

An Integrated Model for Analyzing the Sustainability of School Financial Digitalization

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— *Review of* —
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— *Research* —

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.

Keywords: Conceptual model, technology acceptance model, Delone and Mclean IS Success Model.

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1. INTRODUCTION

Technology disruption is reshaping the education sector, with schools increasingly adopting technology to manage various aspects, including finance. The transformative power of new technologies extends beyond the technology itself, enhancing accounting practices through visualizations, curation, performance, and disruption capabilities (McGuigan & Ghio, 2019). The use of technology requires professional skills and technical knowledge to add value to organizational success (Jackson & Allen, 2023). In educational institutions, schools should have the transformative power of technology to lead financial digitalization. This digitalization is crucial for improving efficiency, transparency, and accountability. For example, schools can streamline recording and revenue processes, as well as simplify fee payments for parents.

Schools in Makassar, spanning different educational levels, offer a diverse yet representative sample for studying how financial digitalization can improve school management quality. The city's mix of urban characteristics, technological access, and educational challenges makes it an ideal setting to test the theories of financial inclusion and technology adoption, particularly in an Indonesian context. The government's commitment to digitalizing educational institutions reflects an understanding of the importance of technology in enhancing efficiency and transparency across various aspects of education, including financial management. However, despite the potential benefits, many schools in Indonesia still rely on conventional financial management methods. Implementing digital solutions often encounters challenges, such as a lack of non-technical skills training, the need for automation and digital competencies (Othman & Ameer, 2024), and issues with internet connectivity, which can deter people from using online financial transactions (Muchran & Ahmar, 2019). Awareness of cybercrime is also a crucial factor affecting the adoption of cashless payment methods (Muchran et al., 2024). Furthermore, constraints like time limitations, attitudes towards digital technology, insufficient digital competence, and resistance to change hinder the integration of digital technology in education (Reis-Andersson, 2023). Social or environmental factors, such as the global financial crisis and natural disasters, also play a significant role in causing disruptions (Marrone & Hazelton, 2019).

The reluctance to adopt technology can often be attributed to behavioral aspects. In the relation to the determinants of behavior through behavioral theories is crucial, Muchran et al. (2024) find that a higher perceived control over electronic money usage increases the intention to adopt it. Additionally, Jackson and Allen (2023) emphasize the significant opportunity for organizations to educate accounting staff about the value of technology with training and support, as enhancing their confidence and skills is particularly important for small businesses.

The TAM, developed by Davis et al. (1989), is a key behavioral theory for understanding technology adoption. TAM helps identify and analyze factors that impact the acceptance and implementation of new technologies. It posits that two main constructs—perceived usefulness and perceived ease of use—affect an individual's or organization's intention to use technology. This intention, in turn, influences actual usage in daily activities.

Several researchers have utilized the TAM in their studies, including Guo et al. (2023), Naeem et al. (2023), Burgees et al. (2023), Paiman et al. (2023), Jami et al. (2023), Albastaki (2023), Nguyen (2023), Alshurafat et al. (2024), and Legramante et al. (2023). However, Al-Okaily et al. (2023) find that effort expectancy and perceived security risk did not significantly impact behavioral intention.

This research highlights a gap in current studies on technology acceptance and suggests that developing a more comprehensive model could enhance understanding of technology adoption. While initial acceptance is crucial, the success of financial digitalization relies on ongoing use. To gain deeper insights, it is important to analyze not only the intention to use technology but also the factors affecting user satisfaction. The D&M IS Success Model (1992) has been well-regarded for assessing user satisfaction through system quality, information quality, and service quality. This model was subsequently updated in 2003 by DeLone and McLean (2003), providing contemporary insights into the evolving landscape of information systems success.

Numerous studies have utilized the (D&M IS Success Model), including Muchran et al. (2018), Alfarihat (2020), Iqbal and Rafiq (2023), Al-Okaily (2024), Ali et al. (2023), and Akrong et al. (2022). Despite this extensive application, Lutfi (2023) reveals that the direct correlations between system quality and the utilization of accounting information systems, as well as between information quality and user satisfaction with AIS, were not statistically significant.

By integrating the TAM with the D&M IS Success Model, the proposed model seeks to provide a detailed understanding of financial digitalization sustainability. It explores not only the factors that drive technology adoption but also the implications of this adoption for operational success and the achievement of organizational objectives.

