

Analyzing the Effects of System Quality on the Net Benefits of the Village Financial System (Siskeudes): Information Quality and User Satisfaction as Mediating Variables

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ABSTRACT

All villages in Indonesia use the village financial system, namely *Siskeudes*. The village government uses *Siskeudes* to create a financial statement to achieve transparency and accountability. The research attempted to analyze information quality and user satisfaction as mediators of the *Siskeudes* system quality towards net benefits. In particular, the study examined the reciprocal relation between the *Siskeudes* system quality, information quality, user satisfaction, and net benefits based on the updated Delone & McLean Information System Success Model. The sample consisted of 68 Village Governments of the Semarang Regency. We used survey questionnaires to collect the data and partial least squares structural equation modeling (PLS-SEM) to analyze them. The study indicated that information quality is supported in mediating system quality towards user satisfaction and net benefits. The research also proved that user satisfaction mediated system quality and information quality towards net benefits. Then, *siskeudes* information quality and user satisfaction did not mediate the system quality to net benefits. The direct effect of variables supported each success dimension of the model. *Siskeudes* is the best system and information to create good village governance. It is helpful to build the stakeholders' decisions and public trust. This research provides valuable theoretical and practical implications for the government and researchers.

Keywords: *Siskeudes* Information Quality, Net Benefits of *Siskeudes*, *Siskeudes* System Quality, *Siskeudes* User Satisfaction, Village Financial

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INTRODUCTION

The transformation of the development of technology and information from time to time is increasingly rapid. It has entered various fields, one of which is the field of government accounting, in this case, for managing village finances. In 2014 the Financial and Development Supervisory Agency (*BPKP*) with the Ministry of Home Affairs launched the Village Financial System Application (*Siskeudes*) to improve village financial governance. *Siskeudes* application can accommodate financial management processes, starting from planning, budgeting, implementation, administration, reporting, and accountability. The output generated from *Siskeudes* proves that accountability can be achieved by implementing *Siskeudes*. The performance of the *Siskeudes* application began in 2015. In the context of utilizing technology and information in the village financial management process, *Siskeudes* is accountable for effective, efficient, and transparent implementation of village financial matters.

The preliminary study conducted in 2022 in the *Ungaran Timur* District at the village financial management technical guidance event using the *Siskeudes* application found several problems. The operators needed help in running the system. First, some posts needed to appear in the application and synchronize new regulations with practices in the *Siskeudes* application. Then from the *Semarang* Regency Community and Village Empowerment Service, it was found that implementing *Siskeudes* was only effective online in 2022, so there were still many server constraints and adjustments.

Nowadays is the transparency and accountability era, financial system evaluation is needed by the government, especially local governments. The financial system produces financial information that can be obtained for society's benefit. The initial goal of making applications should show success in building and implementing information systems so that they can be used effectively and efficiently. System quality is the initial dimension needing better quality to produce higher user satisfaction, impact individual productivity, and achieve organizational goals (DeLone & McLean, 2003). Analysis of the success of an information system has a multidimensional and interdependent construction. It needs to study the interrelationships between dimensions.

There are many models of the success of a system, one of the models that is often used is the system success model by Delone & McLean (1992) and the DeLone and McLean model developed in 2003. Jaafreh (2017), Khand & Kalhoro (2020), Krisdiantoro, Subekti, & Prihatiningsih (2019), Livari (2005), Negash, Ryan, & Igbaria (2003), Noviyanti (2016), Teo & Wong (1998), Wahyuni (2011), Wang & Liao (2008), Widodo, Handayani, & Saifi (2013) have various empirical and updated studies to test the model.

Livari (2005) showed empirical evidence of the success of the Delone & McLean (1992) system success model. Other studies have shown that the six dimensions of the system success model have a significant effect, except for the impact of system quality on use (Wang & Liao, 2008). Use was deemed insignificant due to the mandatory nature of the system, which is applied because of the compulsory nature that needs to be used, so it does not affect user satisfaction (Noviyanti, 2016). Krisdiantoro et al. (2019) showed that system quality and information quality affect the net benefits. System quality affects the intensity of use, but information quality has a lesser impact on the net benefits. The intensity of use cannot mediate the information and system quality.

