



**EVALUATING SAKTI USER SATISFACTION: AN INTEGRATION OF
THE DELONE & MCLEAN MODEL AND THE TECHNOLOGY
ACCEPTANCE MODEL (A STUDY ON PARTNER WORK UNITS OF THE
TYPE A1 STATE TREASURY OFFICE OF GORONTALO)**

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Abstract

This study analyzes the effect of system quality and information quality on user satisfaction of the Agency-Level Financial Application System (SAKTI), with perceived ease of use and perceived usefulness placed as intervening variables. SAKTI is a mandatory web-based system used by all government work units to manage state finances. The study integrates the DeLone and McLean Information System Success Model with the Technology Acceptance Model. It applies a quantitative explanatory design. Primary data were collected through a closed-ended questionnaire with a five-point Likert scale from 85 active SAKTI users at partner work units of the Type A1 State Treasury Office of Gorontalo. The sample was drawn through purposive sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling with SmartPLS 4 (Ringle et al., 2024). The study tested eighteen hypotheses covering direct effects, single mediation, and sequential mediation. Eleven hypotheses were accepted and seven were rejected. System quality and information quality did not affect user satisfaction directly. Their effect ran through perceived ease of use and perceived usefulness. Perceived usefulness was the strongest direct predictor of user satisfaction. Information quality reached user satisfaction through a full sequential path, while system quality did not. The findings confirm that user beliefs carry the effect of objective system attributes on satisfaction.

Keywords: SAKTI, User Satisfaction, System Quality, Information Quality, PLS-SEM, Technology Acceptance Model



INTRODUCTION

The Indonesian government continues to reform state financial management through information technology. The aim is governance that is transparent, accountable, and efficient. As part of this reform, the Ministry of Finance developed an Integrated Financial Management Information System (Sudarto, 2019). The Directorate General of Treasury then built the Agency-Level Financial Application System, known by its Indonesian acronym SAKTI, as the concrete instrument of that policy (Hanafiah et al., 2019).

SAKTI is a web-based integrated application. It replaced several stand-alone financial applications that previously ran in isolation. SAKTI works on a single database and a single entry point. One data entry serves every related module. This design reduces duplicate work, speeds up the consolidation of state budget data, and supports accrual-based financial reporting (DJPb KPPN Bandung II, 2026). Since the Minister of Finance Regulation Number 171/PMK.05/2021, SAKTI has been mandatory for all budget-managing work units from the 2022 fiscal year (Indonesia, 2021).

Although SAKTI was designed to integrate state financial management, its use still faces operational problems. Users report slow performance, especially at month-end and during financial reporting periods. Evaluation reports note download waiting times of up to 65 seconds and occasional system downtime. Users also report limited functionality, such as the inability to open more than one screen at once and the absence of a raw data export feature. From the accounting output side, users report data inconsistency between SAKTI reports and its monitoring application, MonSAKTI, especially for state asset data (Gultom & Harahap, 2024). These problems point to four core dimensions, namely system quality, information quality, perceived usefulness, and perceived ease of use.

Ticket data support this concern. At the State Treasury Service Office of Jakarta VI, MonSAKTI recorded 573 user-related tickets between 2 January and 24 March 2025 (KPPN Jakarta VI, 2025). Only 42 tickets were resolved with a single response. About 74 percent of all tickets needed four responses or more. This shows that most user problems cannot be solved in a single service step. The data come from one location and cannot be generalized to the whole country. They still indicate that user-level problems in SAKTI deserve attention.

To evaluate the success of an information system, two theoretical models are widely used. The first is the Technology Acceptance Model developed by Davis (1989). It explains acceptance through two beliefs, namely perceived



usefulness and perceived ease of use. The second is the Information System Success Model developed by DeLone & McLean (2003). It places system quality, information quality, and service quality as antecedents of use and user satisfaction. A single model is not enough to evaluate a mandatory system like SAKTI. When users have no choice over use, the use variable gives limited information. Integrating the two models gives a more complete view, where system quality and information quality sit beside perceived ease of use and perceived usefulness as determinants of user satisfaction.