2. LITERATURE REVIEW AND HYPOTHESIS

2.1 Technology Acceptance Model and D&M IS Success Model

The technology acceptance model (TAM), developed by Davis (1989), serves to explain how users accept and adopt technology. In constructing TAM, Davis utilized the theory of reasoned action (TRA) as the foundational theory for TAM but chose not to incorporate all of its components. Instead, he focused on the elements of beliefs and attitudes, omitting normative beliefs and subjective norms. The TAM framework is illustrated as follows:

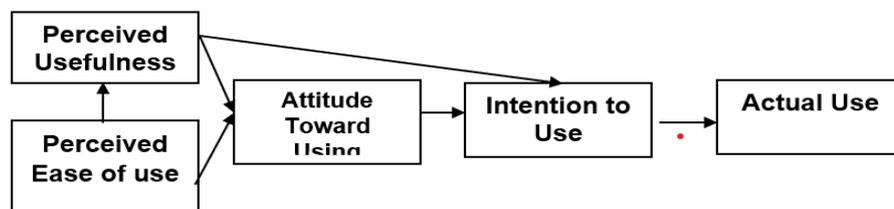


Figure 1. Technology Acceptance Model
Source: Davis (1989)

The information systems model has undergone continuous evolution and development while also facing persistent criticism throughout its history. The foundational framework established by DeLone and McLean is rooted in Shannon and Weaver's (1949) three levels of information: technical, semantic, and effectiveness or impact. In the D&M IS Success Model (1992), *System Quality* evaluates the quality of the information system itself, while *Information Quality* assesses the quality of the outputs generated by that system. *Use* measures how extensively the information system is utilized, and *User Satisfaction* gauges users' responses to those outputs. *Individual Impact* reflects the influence of the information system on user behavior, whereas *Organizational Impact* examines its effects on organizational performance.

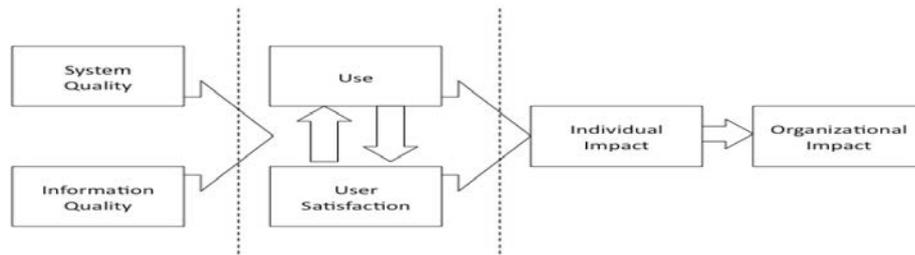


Figure 2. Delone & McLean IS Success Model
Source: Delone & McLean IS Success Model (1992)

DeLone and McLean (2003) assert that system usage is a key factor in the success of information systems. In practice, it remains a common measure in empirical research, refined and tested by scholars. However, they acknowledged that the simplistic definition of system usage fails to capture how a measure of success is utilized. Responding to critiques from Seddon, DeLone and McLean revisited their work a decade later, culminating in their study titled “The DeLone and McLean Model of Information System Success: A Ten-Year Update.” In this updated research, they enhanced their original model, now referred to as the updated D&M IS Success Model.

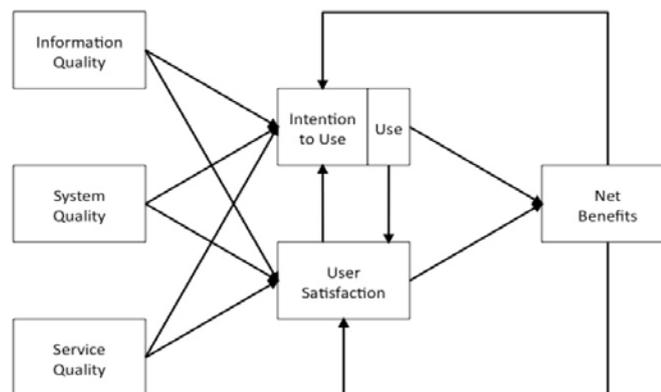


Figure 3. Update D&M IS Success Model
Source: DeLone and McLean (2003)

2.2 Hypothesis Development

- H1. Quality of Information affects Perceived Ease of Use
- H2. Quality of Information affects Perceived Usefulness
- H3. Quality of System affects Perceived Ease of Use
- H4. Quality of System affects Perceived Usefulness
- H5. Quality of Service affects Perceived Ease of Use
- H6. Quality of Service affects Perceived Usefulness
- H7. Perceived Ease of Use affects User Satisfaction
- H8. Perceived Usefulness affects User Satisfaction
- H9. User Satisfaction affects Net Benefits
- H10. Quality of Information affects User Satisfaction through Perceived Ease of Use
- H11. Quality of Information affects User Satisfaction through Perceived Usefulness
- H12. Quality of System affects User Satisfaction through Perceived Ease of Use
- H13. Quality of System affects User Satisfaction through Perceived Usefulness