The intention to continue using the system in terms of the net benefits that users get from the system can reflect the system's success. The intention to continue using a service is influenced by user satisfaction (Kim & Kim, 2021). There are several previous studies on the result of predictors of user satisfaction. Other studies showed that users used the system because of the system quality and information quality which gives them satisfaction (Abdurrahaman, Owusu, & Bakare, 2019; Darmawan & Mardikaningsih, 2020). This study is in line with Costa, Ferreira, Bento, & Aparicio (2016), which says that system quality is essential to assess adoption and user satisfaction. Besides, Boustani, Sayegh, & Boustany (2022) revealed that system quality had little significant correlation with users' attitude toward a system. However, Abdurrahaman et al. (2019) showed no significant correlation between service quality and satisfaction of the user and the system quality and behavioural intention to use the system.

The study about information system success not only used the Delone & McLean Information System Success Model, but also the Unified Theory of Acceptance and Use of Technology (Fuad, Nurrokhmahwati,

& Handayani, 2021; Fuad, Winarsih, Ifada, & Setyawan, 2021) and the Technology Acceptance Model (Pratiwi, 2020), to determine the success of the village fund system using *Siskeudes*. Besides, the usage dimension is not used because, in a mandatory system, there may be no influence on other dimensions (Noviyanti, 2016). To the best of the researcher's knowledge, the dimensions of system success, namely, system quality, information quality, user satisfaction, and net benefits, have yet to be used to analyze the system's success, especially *Siskeudes*.

Next, this study did not use service quality variables, such as the research was related to satisfaction with e-government use. Satisfaction with the use of e-government is usually associated with the quality of public services provided by employees to the public. In contrast to this context, the *Siskeudes* is used by internal users such as the village heads, village treasurer, village secretary, and society to facilitate the preparation of the village budget and implementation of the budget. So in this study, more emphasis is on the independent variables system quality and information quality, which play an essential role in using *Siskeudes*.

The research contributes to explaining the net benefits of *Siskeudes* users. Net benefits can also be interpreted as a positive impact that users feel after interacting with an information system. Moreover, the positive effect can be shown when the users of *Siskeudes* perform well. Costa, Aparicio, & Raposo (2020) revealed that the user usage of a system (enterprise resource planning) with a high perception of system quality positively affects their performance.

LITERATURE REVIEW

Village Financial System (*Siskeudes*)

The Village Government has an excellent opportunity to manage its governance and implement development to improve the village community's welfare and quality of life. Therefore, the village government should be able to apply the principle of accountability in its governance, in which all village administration activities should be accountable to the village community following applicable regulations. In managing village finances, according

to Minister of Home Affairs Regulation Number 20/2018, to lead to clean, transparent, and accountable village financial governance, an application system has been developed as a tool, one of which is the *Siskeudes*.

The function of *Siskeudes* is, first, in the planning the menu, vision and mission, and the Village Mid-Term Development Plan, there is an input section for the number and date of the Village Government Work Plan. Next, the village budget data menu has an activity package tagging feature, and there is a local government monitoring menu on the reports menu. In this latest *Siskeudes*, there are also input improvements to the Village Mid-Term Development Plan in the previous few years. On the payment menu for implementing activities, there are entries for the down-payment recipients and their entire identities. There is also a printed report on the proportion of operational expenditures. Regarding the amount of tax determination, there is a default VAT tax calculator of 11%. Besides that, there is also an improvement in the print range of the tax book, a 6-digit *siskeudes* user and password, spending deposits can be used in the current year, and improvements to reports on village regulations and the village budget.

The Delone & McLean Information System Success Model (DMISSM)

The system success model has important implications in measuring the analysis and reporting of system success. Delone & McLean (1992) has six dimensions or success variables, i.e.: (1) system quality, (2) information quality, (3) usage, (4) user satisfaction, (5) individual impact, and (6) organizational impact. The following are the indicators of successful information system implementation: qualitative characteristics of system quality, the quality of the output in the form of information generated, consumption of the output, the user's response to the information system or user satisfaction, the influence of the information system on the user's habits seen from the personal impact. And then its effect on organizational performance or organizational impact.

Based on the criticisms and inputs received, Delone and McLean reformed their model by adding service quality variables and combining individual and organizational impact to become a net benefit dimension. Besides that, there is also a division on the variable of use, i.e., the dimension

of interest in using. The updated DeLone & McLean (2003) model can be seen in Figure 1.

