An Integrated Model for Analyzing the Sustainability of School Financial Digitalization

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ABSTRACT

Schools can be a key pillar of financial inclusion by adopting financial digitalization to enhance school management quality. Financial digitalization in schools is becoming increasingly important for improving efficiency, transparency, and accountability. This research aims to develop an integrated model using the technology acceptance model (TAM) and the DeLone and McLean information systems success model (D&M IS Success Model) to analyze the sustainability of financial digitalization in schools. This research is quantitative in nature. The researchers selected samples based on geographical and demographic variations, ensuring the collection of representative data from various school backgrounds in Makassar. Data were collected using questionnaires and analyzed using structural equation modeling (SEM). The research findings indicate that Quality of System (QSystem) plays a crucial role in enhancing Perceived Ease of Use (EASE), while Quality of Information (QInfo) and Quality of Service (QService) are more instrumental in increasing Perceived Usefulness (USE). Perceived Ease of Use (EASE) has a greater impact on User Satisfaction (SATISFACTION) than Perceived Usefulness (USE). Additionally, User Satisfaction (SATISFACTION) significantly contributes to Net Benefits (BENEFITS). The mediation of Perceived Ease of Use (EASE) and Perceived Usefulness (USE) strengthens the relationship between system and service quality and user satisfaction.