H14. Quality of Service affects User Satisfaction through Perceived Ease of Use

H15. Quality of Service affects User Satisfaction through Perceived Usefulness

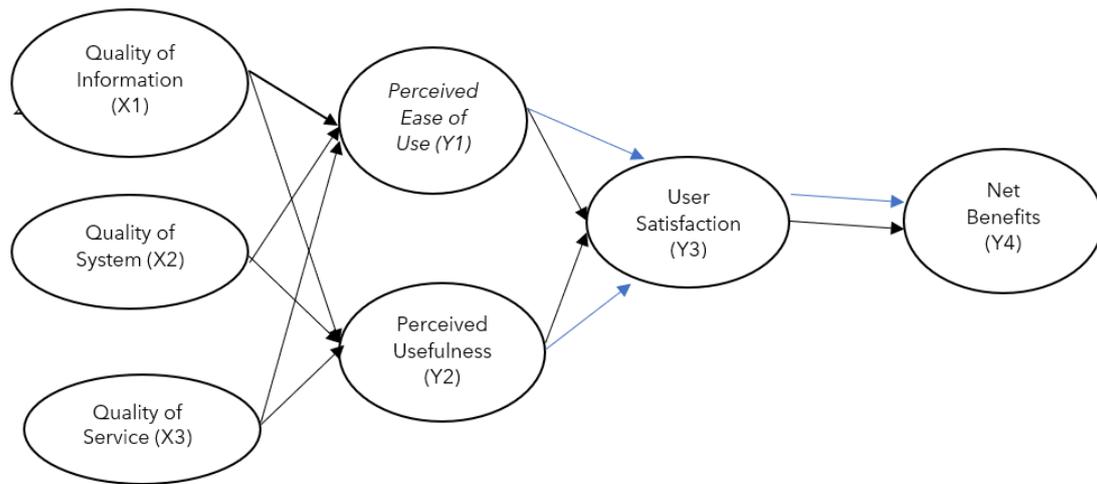


Figure 4. Research Model



3. RESEARCH METHODOLOGY

This research is a quantitative study involving a population of 410 primary, junior high, and senior high schools in Makassar. The researcher selected a sample that reflects geographical and demographic diversity, ensuring the collection of representative data from various school backgrounds. Ultimately, 70 schools were sampled. Data collection was conducted through a questionnaire, and analysis was performed using structural equation modeling (SEM).

4. RESULTS AND DISCUSSIONS

4.1 Respondents' Characteristics and Structural Equation Modeling (SEM)

Table 1.1 presents the respondents' profiles by gender, age, and occupation.

Table 1.1. Respondent Characteristics

		Frequency	Percentage
GENDER	Men	193	89%
	Women	24	11%
Age	< 20	5	2%
	20 – 30	85	39%
	30 – 40	64	30%
	>40	63	29%
Occupation	Principal	45	21%
	Vice Principal	5	2%
	Teacher	81	37%
	Financial Officer	58	27%
	Others	28	13%

To test the research hypotheses, SEM is employed using AMOS. The SEM model for the research is illustrated in Figure 5.