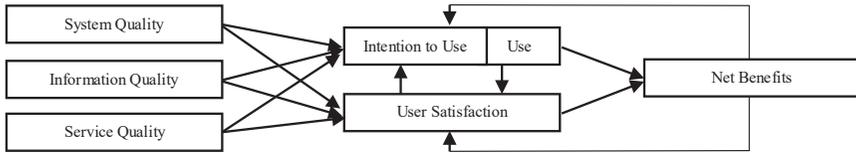


Figure 1: The updated Delone and Mclean Model (2003)

Hypotheses Development and Research Model

System quality focuses on the system itself, which can determine the information quality produced. Information quality measures the quality of the output of the information system (Jogiyanto, 2007). Information quality is the output produced by the information system; the quality obtained is in the form of output information that is easy to understand, accurate, complete, and timely (DeLone & McLean, 2003). A sound information system can create good quality information, too; therefore, improving information quality needs to be increased in line with improving system quality owned by the information system.

H₁: *Siskeudes* system quality has a significant impact on information quality

One of the key constructs in the success of the Delone and McLean systems is system quality. System quality is a technical measure of system flexibility, integration, response time, and reliability (Nelson, Todd, & Wixom, 2005). The quality of an exemplary system provided by the information system can affect user satisfaction; in line with research conducted by (Utomo, Ardianto, & Sisharini, 2017), system quality significantly affects user satisfaction. An excellent system quality can build user satisfaction.

H₂: The *Siskeudes* system quality has a significant impact on user satisfaction

Another construct of the Delone and McLean systems success model is information quality. Information quality measures the output of the system.

The information produced by the information system has a considerable impact on satisfaction, the more information systems display or bring up good, relevant, and accessible information from users, the more satisfied users, will be with the quality of the information provided by the system. In line with research conducted by Hudin & Riana (2016), Jaafreh (2017), Panjaitan, Hasibuan, Ula, & Sembiring (2019), and Wahyuni (2011) there is a significant effect of information quality on user satisfaction.

H₃: The *Siskeudes* information quality has a significant impact on user satisfaction

System quality is often an assessment of the success of an information system. It happens because a good system quality can increase the benefits obtained by users. A system like *Siskeudes* is easy to operate and use to complete financial transaction input work in the village governments so that financial performance is good and the village government's financial reporting objectives are met. This research is in line with the results of a study conducted by Krisdiantoro et al. (2019) and Purwaningsih (2010). The better the system quality, the greater the net benefits obtained (Petter, DeLone, & McLean, 2008).

H₄: The *Sikeudes* system quality has a significant impact on net benefits

Quality of information is also often used to assess the system's success. Many agencies or organizations have started using information systems programs to produce better information to achieve organizational goals. Teo & Wong (1998) argues that if information quality improves, it is more likely that the desired organizational impact will be obtained. The research is in line with a study conducted by Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), and Mulyadi & Choliq (2019).

H₅: The *Siskeudes* information quality has a significant impact on net benefits

The attitude of user behavior in using information systems is user satisfaction. User satisfaction results from a user's decision to use an information system to complete his task. DeLone & McLean (2003) showed that user satisfaction with a system will bring net benefits. Net benefits arise

from user satisfaction with information systems (Jaafreh, 2017) and (Yasa & Aryanto, 2017). The study results illustrate that better user satisfaction can increase users' net benefits.

H₆: The *Siskeudes* user satisfaction has a significant impact on net benefits

Information quality is a mediating variable between system quality, and several previous studies support user satisfaction. System quality has a positive and significant influence on information quality (Al-Hiyari, Hamood, Mat, & Alekam 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Thus, system quality is good, and the quality of the information produced will be good, too, followed by user satisfaction.

H₇: The *Siskeudes* information quality mediates the relationship between system quality and user satisfaction

Information quality can also be a mediating variable on the effect of system quality on net benefits. System quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015), and information quality has a positive and significant impact on net benefits (Krisdiantoro et al., 2019; Petter et al., 2008; Purwaningsih, 2010). Thus, a sound quality system will produce good quality information followed by the impact or benefits felt by the user.

H₈: The *Siskeudes* system quality has a significant impact on net benefits through information quality

User satisfaction can also mediate the influences of system quality on net benefits. The results show that system quality has a positive and significant impact on user satisfaction (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, a sound quality system will provide user satisfaction and be followed by the impact or benefits felt by the user.

