can slowly impact user perceptions. In addition, there are not many studies that look at government organizations focused on data, where digital skills are generally expected to be more developed. This raises the question of whether being more familiar with technology leads to greater acceptance of it and more regular use of the system. Therefore, this study uses the Technology Acceptance Model (TAM) to examine how users accept the SAKTI application at PUSDATIN ATR/BPN. The analysis focuses on four key factors (Perceived Usefulness, Perceived Ease of Use, Behavioral Intention to Use, and Actual System Use). The results are anticipated to add value to the conversation about digital transformation in the public sector and offer useful suggestions for enhancing the reliability of systems and the effectiveness of governance.

## 2. RESEARCH METHOD

This study uses TAM, which is operationalized through four main variables that are interrelated in a structure. First, *Perceived Usefulness*, which measures how far users believe that using the system will improve performance outcomes and provide good benefits. Second, *Perceived Ease of Use*, which evaluates how users perceive the ease of operating the system without too much effort. Third, *Behavioral Intention to Use*, which shows how strong the user's motivation is to use the system in the future. Fourth, *Actual System Use*, which shows the extent to which the system is actually used in daily work activities

### 2.1 Research Questions and Hypotheses

This study addresses the following research questions :

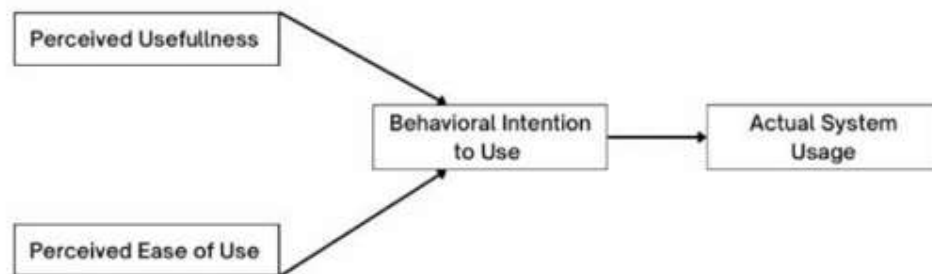
RQ1: What do PUSDATIN employees think about how useful SAKTI is for managing financial tasks?

RQ2: How do employees of PUSDATIN view the ease of use of the SAKTI system?

RQ3: What is extent to which PUSDATIN employees intend to keep using SAKTI

RQ4: To what extent is SAKTI used in PUSDATIN daily financial activity?

This study uses an exploratory descriptive approach and does not carry out inferential hypothesis testing because the sample size is small ( $n = 5$ ). However, this number indicates complete population coverage instead of being limited by sampling, as the organizational structure of PUSDATIN officially assigns only five SAKTI operators for managing the financial system. Hypotheses derived from the Technology Acceptance Model (TAM) are used to establish the theoretical framework, but the analysis is descriptive in nature, concentrating on the extent to which each construct is present within the institutional context.



*Figure 1 Technology Acceptance Model*  
 Source: Author's Estimation (2025)

Figure 1 shows the conceptual framework of TAM that explains the relationship between several variables. Perceived Usefulness and Perceived Ease of Use directly affect a person's desire to use the system (Behavioral Intention to Use). This desire then becomes the main factor in determining whether a person really uses the system (Actual System Use).

Perceived Usefulness refers to the extent to which users believe that using a specific technology system can speed up and simplify the process of completing tasks compared to manual methods, thereby improving effectiveness and efficiency. Perceived Ease of Use reduces the effort required in terms of time and energy that a person needs to carry out their activities. It is believed that information technology is more flexible, easier to understand, and simpler to operate, which are characteristics of ease of use. (Kusumo & Rosyadi, 2023). Behavioral intention is able to represent how likely a person is to continue using a particular technology or even stop using that technology. (Karyoto et al., 2024). Actual System Use is an important factor in the Technology Acceptance Model, as it clearly shows how much a user accepts and depends on a system. (Wang et al., 2025)

The research method of this research is quantitative. Quantitative research methods enable researchers to create studies that are both accurate and consistent in gathering and examining data, which helps in addressing research questions or evaluating hypotheses. In quantitative research methods, researchers develop expertise in gathering data, analyzing it, and interpreting the results through numbers and statistical measures, which are essential in various scientific areas like medicine, engineering, and economics. (Barella et al., 2024)