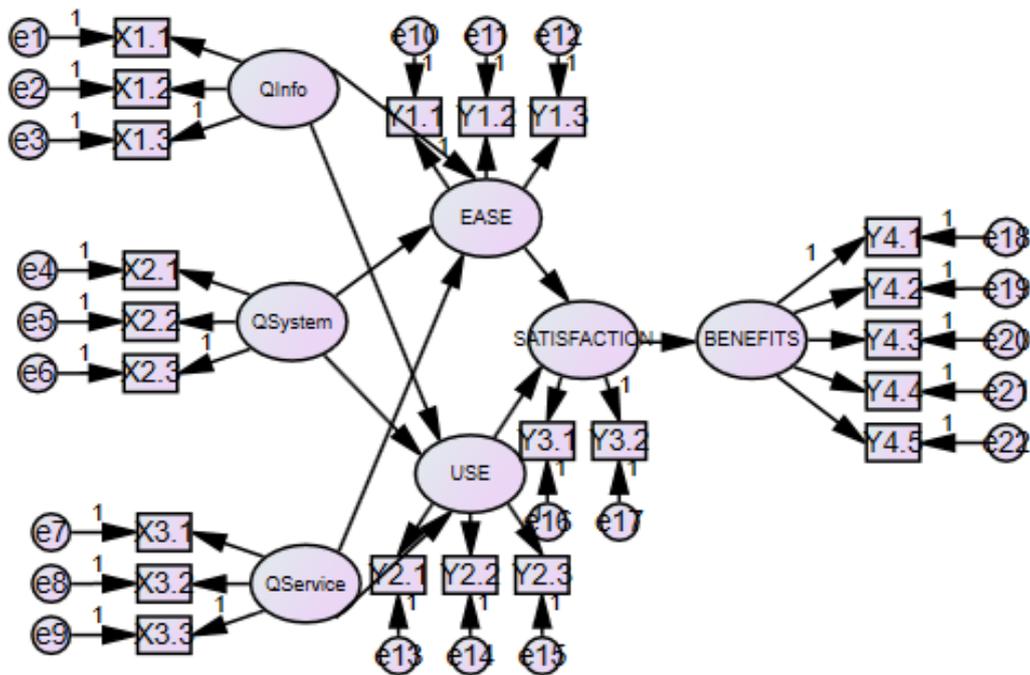


Figure 5. Structural Equation Modeling (SEM) for Research

4.2 Measurement Model Evaluation

The measurement model is assessed through reliability and validity tests. For reliability, both Cronbach's alpha and composite reliability (CR) coefficients must be 0.7 or higher to confirm that each construct is deemed reliable. Additionally, loading factors should exceed 0.7, and average variance extracted (AVE) should be greater than 0.5. The evaluation results for the measurement model are presented in Table 1.2, demonstrating that all constructs and variables meet the established criteria.

Table 1.2. Measurement Model Evaluation

Variable	AVE (> 0.5)	Construct Reliability (> 0.7)
Quality of Information (QInfo)	0.990	0.990
Quality of System (QSystem)	0.986	0.984
Quality of Service (QService)	0.986	0.983
Perceived Ease of Use (EASE)	0.987	0.986
Perceived Usefulness (USE)	0.983	0.976
User Satisfaction (SATISFACTION)	0.985	0.978
Net Benefits (BENEFITS)	0.983	0.991

Source. Authors' own work, 2024

In addition, validity testing is conducted through loading factor values above 0.5. The results are shown in Table 2 as follows.

Tabel 2. Loading Factor

		Estimate
XI.1	←	Quality of Information (QInfo) 0.756
XI.2	←	Quality of Information (QInfo) 0.966

X1.3	←	Quality of Information (QInfo)	0.894
X2.1	←	Quality of System (QSystem)	0.728
X2.2	←	Quality of System (QSystem)	0.784
X2.3	←	Quality of System (QSystem)	0.903
X3.1	←	Quality of Service (QService)	0.832
X3.2	←	Quality of Service (QService)	0.697
X3.3	←	Quality of Service (QService)	0.766
Y1.1	←	Perceived Ease of Use (EASE)	0.713
Y1.2	←	Perceived Ease of Use (EASE)	0.778
Y1.3	←	Perceived Ease of Use (EASE)	0.926
Y2.1	←	Perceived Usefulness (USE)	0.565
Y2.2	←	Perceived Usefulness (USE)	0.728
Y2.3	←	Perceived Usefulness (USE)	0.926
Y3.1	←	User Satisfaction (SATISFACTION)	0.885
Y3.2	←	User Satisfaction (SATISFACTION)	0.889
Y4.1	←	Net Benefits (BENEFITS)	0.878
Y4.2	←	Net Benefits (BENEFITS)	0.889
Y4.3	←	Net Benefits (BENEFITS)	0.994
Y4.4	←	Net Benefits (BENEFITS)	0.926
Y4.5	←	Net Benefits (BENEFITS)	0.893

4.3 Goodness of Fit Model

The model fit criteria that must be met include Chi-square, CMIN, AGFI, TLI, CFI, NFI, and RMSEA. The test results meet the model fit criteria shown in Table 3.

Table 3. Model Fit Test Results

Index	Threshold	Result	Description
Chi-square	Prob value > 0.05	283.804	Good Fit
Prob value		0.234	
CMIN	< 2.000	1.798	Acceptable Fit
GFI	> 0.900	0.932	Acceptable Fit
AGFI	> 0.900	0.943	Acceptable Fit
TLI	> 0.900	0.904	Acceptable Fit
CFI	> 0.900	0.924	Acceptable Fit
NFI	> 0.900	0.915	Acceptable Fit
RMSEA	< 0.050	0.049	Acceptable Fit

4.4 Structural Model Evaluation

This evaluation aims to assess the percentage of variance in each endogenous variable explained by exogenous variables by analyzing the R squared values and their significance for each construct. The R squared values, detailed in the squared multiple correlation in Table 4, reveal that the model accounts for 75.5% of the variance in the Perceived Ease of Use (EASE) variable and 95.5% of the variance in the Perceived Usefulness (USE) variable. Additionally, the User Satisfaction (SATISFACTION) variable exhibits an R squared value of 96.6%, while the Net Benefits (BENEFITS) variable shows an R squared value of 65.6%, indicating that the model explains 96.6% of the variance in User Satisfaction and 65.6% in Net Benefits.

Table 4. R-squared Results

Perceived Ease of Use (EASE)	0.755
Perceived Usefulness (USE)	0.955
User Satisfaction (SATISFACTION)	0.966

Net Benefits (BENEFITS)

0.656

Source. Authors' own work, 2024

In the significance test, each construct shows significance at the $\alpha=0.01$ level for every variable (Table 5).