H₉: The *Siskeudes* system quality has a significant impact on net benefits through user satisfaction

User satisfaction is also a mediating variable on the influence of information quality on net benefits, and user satisfaction has a positive and significant impact on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). Therefore, in the study, the following hypothesis was formulated .

H₁₀: The *Siskeudes* information quality has a significant impact on net benefits through user satisfaction

Information quality and user satisfaction can also be a second-level mediating variable on the effect of system quality on net benefits. It is supported by several previous studies which have shown that system quality has a positive and significant impact on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). Information quality has a positive and significant effect on user satisfaction (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011), and user satisfaction has a positive and significant effect on net benefits (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017). Thus, if system quality is good, the quality of the information produced will be good, too. System quality and the quality of the information produced will both provide user satisfaction and be followed by the impact or benefits felt by the user.

H₁₁: The *Siskeudes* system quality has a significant impact on net benefits through information quality and user satisfaction

Based on the existing literature and hypotheses detailed above, the research framework was formulated as in Figure 2.

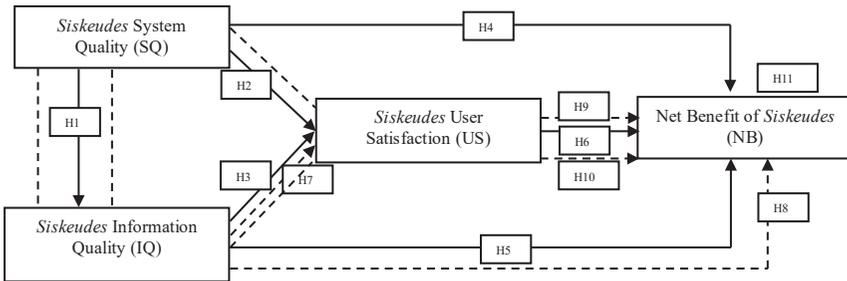


Figure 2: Research Framework (Sources: Developed for the current study)

METHODOLOGY

Research Design

The study used a causality research design with a population of village *Siskeudes* operators in *Semarang* Regency, Central Java. *Semarang* Regency, Central Java, was chosen because it is geopolitically close to the central government of Central Java province. In addition, *Semarang* Regency has a large number of sub-districts (29 sub-districts), so the financial system has an essential role in realizing regional government financial accounting as well as a form of good regional autonomy. Based on data from the statistical center in 2021, the number of villages in *Semarang* Regency is 208. Every village in *Semarang* Regency has one operator or user of *Siskeudes*. So, the population was all *Siskeudes* Operators in the *Semarang* District, i.e., 208 people. Determination of the number of samples used the Slovin formula with an error of 10%. The reason for using the 10% error is that it refers to the maximum error rate that can be tolerated in social science research. The total sample was 68 respondents, and the following is the determination of the number of samples according to the Slovin formula.

$$n = \frac{208}{1 + 208 (0,1)^2} \quad n = \frac{n}{1 + N (e)^2} = \frac{208}{1 + 208 (0,1)^2} = \frac{208}{3.08} = 67.5 = 68$$

The sampling method used was probability sampling with a random sampling technique. This random sampling technique allows members of the population to have an equal chance of being randomly selected.

Variables Measurement and Instrument Development

The variables of this research were *Siskeudes* system quality (SQ), information quality (IQ), *Siskeudes* user satisfaction (US), and *Siskeudes* system net benefits (NB). The statement items in each variable used a Likert scale of 5 (five) answer choices; (1) Strongly disagree; (2) Disagree; (3) Doubt; (4) Agree; and (5) Strongly Agree. The *Siskeudes* system quality can show the performance and reliability of the system and appropriately process every command or task carried out by the user. The *Siskeudes* system quality here refers to the system quality owned by *Siskeudes*. Chen (2010) said that system quality is a measure of processing the information system itself. The instrument used to measure system quality was adopted from the measurement scale built and used by Nelson et al. (2005), i.e., system flexibility, system integration, system response time, system reliability, and user-friendliness.

Siskeudes information quality is a measurement that focuses on the output that is processed by the system and can create value from the output for users. The instrument used to measure the construct of information quality was adopted from the measurement scale that was built and used by Jogiyanto (2007), i.e., completeness of the information, relevance, accuracy of the information, timeliness, and presentation of information.