Prior findings on SAKTI and similar government systems are inconsistent. Amriani & Iskandar (2019) found that system quality affected user satisfaction, while information quality did not. Irma Hartiwi & Rokhayati (2024) found the opposite, where information quality affected satisfaction and system quality did not. Sumail et al. (2024) found a significant but negative effect of perceived usefulness on satisfaction. Suranto (2022), in work units within the State Treasury Office of Gorontalo, found that information quality affected user satisfaction. These mixed results form a research gap that calls for retesting in a single model.

This study addresses that gap. It tests whether system quality, information quality, perceived ease of use, and perceived usefulness affect SAKTI user satisfaction at partner work units of the Type A1 State Treasury Office of Gorontalo. The Gorontalo setting is relevant because network infrastructure, human resource competence, and work unit workload vary across its region. The study contributes empirical evidence and practical input for policy makers in the Directorate General of Treasury and its partner work units.

LITERATURE REVIEW

The DeLone and McLean Information System Success Model

DeLone & McLean (2003) proposed an updated model of information system success. The model places system quality, information quality, and service quality as antecedents of use and user satisfaction, which in turn shape net benefits. System quality measures the technical success of a system, such as reliability, response time, and flexibility. Information quality measures the semantic success of a system, that is, how well the output conveys meaning. User satisfaction reflects the response and feelings of users toward the overall experience of using the system. Figure 1 illustrates the updated model.

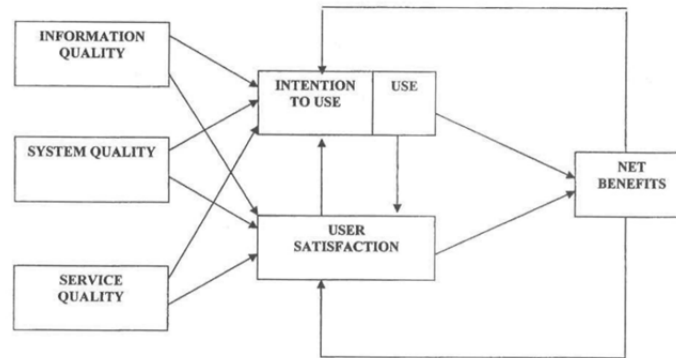


Figure 1.

DeLone and McLean Information System Success Model

Source: DeLone & McLean (2003)

The Technology Acceptance Model

Davis (1989) developed the Technology Acceptance Model to explain user acceptance of technology. The model rests on two beliefs. Perceived usefulness is the degree to which a person believes that using a system will improve job performance. Perceived ease of use is the degree to which a person believes that using a system will be free of effort. Davis (1989) argued that perceived ease of use is a causal antecedent of perceived usefulness, not only a parallel determinant of use. Figure 2 presents the original TAM structure.

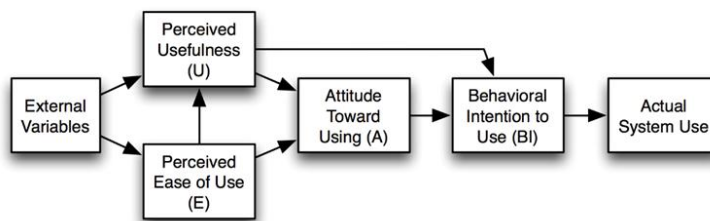


Figure 2.

Technology Acceptance Model

Source: Davis (1989)

Integration of the Two Models

This study integrates the two models by following the extension proposed by Tao (2008). Tao (2008) extended the Technology Acceptance Model by adding system quality and information quality as objective system characteristics that shape behavioral beliefs. The study found that perceived usefulness and perceived ease of use fully mediated the effect of information quality and system



quality on behavioral intention. The integrated model in this study places system quality and information quality as exogenous variables, perceived ease of use and perceived usefulness as intervening variables, and user satisfaction as the endogenous variable.

Hypothesis Development

Based on the theory and prior studies above, this study formulates eighteen hypotheses. The hypotheses fall into three groups, namely direct effects, single mediation, and sequential mediation.

Direct effects (H1 to H9). A system with good technical quality requires less effort, so users perceive it as easier to use and more useful. Information of good quality reduces cognitive effort, so it raises both perceived ease of use and perceived usefulness. Both beliefs, in turn, shape user satisfaction.

The direct hypotheses are stated as follows.