4.5 Results of the Mediation Effect Test

In the mediation model test, three effects are estimated: the total effect, the direct effect, and the indirect effect.

4.6. Hypothesis Testing Results

The significance level for variable relationships is set at 5%. Table 7 presents the significance results, with p-values showing a level of 0.01. In terms of direct effects, five variables show significance, as indicated in Table 6. For mediation effects, five variables are found to be significant. Regarding the variables affecting EASE, only QSystem shows a significant positive effect, while the rest, including QInfo, QSystem, and QService are not significant. For USE, both QInfo and QService show a significant positive influence. Thus, H1, H4, and H5 are rejected, while H2, H3, and H6 are accepted.

Additionally, the direct effects model reveals that EASE has a significant positive impact on SATISFACTION, whereas USE does not affect SATISFACTION. Therefore, H7 is accepted and H8 is rejected. Another result also shows that SATISFACTION positively and significantly impacts BENEFITS, so H10 is accepted. In the mediation effect test, the indirect effects of EASE and USE on the relationship between QInfo and SATISFACTION are significant, thus H10 and H11 are accepted. Conversely, the indirect effects of EASE and USE on the relationship between QInfo and SATISFACTION are not significant, leading to the rejection of H12 and H13. The indirect effects of EASE and USE on the relationship between QService and SATISFACTION are significant, so H14 and H15 are accepted.

5. DISCUSSION

In the conceptual model that integrates the TAM and the DeLone & D&M IS Success Model to analyze the sustainability of school financial digitalization, the research results indicate that QInfo does not have a significant effect on EASE. This finding suggests that the quality of information provided by the digital financial system is insufficient to influence users' perceptions of the system's ease of use. In the context of sustaining financial digitalization in schools, this is crucial, as it indicates that other technical factors, such as interface design or ease of navigation, may play a more significant role in promoting technology adoption and utilization. Therefore, to support the sustainability of digitalization, system development should focus on enhancing aspects that directly affect perceived ease of use, alongside ensuring accurate and high-quality information.

Table 5. Results of the Structural Model

	Model		Estimate	C.R.
Perceived Ease of Use (EASE)	←	Quality of Information (QInfo)	-1.017	-0.849
Perceived Usefulness (USE)	←	Quality of Information (QInfo)	0.327	4.294***
Perceived Ease of Use (EASE)	←	Quality of System (QSystem)	6.264	1.232
Perceived Usefulness (USE)	←	Quality of System (QSystem)	-0.575	-8.449***
Perceived Ease of Use (EASE)	←	Quality of Service (QService)	-8.604	-1.219
Perceived Usefulness (USE)	←	Quality of Service (QService)	1.010	22,501***
User Satisfaction (SATISFACTION)	←	Perceived Ease of Use (EASE))	-0.774	-5.916***
User Satisfaction (SATISFACTION)	←	Perceived Usefulness (USE)	4.050	3.042***
Net Benefits (BENEFITS)	←	User Satisfaction (SATISFACTION)	1.000	24.127***
X1.1	←	ES	0.967	14.256***
X1.2	←	ES	1.000	23.600***
X1.3	←	ES	1.012	25.096***
X2.1	←	ES	0.719	13.730***
X2.2	←	ES	0.864	15.696***
X2.3	←	ES	1.000	
X3.1	←	ES	1.329	13.020***
X3.2	←	EE	1.024	10.583***
X3.3	←	EE	1.000	
Y1.1	←	EE	1.000	10.789***
Y1.2	←	EE	1.069	10.789***
Y1.3	←	EE	1.235	11.902***
Y2.1	←	EE	2.347	3.139***
Y2.2	←	EE	2.274	3.158***
Y2.3	←	EE	2.066	3.050***
Y3.1	←	EE	1.119	20.591***
Y3.2	←	EE	1.000	
Y4.1	←	EE	1.000	

	Model		Estimate	C.R.
Y4.2	←	EE	0.834	20.655***
Y4.3	←	EE	0.857	24.547***
Y4.4	←	EE	0.862	23.365***
Y4.5	←	EM	0.793	20.904***