Siskeudes user satisfaction in the study results from responses and feedback raised by *Siskeudes* users, which can provide happiness and comfort in using the system. The instrument used to measure the construct of user satisfaction was adopted from the measurement scale built and used by (DeLone & McLean, 2003), i.e., overall satisfaction (repeat purchases) and information satisfaction (repeat visits).

The net benefit of *Siskeudes* is the impact of the use that contributes to individuals, groups, and institutions (village government). The benefits or impacts felt by users can be used as evaluations in decision-making and the development of better information systems. The instrument used

in the net benefit construct was adopted from the measurement scale built and operated by Davis (1989), i.e., the ease of use of the system or ease of job, effectiveness, speeds of accomplishing tasks, and usefulness in work.

Data Analysis

The data used in the study was primary data. The data collection technique used was a questionnaire. The questionnaire was delivered directly to the village operator respondents. The data were collected, tabulated, and analyzed using the partial least squares structural equation modeling (PLS-SEM) WarpPLS 8.0 application.

RESULTS AND DISCUSSION

Descriptive Analysis

Respondents were 68 *Siskeudes* operators consisting of 39 males or around 57.3%. Then for females, there were 29 people or approximately 42.7%. The descriptive analysis explains the gender, age, and education level. Table 1 presents the descriptive analysis results.

Table 1: Descriptive Respondent Analysis

Description	Frequency	Percentage
Gender		
Male	39	57,3%
Female	29	42,7%
Age		
20-30 years	26	38,2%
31-40 years	20	29,4%
41-50 years	19	28%
>50 years	3	4.4%
Education Level		
high school or vocational education level	32	47,1%
Certificate degree	1	1,5%
Associate degree	5	7,3%
Applied undergraduate	1	1,5%
Bachelor	29	42,6%

Measurement Model

The initial data analysis stage was the research instrument's validity and reliability. The validity test shows that the loading factor was above 0.5. The AVE result's SQ, IQ, US, and NB loading factors were 0.508, 0.511, 0.619, and 0.518. These results indicated that the question items given to the respondents were valid and can be used to measure the constructs of the study. The reliability test also showed a *Cronbach's alpha's* > 0.7 and *composite reliability* > 0.8 . The loading factor of SQ, IQ, US, and NB Cronbach's alpha result showed 0.861, 0.860, 0.875, and 0.844. The result of composite reliability for SQ, IQ, US, and NB were 0.892, 0.892, 0.906, and 0.822. These results explained that the question items on the research variables consistently measured each variable or were reliable and can be used. The tests on the outer model showed that the constructs met the validity and reliability criteria as shown in Table 1 and Table 2 below.

Table 1: Outer Loading, AVE, Cronbach's Alpha, and Composite Reliability Score

Constructs	Loading factor	AVE	Cronbach's Alpha	Composite Reliability
System Quality		0.508	0.861	0.892
Easy to edit the menu of <i>Siskeudes</i>	0.681			
Flexibility to make a financial report	0.721			
Fast response system	0.692			
Easy access to financial information	0.741			
<i>Siskeudes</i> saves many databases	0.757			
Reliable dan comfortable to use	0.685			
Easy to understand the financial report	0.655			
Easy to operate the <i>Siskeudes</i>	0.762			
Information Quality		0.511	0.860	0.892
Accurate information	0.650			
Accountable information	0.775			
Based on government regulation	0.824			
Quickly find the information	0.769			
Timeliness	0.767			
Relevant information	0.668			
Useful information on job	0.679			
Understand the financial format	0.548			
User Satisfaction		0.619	0.875	0.906
Data satisfaction	0.766			
Enjoy the use <i>Siskeudes</i>	0.716			

Comfortable using <i>Siskeudes</i>	0.719			
System satisfaction	0.868			
Information satisfaction	0.892			
The information is usefulness	0.741			
Net Benefit		0.518	0.844	0.882
Easy of work	0.741			
Comfortable of work	0.786			
Do the best work	0.763			
Effective to work	0.638			
Speed of accomplishing the task	0.692			
Fits the financial reporting	0.721			
Build the financial transparency	0.686			

Table 2: Fornell-Larcker

	SQ	IQ	US	NB
<i>Siskeudes</i> System Quality	(0.713)	0.489	0.605	0.580
<i>Siskeudes</i> Information Quality	0.489	(0.715)	0.613	0.639
<i>Siskeudes</i> User Satisfaction	0.605	0.613	(0.787)	0.631
Net Benefit of <i>Siskeudes</i>	0.580	0.639	0.631	(0.720)

Hypotheses Testing

Hypothesis testing used the Structural Equation Model (SEM) using WarpPLS. The rule of hypothesis testing can be seen from the WarpPLS output on the path coefficient by looking at the p-value of <0.1 for weak significance, <0.05 for moderate significance, and <0.001, indicating that the relationship is robust. Vice versa, if the p-value is more than 0.1, the relationship is insignificant. Table 3 is a summary of the results of the hypothesis testing. Six research hypotheses showed a direct influence relationship, and five research hypotheses of an indirect relationship. The result did not support one hypothesis.