1. H1: System quality affects perceived ease of use.
2. H2: System quality affects perceived usefulness.
3. H3: System quality affects user satisfaction.
4. H4: Information quality affects perceived ease of use.
5. H5: Information quality affects perceived usefulness.
6. H6: Information quality affects user satisfaction.
7. H7: Perceived ease of use affects perceived usefulness.
8. H8: Perceived ease of use affects user satisfaction.
9. H9: Perceived usefulness affects user satisfaction.

Single mediation (H10 to H16). Objective system attributes may not shape satisfaction on their own. Their effect can run through user beliefs.

The single mediation hypotheses are stated as follows.

1. H10: Perceived ease of use mediates the effect of system quality on user satisfaction.
2. H11: Perceived ease of use mediates the effect of information quality on user satisfaction.
3. H12: Perceived usefulness mediates the effect of system quality on user satisfaction.
4. H13: Perceived usefulness mediates the effect of information quality on user satisfaction.
5. H14: Perceived ease of use mediates the effect of system quality on perceived usefulness.

6. H15: Perceived ease of use mediates the effect of information quality on perceived usefulness.
7. H16: Perceived usefulness mediates the effect of perceived ease of use on user satisfaction.

Sequential mediation (H17 and H18). The effect of an objective system attribute may pass through two beliefs in sequence. A quality attribute first shapes perceived ease of use, which shapes perceived usefulness, which shapes satisfaction.

The sequential hypotheses are stated as follows.

1. H17: Perceived ease of use and perceived usefulness sequentially mediate the effect of system quality on user satisfaction.
2. H18: Perceived ease of use and perceived usefulness sequentially mediate the effect of information quality on user satisfaction.

Figure 3 presents the research framework that integrates the eighteen hypotheses into a single model.

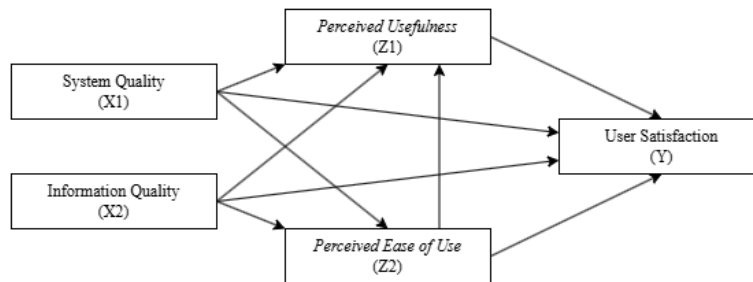


Figure 3.
Research Framework

Source: Adapted from DeLone & McLean (2003), Davis (1989), and Tao (2008)

RESEARCH METHOD

This study uses a quantitative explanatory design. Explanatory research explains the effect between variables through hypothesis testing. The study tests eighteen hypotheses on the causal relationship among five variables, namely system quality, information quality, perceived usefulness, perceived ease of use, and user satisfaction.

The population is the active SAKTI users at the 209 partner work units of the Type A1 State Treasury Office of Gorontalo. These users include operators, validators, and approvers who use SAKTI directly to manage state finances. The sample consists of 85 respondents drawn through purposive sampling. The



sampling criteria require respondents to be active SAKTI users who hold an operator, validator, approver, or similar role in financial management.

Data are primary data. They were collected from January to April 2026 through a closed-ended structured questionnaire built on Google Forms. The researcher visited partner work units across four areas, namely Kota Gorontalo, Kabupaten Gorontalo, Kabupaten Bone Bolango, and Kabupaten Gorontalo Utara. Respondents scanned a QR code and filled in the questionnaire on their own devices. The questionnaire has two parts. The first part records respondent identity. The second part contains 29 measurement items across five reflective constructs, measured on a five-point Likert scale. The items were adapted from DeLone & McLean (2003), Davis (1989), and prior studies on government information systems.

Data were analyzed using Partial Least Squares Structural Equation Modeling with SmartPLS 4 (Ringle et al., 2024). PLS-SEM was chosen for four reasons. The research aim is predictive and explanatory. The model is complex, with five latent constructs, eighteen hypotheses, and two sequential mediation paths. The data are ordinal and do not meet the assumption of multivariate normality, and PLS-SEM is non-parametric. The sample of 85 respondents is small, and PLS-SEM performs well with small samples.