Table 6. Results of the Mediation Test

	Model	Coef.	Bootstrap	
			Lower Bounds	Upper Bounds
<i>Total Effect</i>				
Perceived Ease of Use (EASE)	← Quality of Information (QInfo)	-1.288	-3.019	0.251
Perceived Usefulness (USE)	← Quality of Information (QInfo)	0.913***	0.583	1.943
Perceived Ease of Use (EASE)	← Quality of System (QSystem)	10.066***	2.822	15.457
Perceived Usefulness (USE)	← Quality of System (QSystem)	-2.038	-7.102	-0.641
Perceived Ease of Use (EASE)	← Quality of Service (QService)	-9.004	-13.353	-2,522
Perceived Usefulness (USE)	← Quality of Service (QService)	2.307***	1.017	6.582
User Satisfaction (SATISFACTION)	← Quality of Information (QInfo)	1.869***	0.677	4.009
User Satisfaction (SATISFACTION)	← Quality of System (QSystem)	-8.060	-15.030	-2.561
User Satisfaction (SATISFACTION)	← Quality of Service (QService)	7.831***	2.820	14.163
Net Benefits (BENEFITS)	← Quality of Information (QInfo)	1.514***	0.534	3.134
Net Benefits (BENEFITS)	← Quality of System (QSystem)	-6.530	-12.092	-2.076
Net Benefits (BENEFITS)	← Quality of Service (QService)	6.344***	2.210	11,219
User Satisfaction (SATISFACTION)	← Perceived Usefulness (USE)	1.238***	1.145	1.438
User Satisfaction (SATISFACTION)	← Perceived Ease of Use (EASE)	-0.541	-0.688	-0.371
Net Benefits (BENEFITS)	← Perceived Usefulness (USE)	1.039***	0.894	1.192
Net Benefits (BENEFITS)	← Perceived Ease of Use (EASE)	-0.438	-0.564	-0.297
Net Benefits (BENEFITS)	← User Satisfaction (SATISFACTION)	1.000***	0.763	0.844

<i>Direct Effect</i>				
Perceived Ease of Use (EASE)	← Quality of Information (QInfo)	-1.288	-3.019	0.251
Perceived Usefulness (USE)	← Quality of Information (QInfo)	0.913***	0.583	0.943
Perceived Ease of Use (EASE)	← Quality of System (QSystem)	10.066***	2.822	15.457
Perceived Usefulness (USE)	← Quality of System (QSystem)	-2.038	-7.102	-0.641
Perceived Ease of Use (EASE)	← Quality of Service (QService)	-9.004	-13.353	-2.522
Perceived Usefulness (USE)	← Quality of Service (QService)	2.307***	1.017	6.582
User Satisfaction (SATISFACTION)	← Perceived Usefulness (USE)	1.238***	1.145	1.438
User Satisfaction (SATISFACTION)	← Perceived Ease of Use (EASE)	-0.541	-0.688	-0.371
Net Benefits (BENEFITS)	← User Satisfaction (SATISFACTION)	0.810***	0.767	0.844
<i>Indirect Effect Perceived Ease of Use (EASE)</i>				
User Satisfaction (SATISFACTION)	← Quality of Information (QInfo)	1.869***	0.677	4.009
User Satisfaction (SATISFACTION)	← Quality of System (QSystem)	-8.060	-15.030	-2.561
User Satisfaction (SATISFACTION)	← Quality of Service (QService)	7.831***	2.820	14.163
<i>Indirect Effect Perceived Usefulness (USE)</i>				
-				
User Satisfaction (SATISFACTION)	← Quality of Information (QInfo)	1.800***	0.777	4.109
User Satisfaction (SATISFACTION)	← Quality of System (QSystem)	-7.060	-10.030	-2.561
User Satisfaction (SATISFACTION)	← Quality of Service (QService)	8.801***	3.820	14.463
<i>User Satisfaction (SATISFACTION)</i>				
Net Benefits (BENEFITS)	← Perceived Ease of Use (EASE)	1.039***	0.894	1.192
Net Benefits (BENEFITS)	← Perceived Usefulness (USE)	-0.438	-0.564	-0.297

Table 7. Results of Hypothesis Testing

Hypothesis	Effects	Coef.	Effect	Results
H1	Quality of Information (QInfo) → Perceived Ease of Use (EASE)	-1.288	No	Rejected
H2	Quality of Information (QInfo) → Perceived Usefulness (USE)	0.913***	Positive	Accepted
H3	Quality of System (QSystem) → Perceived Ease of Use (EASE)	10.066***	Positive	Accepted
H4	Quality of System (QSystem) → Perceived Usefulness (USE)	-2.038	No	Rejected
H5	Quality of Service (QService) → Perceived Ease of Use (EASE)	-9.004	No	Rejected
H6	Quality of Service (QService) → Perceived Usefulness (USE)	2.307***	Positive	Accepted
H7	Perceived Ease of Use (EASE) → User Satisfaction (SATISFACTION)	1.238***	Positive	Accepted
H8	Perceived Usefulness (USE) → User Satisfaction (SATISFACTION)	-0.541	No	Rejected
H9	User Satisfaction (SATISFACTION) → Net Benefits (BENEFITS)	0.810***	Positive	Accepted
H10	Quality of Information (QInfo) → Perceived Ease of Use (EASE) → User Satisfaction (SATISFACTION)	1.869***	Intervening	Accepted
H11	Quality of Information (QInfo) → Perceived Usefulness (USE) → User Satisfaction (SATISFACTION)	1.800***	Intervening	Accepted
H12	Quality of System (QSystem) → Perceived Ease of Use (EASE) → User Satisfaction (SATISFACTION)	-8.,060	No	Rejected
H13	Quality of System (QSystem) → Perceived Usefulness (USE) → User Satisfaction (SATISFACTION)	-7.060	No	Rejected
H14	Quality of Service (QService) → Perceived Ease of Use (EASE) → User Satisfaction (SATISFACTION)	7.831***	Intervening	Accepted
H15	Quality of Service (QService) → Perceived Usefulness (USE) → User Satisfaction (SATISFACTION)	8.801***	Intervening	Accepted