Table 3: Hypothesis Test Summary

Hypothesis	Code	Path Coefficient	P-value	Conclusion
Direct effect				
SQàIQ	H ₁	0.646	0.001*	Supported
SQàUS	H ₂	0.390	0.001*	Supported
IQàUS	H ₃	0.433	0.001*	Supported
SQàNB	H ₄	0.276	0.008*	Supported
IQàNB	H ₅	0.269	0.009*	Supported
USàNB	H ₆	0.305	0.004*	Supported

Indirect Effect				
SQàIQàUS	H ₇	0.279	0.001*	Supported
SQàIQàNB	H ₈	0.292	0.005*	Supported
SQàUSàNB	H ₉	0.292	0.005*	Supported
IQàUSàNB	H ₁₀	0.132	0.056***	Supported
SQàIQàUSàNB	H ₁₁	0.085	0.108	Not Supported

a = * < 0.01; ** < 0.05; *** < 0.10

SQ: *Siskeudes* system quality; IQ: *Siskeudes* information quality; US: *Siskeudes* user satisfaction; NB: *Siskeudes* net benefits

Figure 3 illustrates the path relationship between variables from the bootstrapping test results on WarpPLS 8.0 application.

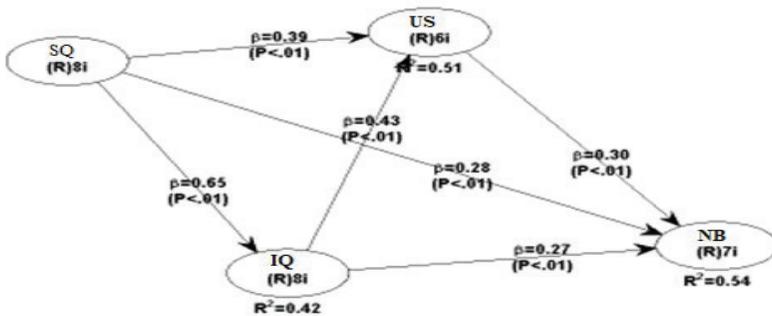


Figure 3: Path Relationship Testing Results

Discussion

The system quality of *Siskeudes* affected information quality. This research is in line with research from Al-Hiyari et al. (2013), Darma & Sagala (2020), and Fitriati & Mulyani (2015), which showed a significant effect of system quality on information quality. Village financial applications or *Siskeudes* can display a high-quality system and produce sound-quality information output. It gives users the convenience of using the system and satisfaction with the quality of the information produced according to their needs. The study proves the construct of Delone and McLean’s theory of success by making information quality the dependent variable.

Furthermore, the *Siskeudes* system can display high quality information and create a sense of satisfaction with the performance or quality of *Siskeudes*. It provides user comfort and satisfaction with the system quality-produced system. The study results align with previous research

which resulted in the finding of a positive and significant effect of system quality on the satisfaction of information system users (Khairunnisa & Yunanto, 2017; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017).

The *Siskeudes* system can provide the information quality needed, and users are satisfied with the information produced by *Siskeudes*. It satisfies users with what is obtained from the *Siskeudes* output, especially on information needs (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). *Siskeudes*, as a village financial system, can provide maximum performance to support users in carrying out their duties, and then users are helped and benefit from it. *Siskeudes* operators or village treasurers get convenience in planning, implementing, and financial reporting.

The planning is carried out in the preparation of the Village Revenue and Expenditure Budget Plan (*RAPBDes*) until it is approved as a Village Revenue and Expenditure Budget (*APBDes*). The implementation activity is to carry out financial administration starting from preparing the budget plan (*RAB*) for each activity, inputting financial transactions, and preparing accountability. The final stage is the preparation of financial reports in the form of budget realization reports and village wealth reports. This study concludes that *Siskeudes* can provide a good quality system performance in managing and processing data so that users feel that it is easier for users to use, as stated by Delone & McLean (1992), Krisdiantoro et al. (2019), Petter et al. (2008), and Purwaningsih (2010).