Model evaluation followed two stages. The measurement model, or outer model, was evaluated for convergent validity, discriminant validity, and internal consistency reliability. The structural model, or inner model, was evaluated through the coefficient of determination and the effect size. Hypothesis testing used a bootstrapping procedure with 10,000 subsamples, the percentile bootstrap method, a two-tailed test, and a significance level of 0.05. A path was declared significant when the t-statistic exceeded 1.96 and the p-value was below 0.05. Single and sequential mediation were tested through the specific indirect effects, following Nitzi et al. (2016) and the mediation typology of Zhao et al. (2010).

RESULTS AND DISCUSSION

Respondent Characteristics

The study collected complete responses from 85 SAKTI users. Table 1 presents the respondent profile by gender, user role, work area, and length of SAKTI use. By age, the largest group was 31 to 40 years old, with 36 respondents or 42.4 percent, while the smallest group was above 50 years old, with 2 respondents. By education, the largest group held a bachelor or applied bachelor degree, with 52 respondents or 61.2 percent. Most respondents were experienced



operators, which means the data reflect the views of users who interact with SAKTI on a routine basis.

Table 1.
Respondent Characteristics

Characteristic	Category	Frequency	Percentage
Gender	Male	48	56.5%
	Female	37	43.5%
User Role	Operator	62	72.9%
	Validator	8	9.4%
	Approver	6	7.1%
	Other	9	10.6%
Work Area	Kota Gorontalo	33	38.8%
	Kabupaten Gorontalo	23	27.1%
	Kabupaten Bone Bolango	16	18.8%
	Kabupaten Gorontalo Utara	13	15.3%
Length of use	Less than 1 year	13	15.3%
	1 to 2 years	11	12.9%
	More than 2 years	61	71.8%

Source: Data Processed (2026)

Descriptive Statistics

The descriptive analysis covered 29 indicators across five constructs. Item means ranged from 3.94 to 4.48. At the construct level, all five variables fell in the very high category, with means between about 4.21 and 4.44. Perceived usefulness recorded the highest construct mean, while perceived ease of use recorded the lowest. The security item of system quality recorded the highest item mean, at 4.48. The easy-to-learn item of perceived ease of use recorded the lowest item mean, at 3.94, which suggests that new users need time to master the system. The overall pattern shows that respondents gave positive assessments of every measured aspect of SAKTI.

**Measurement Model (Outer Model)**

The measurement model was evaluated for convergent validity, discriminant validity, and internal consistency reliability. Of the 29 indicators, 28 had outer loadings above the 0.708 threshold. One perceived ease of use indicator had a loading of 0.670, within the tolerance range of 0.40 to 0.708. It was retained because its construct met the requirements for average variance extracted and reliability, in line with Hair et al. (2022). Every construct recorded an average variance extracted above 0.50 and a Cronbach's alpha above 0.70. Discriminant validity was met through the cross-loading criterion, since every indicator loaded higher on its parent construct than on any other construct. Table 2 summarizes the measurement model results.

Table 2.
Measurement Model Results

Construct	Items	Loading range	Cronbach's alpha	CR (rho_c)	AVE
System Quality (SQ)	6	0.761 - 0.806	0.874	0.905	0.613
Information Quality (IQ)	6	0.826 - 0.905	0.937	0.950	0.760
Perceived Ease of Use (PEOU)	6	0.670 - 0.898	0.911	0.931	0.695
Perceived Usefulness (PU)	5	0.827 - 0.933	0.940	0.954	0.807
User Satisfaction (US)	6	0.864 - 0.931	0.955	0.964	0.816

Source: SmartPLS 4 output (2026)

Structural Model (Inner Model)

The structural model was evaluated through the coefficient of determination and the effect size. User satisfaction recorded an R-square of 0.841, which falls in the strong category. System quality, information quality, perceived ease of use, and perceived usefulness together explained 84.1 percent of the variance in user satisfaction. Perceived usefulness recorded an R-square of 0.809, also strong. Perceived ease of use recorded an R-square of 0.722, which sits near



the upper bound of the moderate category. Table 3 presents the coefficient of determination.