Source. Authors' own work, 2024

QInfo significantly influences USE in the context of school financial digitalization. High-quality information characterized by accuracy, relevance, and timeliness, enables users to make well-informed decisions, which enhances their perception of the system's usefulness. When users find that the information provided by the financial digitalization system supports their tasks and meets their informational needs, they are more likely to perceive the system as valuable and beneficial for achieving their financial management objectives. Consequently, emphasizing quality information in the digital system is essential for encouraging greater acceptance and sustained usage, as users feel that the system effectively supports their work and adds value to school financial processes.

QSystem significantly influences EASE within the context of school financial digitalization. A high-quality system characterized by an intuitive interface, rapid responsiveness, and user-friendly features, facilitates smoother user interactions and efficient task completion. When users perceive the system as well-designed and free from technical barriers, their perception of its ease of use improves. This perception is vital for technology adoption; the more user-friendly a system is, the more likely users are to embrace and consistently engage with the technology in digitalizing school financial processes. Consequently, ensuring a high-quality system not only enhances ease of use but also supports the sustainable implementation of technology within the school environment.

QSystem does not have a significant effect on USE in the context of school financial digitalization. This indicates that, although the system may possess high quality (a user-friendly interface, fast response times, and reliable features) do not necessarily influence users' perceptions of the system's usefulness in supporting their financial management tasks and objectives. Users may be more focused on how relevant and beneficial the information provided is or on specific functions they consider essential, rather than on the technical quality of the system itself. Therefore, the technical aspects of system quality do not always directly contribute to perceptions of usefulness; rather, they may play a more significant role in enhancing ease of use or the overall user experience.

QService does not have a significant effect on EASE in the context of school financial digitalization. This suggests that while the quality of support services, consisting of timely assistance, helpful customer support, and reliable problem-solving can enhance overall user satisfaction, it does not directly influence how easy users find the system to use. Users' perceptions of ease of use are likely more impacted by the system's design, functionality, and intuitive navigation rather than by the quality of service provided. Therefore, even if support services are high-quality, they may not alter users' views on how simple or complex the system is to operate, highlighting that system usability factors are primarily technical rather than service-oriented.

QService significantly affects USE in the context of school financial digitalization. Good service quality, including responsive customer support, clear communication, and effective problem-solving, helps users feel more confident in using the system. When users receive adequate service and the assistance they need, they are more likely to consider the system beneficial and relevant for meeting their financial management needs. High service quality not only enhances the user experience but also increases perceptions of the system's usefulness, as users feel supported in achieving their goals. Therefore, investing in improving service quality is essential to encourage broader adoption and utilization of financial systems in schools.

EASE significantly affects SATISFACTION in the context of school financial digitalization. When users find the system easy to use with an intuitive interface and simple navigation, they are more likely to be satisfied with their experience. Ease of use allows users to complete tasks more efficiently and without frustration, which directly contributes to higher satisfaction levels. When users can quickly understand and use the system without encountering technical obstacles, they feel more positive about the overall user experience. Consequently, improving the perception of ease of use is essential for achieving elevated user satisfaction, which, in turn, fosters greater adoption and utilization of digital financial systems in schools.

USE does not have a significant effect on SATISFACTION in the context of school financial digitalization. While users may consider the system beneficial in supporting their tasks and achieving financial management goals, this does not necessarily lead to high levels of satisfaction. Other factors, such as user experience, quality of service, and ease of use, may have a more substantial impact on satisfaction. Users may feel that, despite the system's usefulness, other aspects of its use can diminish their overall satisfaction. Therefore, it is essential to understand that perceived usefulness alone is not sufficient to ensure user satisfaction; other elements of the user experience must be considered to enhance overall satisfaction.