Next, the quality of the output of the information system was measured by the quality of the information so that the quality of a good and high-quality *Siskeudes* system can affect the output of information, which in turn affects the benefits received by users Krisdiantoro et al. (2019), Megawati & Maftukhah (2017), Mulyadi & Choliq (2019). The results prove that information quality positively and significantly affects net benefits (Jogiyanto, 2007). The *Siskeudes* system can provide users with quality information and is valid for decision-makers. It gives users a sense of information quality to carry out tasks with the best decision-making.

Higher user satisfaction can increase the net benefits received by users. The study results align with the DeLone & McLean (2003) model that user satisfaction positively and significantly affects net benefits. User satisfaction

with the *Siskeudes* system can give users a sense of pleasure in using the system so that users feel the impact of satisfaction from the system (Jaafreh, 2017 and Yasa & Aryanto, 2017). It gives users the experience of *Siskeudes* as expected, and they can feel the other benefits they get.

Furthermore, the quality possessed by the system has a significant influence on information quality (Al-Hiyari et al., 2013; Darma & Sagala, 2020; Fitriati & Mulyani, 2015). The study's results prove that the system quality positively and significantly affects user satisfaction through information quality. Information quality successfully delivers an indirect effect of system quality on user satisfaction which indicates that the *Siskeudes* system can produce good information according to user needs so that users feel satisfied with the system and information (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011). It shows the suitability of the expected use of *Siskeudes* with its benefits in managing village finances.

The information quality that increases, impacts users and provides organizational satisfaction (Teo & Wong, 1998). Information quality successfully delivers an indirect effect of system quality on net benefits, which indicates that the *Siskeudes* system can produce good information according to user needs, so that users feel the impact or usefulness of the presence of the system and information (Krisdiantoro et al., 2019; Megawati & Maftukhah, 2017; Mulyadi & Choliq, 2019). *Siskeudes* has provided net benefits for users and organizations in managing village finances.

Next, system quality has a positive and significant effect, which means that the better the quality of the information system, the higher the user's satisfaction with using the system (Khairunnisa & Yunanto, 2017; Kurnianto et al., 2019; Purwaningsih, 2010; Susanty, 2013; Utomo et al., 2017; Wahyuni, 2011). The research (Jaafreh, 2017; Noviyanti, 2016; Yasa & Aryanto, 2017) also explained that user satisfaction positively and significantly affects net benefits. Satisfaction from successful users mediates system quality to net benefits. It indicates that *Siskeudes* can provide satisfaction for its users so that users feel the impact or benefits. Net benefits of *Siskeudes* include presenting real-time, transparent, and accountable financial reports. *Siskeudes* has successfully provided net benefits for users and organizations managing village finances. The findings

align with previous research, which explains that user satisfaction mediates information quality on net benefits (Hudin & Riana, 2016; Jaafreh, 2017; Panjaitan et al., 2019; Wahyuni, 2011).

CONCLUSION

The system quality owned by *Siskeudes* directly influenced information quality and user satisfaction. Information quality affects user satisfaction. System quality, information quality, and user satisfaction have a positive and significant effect on the net benefits of *Siskeudes*. It proves that the quality of *Siskeudes* has a crucial role in creating quality information and user satisfaction, which will later become net benefits users receive. *Siskeudes* is considered a village financial management system that provides better quality to ensure good quality financial information. The system quality influences the quality of the information produced, which can give satisfaction to users and the quality of *Siskeudes* information. The quality of the information in the form of *Siskeudes* output is a financial report that shows the use of the budget and the value of the village government's wealth. User satisfaction and information quality successfully mediate the effect of system quality on the net benefits of *Siskeudes*. However, information quality and user satisfaction did not mediate system quality on net benefits.

The limitation of this research which was first conducted in Semarang Regency, Central Java, Indonesia. Therefore, in writing any conclusion or developing generalization, readers need to practice caution. Second, this respondents were only *Siskeudes* operators so future research can add respondents such as village officials. Future research can study the psychological aspects that influence village financial performance, and analyze the challenges of utilizing the *Siskeudes*.

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