Table 3.
Coefficient of Determination (R-square)

Endogenous Construct	R-square	R-square adjusted
Perceived Ease of Use	0.722	0.716
Perceived Usefulness	0.809	0.802
User Satisfaction	0.841	0.833

Source: SmartPLS 4 output (2026)

The effect size shows the contribution of each predictor. Five paths had a medium effect, namely system quality to perceived ease of use, information quality to perceived ease of use, information quality to perceived usefulness, perceived ease of use to perceived usefulness, and perceived usefulness to user satisfaction. Two paths had a small effect, namely system quality to perceived usefulness and perceived ease of use to user satisfaction. Two paths had no meaningful effect, namely system quality to user satisfaction and information quality to user satisfaction. The last two values, both below 0.02, give an early signal of full mediation on those paths. Table 4 presents the effect size.

Table 4.
Effect Size (f-square)

Predictor	→ PEOU	→ PU	→ US	Category
System Quality	0.166	0.035	0.007	medium / small / none
Information Quality	0.159	0.160	0.018	medium / medium / none
Perceived Ease of Use	-	0.209	0.146	medium / small
Perceived Usefulness	-	-	0.238	medium

Source: SmartPLS 4 output (2026)

Two model fit measures support the model. The Standardized Root Mean Square Residual was 0.068, below the strict threshold of 0.08. The Goodness of Fit value was 0.764, which falls in the large category. Both results indicate that the

model fits the data well, so hypothesis testing can proceed. Figure 4 summarizes the full measurement and structural model results.

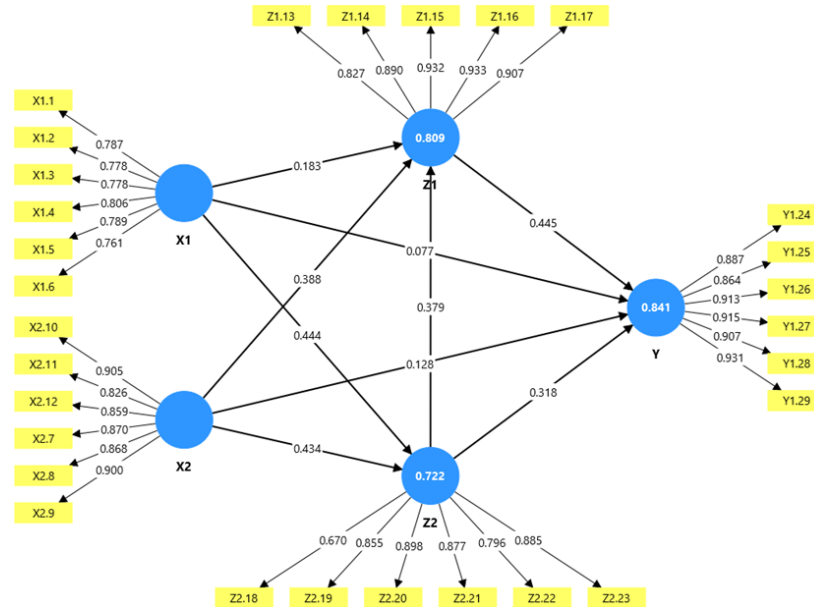


Figure 4.

PLS Algorithm Result

Source: SmartPLS 4 output, 2026

Hypothesis Testing

Hypothesis testing used the bootstrapping procedure. The eighteen hypotheses were tested in three groups. Figure 5 presents the bootstrapping result showing the p-values for all nine direct paths.