The study collected data, which included both primary and secondary sources. Primary data was collected by distributing questionnaires, observing the research subjects, and conducting interviews directly with employees of the finance department working at the Pusat Data dan Informasi (PUSDATIN), which is under the Kementerian Agraria dan Tata Ruang/Badan Pertahanan Nasional, located on Cimanggis Toll Access Road, Gunung Putri, Bogor, Indonesia. Meanwhile, secondary data was obtained from various literature sources directly related to the research topic, such as guidelines for the use of SAKTI and policies and regulations issued by the Ministry of Finance regarding the implementation of SAKTI

In this study, data were collected through questionnaires, observations, and interviews. Questionnaires are given to SAKTI operators who handle the agency's budget. Questionnaires are data collection methods that are generally used for research. Observation in the SAKTI system is carried out by directly observing each stage of its operation, starting from the data input and processing process to the information output stage, so that the system's capabilities can be assessed based on real conditions in the field. Interviews were conducted with competent PUSDATIN

employees, and their work involved the object being researched, namely the SAKTI Application.

The author conducted data analysis by looking at the results of the questionnaire's answers. where each answer is given a certain weight.

Table 1. Weight of Questionnaire Results Assessment

Weight	Answer
1	Strongly Disagree
2	Disagree
3	Neither Agree
4	Agree
5	Strongly agree

Each response to the question is scored based on a predetermined weight, then all the values are added up to get an average score. Furthermore, to conclude the results, a measurement scale is employed. The Measurement Scale, also known as the likert scale, is used to assess the attitudes, opinions, and perceptions of individuals or groups regarding a social issue (Sugiyono, 2022) In this study, the scale is calculated using the frequency distribution formula:

$$\begin{aligned}
 \text{Range}(R) &= X_{max} - X_{min} \\
 &= 5 - 1 \\
 &= 4 \\
 \text{Kelas}(K) &= 5
 \end{aligned}$$

Description :

R = Range

X<sub>max</sub> = Highest Item Score

X<sub>min</sub> = Lowest Item Score

Class = Total weight of the questionnaire

In this study, the classification range is separated into 5 group ranges, so that each group has a range of spacing.

$$\begin{aligned}
 \text{Interval Kelas}(c) &= \frac{R}{K} \\
 &= \frac{4}{5} \\
 &= 0.8
 \end{aligned}$$

Table 2. Classification Range Criteria

Category	Classification Range
Less Than Once	1- <= 1,8
Less	1,8 - <= 2,6
Enough	2,6 - <= 3,4
Good	3,4 - <= 4,2
Very good	4,2 - <= 5

The conclusion of the results is made based on the measurement results mentioned earlier, and then elaborated further in quantitative manner using insights from document analysis, interviews, and direct observations.

This study seeks to understand how PUSDATIN employees receive and use the SAKTI Application in their financial reporting work, taking into account the perception of usability and the perception of user convenience.

### 3. RESULTS AND DISCUSSIONS

Pusat Data dan Informasi (PUSDATIN) is a work unit under the Kementerian ATR/BPN. is a department within the Ministry of ATR/BPN that handles its financial management through the SAKTI system. As part of the ministry, PUSDATIN is funded through the State Revenue and Expenditure Budget (APBN), which helps support its various programs and day-to-day operations. SAKTI, created by the Ministry of Finance, is a digital tool that government organizations use to manage their finances in a structured and clear manner. This study uses the Technology Acceptance Model (TAM) to investigate how users adopt and utilize the SAKTI system. The analysis centers on five main factors along with their associated subfactors, as identified by the researcher, and the outcomes from the questionnaire are shown in the table below.

Table 3. Results of the Implementation of the SAKTI Application Based on a Survey

Factor factor TAM	Average results	Conclusion
Perceived Usefulness	4,28	Very good
Perceived Ease of Use Perspective	4,33	Very good
Behavioral Intention to Use	4,4	Very good
Actual system use	4,25	Very good

Based on Table 3, the results of the measurement of the receipt of the SAKTI application at PUSDATIN show a very good category. Usability perception, ease of use perception, desire to use behavior, and actual use all have an average value above 4.25. This shows that users have a very high acceptance of the SAKTI application.

These results show that employees at the PUSDATIN feel that they have benefited significantly from the use of the SAKTI application in assisting in financial management work. Employees feel that the application is easy to use, so it makes them want to continue using this application in their daily work activities. The behavioral factor of wanting to use this application received the highest rating, indicating that users are highly committed to continued use of the SAKTI application.

These findings are in accordance with a study conducted by Aburbeian et al. (2022). Perceived usefulness and perceived ease of use have a positive effect on a person's attitude toward using technology. This means that when a technology is seen as useful and easy to use, users tend to develop a positive attitude towards it, which in turn positively affects their behavioral intention.