SATISFACTION significantly affects BENEFITS in the context of school financial digitalization. When users are satisfied with the system they use, they are more likely to perceive greater benefits from the technology. High levels of satisfaction indicate that the system meets users' expectations and needs, leading to a more positive and productive experience. Satisfied users are more likely to engage actively with the system and optimize its functionalities, allowing them to maximize the benefits gained. Therefore, enhancing user satisfaction not only impacts their experience but also contributes to an increase in the net benefits derived from the use of digital financial systems in schools.

EASE is able to mediate the relationship between QInfo and SATISFACTION in the context of school financial digitalization. This means that the quality of information provided by the system influences user satisfaction not only directly but also indirectly through the users' perception of how easy the system is to use. When users encounter high-quality information characterized by accuracy, relevance, and timeliness, they are more likely to find the system easy to navigate and operate. This ease of use, in turn, enhances their overall satisfaction with the system. Therefore, improving the quality of information can lead to better user satisfaction, primarily by increasing the perceived ease of use, highlighting the importance of addressing both information quality and usability in digital financial systems for schools.

USE is able to mediate the relationship between QInfo and SATISFACTION in the context of school financial digitalization. This means that the quality of information provided by the system not only impacts user satisfaction directly but also indirectly through users' perceptions of how useful the system is. When users perceive that the information provided is of high quality characterized by accuracy, relevance, and timeliness, they are more likely to consider the system beneficial in supporting their tasks and achieving financial management goals. This perception of usefulness then contributes to higher levels of satisfaction. Therefore, improving the quality of information not only enhances perceived usefulness but also ultimately increases user satisfaction, highlighting the important role of usefulness in enhancing the user experience within digital financial systems in schools.

EASE does not mediate the relationship between QSystem and SATISFACTION in the context of school financial digitalization. This indicates that while the quality of the system is crucial for user satisfaction, users' perceptions of ease of use do not play a significant role in influencing this relationship. Even if users recognize that the system is of high quality and characterized by reliability, functionality, and performance, they may not necessarily perceive it as easy to use. As a result, their satisfaction may be directly influenced by their experiences with the system's features and capabilities, rather than through their perceived ease of use. This finding underscores the importance of ensuring that system quality directly contributes to user satisfaction without relying on ease of use

as a mediating factor, emphasizing the need for a holistic approach in designing systems that meet user expectations effectively.

USE does not mediate the relationship between QSystem and SATISFACTION in the context of school financial digitalization. This indicates that although the quality of the system is essential for user satisfaction, users' perceptions of usefulness do not play a significant role in influencing this relationship. Even if users acknowledge that the system is of high quality and characterized by reliability, efficiency, and performance, they may not necessarily perceive it as useful for their specific needs. As a result, their satisfaction may be determined directly by their interactions with the system's features and functionalities, rather than through their perceived usefulness. This finding emphasizes the importance of ensuring that system quality directly contributes to user satisfaction, highlighting the need for a comprehensive approach to designing systems that effectively meet user expectations and requirements.

EASE is able to mediate the relationship between QService and SATISFACTION in the context of school financial digitalization. This indicates that the quality of service provided by the system influences user satisfaction not only directly but also indirectly through users' perceptions of how easy the system is to use. When users experience high-quality service characterized by timely support, effective communication, and problem resolution, they are more likely to find the system easy to navigate and operate. This ease of use then enhances their overall satisfaction with the system. Therefore, improving the quality of service can lead to better user satisfaction, primarily by increasing the perceived ease of use. This highlights the importance of addressing both service quality and usability in digital financial systems for schools to enhance the user experience effectively.

USE is able to mediate the relationship between QService and SATISFACTION in the context of school financial digitalization. This indicates that the quality of service provided by the system influences user satisfaction not only directly but also indirectly through users' perceptions of how useful the system is. When users receive high, they are more likely to consider the system beneficial in supporting their financial management needs. This perception of usefulness then contributes to higher levels of satisfaction. Therefore, improving service quality not only directly impacts the user experience but can also enhance perceived usefulness, which in turn increases user satisfaction. This underscores the importance of focusing on service quality and usefulness to enhance the user experience within digital financial systems in schools.

6. CONCLUSION

The findings of this research indicate that QSystem plays a significant role in enhancing EASE, while QInfo and QService have a greater impact on USE. This suggests that to ensure the adoption and user satisfaction with digital financial systems in schools, the quality of the system should be prioritized, followed by the provision of accurate information and adequate services.

Furthermore, EASE has a stronger influence on SATISFACTION compared to USE. This highlights that, in the school environment, the ease of using the system is a key factor in ensuring user satisfaction, which ultimately contributes to BENEFITS, such as improved financial efficiency and transparency.

Finally, the mediation effects of EASE and USE strengthen the relationship between system and service quality and user satisfaction. These findings underline the

integration of the TAM and the D&M IS Success Model in analyzing the sustainability of financial digitalization in schools. This demonstrates that long-term success relies not only on technology itself but also on how it is accepted and perceived by users.

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