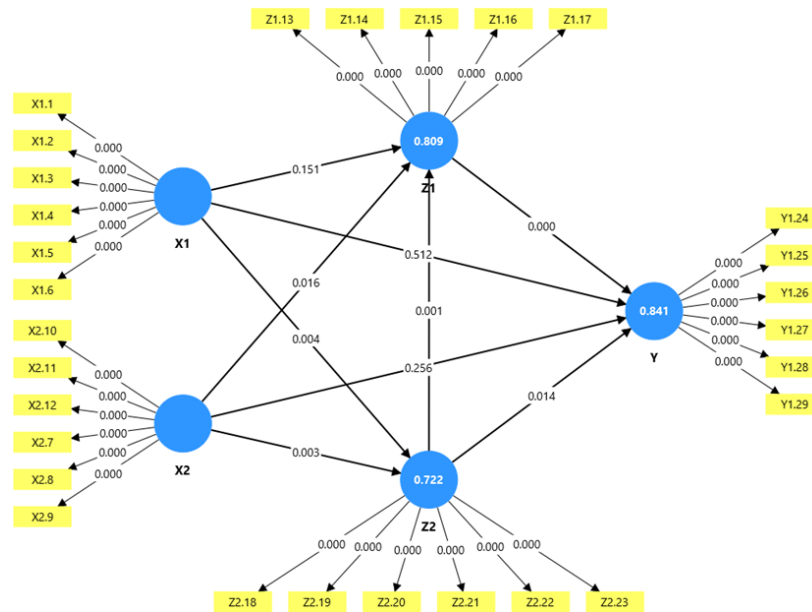


Figure 5.

PLS Bootstrapping Result

Source: SmartPLS 4 output, 2026

Of the eighteen hypotheses tested, eleven were accepted, and seven were rejected. The accepted hypotheses cover direct effects, single mediation, and sequential mediation paths. The results show that system quality and information quality do not reach user satisfaction directly. Their effect runs through user beliefs. Perceived usefulness recorded the strongest direct path to user satisfaction. The following tables present the test results for each group of hypotheses.

Table 5.

Direct Effect Test Results (H1 to H9)

Hypothesis	Path	β	t-statistic	p-value	Decision
H1	SQ → PEOU	0.444	2.885	0.004	Accepted
H2	SQ → PU	0.183	1.435	0.151	Rejected
H3	SQ → US	0.077	0.656	0.512	Rejected
H4	IQ → PEOU	0.434	2.975	0.003	Accepted
H5	IQ → PU	0.388	2.403	0.016	Accepted
H6	IQ → US	0.128	1.135	0.256	Rejected



Hypothesis	Path	β	t-statistic	p-value	Decision
H7	PEOU $\rightarrow$ PU	0.379	3.243	0.001	Accepted
H8	PEOU $\rightarrow$ US	0.318	2.464	0.014	Accepted
H9	PU $\rightarrow$ US	0.445	3.686	0.000	Accepted

Source: SmartPLS 4 output (2026)

Six of the nine direct hypotheses were accepted, namely H1, H4, H5, H7, H8, and H9. Each accepted path had a positive coefficient, a t-statistic above 1.96, and a p-value below 0.05. Three hypotheses were rejected, namely H2, H3, and H6. This early result signals that system quality and information quality do not raise user satisfaction directly. It also signals that system quality does not raise perceived usefulness directly.

Table 6.
Single Mediation Test Results (H10 to H16)

Hypothesis	Mediation Path	β	t-statistic	p-value	Decision
H10	SQ $\rightarrow$ PEOU $\rightarrow$ US	0.141	1.745	0.081	Rejected
H11	IQ $\rightarrow$ PEOU $\rightarrow$ US	0.138	1.788	0.074	Rejected
H12	SQ $\rightarrow$ PU $\rightarrow$ US	0.081	1.306	0.191	Rejected
H13	IQ $\rightarrow$ PU $\rightarrow$ US	0.173	2.036	0.042	Accepted
H14	SQ $\rightarrow$ PEOU $\rightarrow$ PU	0.168	2.065	0.039	Accepted
H15	IQ $\rightarrow$ PEOU $\rightarrow$ PU	0.165	2.172	0.030	Accepted
H16	PEOU $\rightarrow$ PU $\rightarrow$ US	0.169	2.556	0.011	Accepted

Source: SmartPLS 4 output (2026)

Four of the seven single mediation hypotheses were accepted, namely H13, H14, H15, and H16. Three were rejected, namely H10, H11, and H12. Table 7 presents the two sequential mediation hypotheses.