#### 3.1 Obstacles when operationalizing SAKTI based on the content of the descriptive questionnaire

The SAKTI application received positive ratings from users, but in its implementation, there are still several obstacles that hinder the process of using it. The researcher conducted a descriptive questionnaire with 5 respondents to find out what obstacles were felt by SAKTI users, consisting of Commitment Making Officials (PPK), Staff Commitment Making Officer (PPK), and Skilled State Budget Financial Institutions. From the results of the descriptive survey, it was found that several aspects have not gone well, namely, the main one is lagging, which occurs at the end of the year when user traffic is high in financial reporting.

From the results of the study, employees stated that the user experience is often disrupted when the annual financial reporting period is reaching its peak, which occurs during the period from November to December. The frequency of access to use increases drastically, which results in a decrease in application

performance and disruption to operational processes. This condition shows that although SAKTI is designed to facilitate financial management, the performance of the application is greatly affected by the high number of users at the end of the financial reporting year. As a result, employees experience difficulties because the time needed to log in, enter data, and process data becomes longer and can interfere with the completion of financial work at the end of the year.

Different employees gave their opinions about other problems that occurred during the operation of SAKTI. There was a glitch in the internal system that caused some application modules to not function properly. The problem was the failure to send *the One Time Password* (OTP) code through the SMS line needed for the user identity check process. From the information provided, it can be concluded that there are errors in the system and problems in OTP delivery cause users to have difficulty accessing and utilizing the SAKTI feature optimally. This shows that, in addition to network factors and high traffic volume, application stability and OTP system reliability are also important things that need to be considered.

This problem can interfere with the entry process and transactions that require verification, thereby slowing down the completion of financial reporting work in every government agency. The employees mentioned that when the SAKTI system was under repair, the speed decreased drastically, which affected the entire financial work process, including employee reporting (Lapor Karwas), making a Payment Request Letter (SPP), and uploading supporting documents.

Overall, this problem shows that the management needs to improve the quality of the infrastructure and management of the SAKTI application, both in terms of the system and the OTP mechanism and maintenance schedule. The obstacles that occur not only interfere with users when they want to access the application, but also hinder important work processes such as reporting karwas, making SPP, and uploading supporting documents. Therefore, the management must immediately fix the bugs that appear, improve the quality of OTP services, and readjust the time and repair pattern so that the SAKTI application can support financial reporting smoothly in each work unit.

#### 4. CONCLUSION

This study uses the Technology Acceptance Model (TAM) approach to analyze the acceptance of Agency-Level Financial Applications (SAKTI) applications at the PUSDATIN. Here is the conclusion of the analysis report prepared regarding the result of employees acceptance in financial reporting through the SAKTI application at PUSDATIN of the Kementerian ATR/BPN : (a) The results show that employees are very receptive to the use of SAKTI. The perception of usability, the perception of ease of use, the intention to use, and the actual use of this app are all rated in the "Very Good" category. This shows that SAKTI is considered useful, easy to use, and is really used in daily work. (b) In terms of Perceived Usefulness (PU), employees consider that SAKTI helps accelerate financial management and reporting, reduce errors, and improve data accuracy and accountability. Thus, this system is considered to make a real contribution in making work more effective. In terms of Perceived Ease of Use (PEOU), users feel that SAKTI displays, workflows, and features are easy to understand and use, so they do not burden the adaptation process. In fact, this encourages them to continue using the application to complete financial tasks. (c) In the Behavioral Intention to Use section, the results of the study show that employees have a strong intention to continue using SAKTI in the future. This can be seen from their high commitment and willingness to make this application the main tool in agency financial reporting. Meanwhile, in the Actual Use aspect, SAKTI has been used in real and routine use in various financial processes,

such as filing, recording, and reporting. Thus, this system is not only conceptually accepted but also actually applied in daily work practice. (d) Overall, the results of this study show that Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) affect Behavioral Intention to Use (BI) and Actual Use. The more employees feel that SAKTI is useful and easy to use, the higher their intention to use it, which is ultimately reflected in the frequency and intensity of use of the application in the work environment. Thus, PU and PEOU are the main factors that encourage the emergence of behavioral intentions and the actual use of SAKTI in financial management at PUSDATIN. (e) However, the study also found that there were several technical obstacles, such as slow speeds during high traffic at the end of the year, bugs in the system, OTP delivery interruptions, and slowdowns when applications underwent maintenance. These barriers can reduce user comfort and trust, potentially lowering the perception of convenience and disrupting the work process, especially during the critical reporting period.

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