Table 7.
Sequential Mediation Test Results (H17 and H18)

Hypothesis	Sequential Mediation Path	β	t-statistic	p-value	Decision
H17	SQ $\rightarrow$ PEOU $\rightarrow$ PU $\rightarrow$ US	0.075	1.779	0.075	Rejected
H18	IQ $\rightarrow$ PEOU $\rightarrow$ PU $\rightarrow$ US	0.073	2.037	0.042	Accepted

Source: SmartPLS 4 output (2026)



One of the two sequential mediation hypotheses was accepted. H18 was accepted, while H17 was rejected. In total, eleven of the eighteen hypotheses were accepted and seven were rejected.

System Quality and Information Quality Shape User Beliefs

The results show that system quality and information quality both shape perceived ease of use. System quality raised perceived ease of use with a coefficient of 0.444, and information quality raised it with a coefficient of 0.434. A stable and fast system, and accurate and complete information, both reduce the effort users spend to operate SAKTI. This finding aligns with Tao (2008), who found that objective system characteristics shape behavioral beliefs. It also aligns with Fitria et al. (2024), who found that system quality affects perceived ease of use in e-learning systems.

Information quality also raised perceived usefulness directly, with a coefficient of 0.388. Accurate and relevant financial information gives users a clear basis to view SAKTI as useful for their work. System quality, however, did not raise perceived usefulness directly. The coefficient was 0.183 with a p-value of 0.151. Users at the partner work units do not translate technical quality into a sense of usefulness on its own. They first need to feel that the system is easy to operate. This pattern sets up the mediation result discussed below.

Objective System Attributes Do Not Satisfy Users Directly

System quality and information quality did not affect user satisfaction directly. The coefficient for system quality was 0.077 with a p-value of 0.512. The coefficient for information quality was 0.128 with a p-value of 0.256. Both effect sizes were below 0.02. For SAKTI users, technical quality and information quality act as basic work requirements, not as direct sources of satisfaction. Satisfaction forms when users feel a concrete benefit from those attributes. This result is consistent with the mixed prior findings. Irma Hartiwi & Rokhayati (2024) also found no direct effect of system quality on SAKTI user satisfaction, while Amriani & Iskandar (2019) found no direct effect of information quality. The integrated model in this study explains those mixed results, since it shows that the effect runs through user beliefs rather than through a direct link.

Perceived Usefulness Is the Strongest Driver of Satisfaction

Perceived ease of use raised perceived usefulness, with a coefficient of 0.379. This supports the claim of Davis (1989) that perceived ease of use is a causal antecedent of perceived usefulness. The path also opens the sequential routes tested in H17 and H18. Perceived ease of use raised user satisfaction directly, with a coefficient of 0.318. Users who operate SAKTI without technical friction gain a smooth experience, and that experience is a direct source of satisfaction.



Perceived usefulness was the strongest direct predictor of user satisfaction, with a coefficient of 0.445. This is the highest path coefficient in the model. Users who feel a concrete benefit from SAKTI in supporting financial management show the highest satisfaction. The result aligns with Agustina Rahayuningtyas (2022). It differs from Sumail et al. (2024), who found a negative effect of perceived usefulness on satisfaction, which makes the positive result in the Gorontalo setting a useful addition to the evidence.

Mediation: User Beliefs Carry the Effect

The single mediation results confirm the central role of user beliefs. Perceived usefulness fully mediated the effect of information quality on user satisfaction. The indirect path in H13 was significant, while the direct path in H6 was not. The whole effect of information quality on satisfaction therefore runs through perceived usefulness. Perceived ease of use mediated the effect of system quality on perceived usefulness in H14, and the effect of information quality on perceived usefulness in H15. Since the direct path in H2 was not significant, the mediation in H14 is full. Since the direct path in H5 was significant, the mediation in H15 is partial. Perceived usefulness also mediated the effect of perceived ease of use on user satisfaction in H16, as a partial mediation.

Three single mediation hypotheses were rejected. The single route through perceived ease of use did not carry the effect of system quality or information quality to satisfaction, as shown by H10 and H11. The route through perceived usefulness did not carry the effect of system quality to satisfaction in H12, a result consistent with the rejection of H2. These rejections show that a single belief is not always enough. The effect often needs the full belief chain.

Sequential Mediation: Information Quality Reaches Satisfaction, System Quality Does Not

The sequential mediation results contrast the two exogenous variables. H18 was accepted. Information quality raised perceived ease of use, which raised perceived usefulness, which raised user satisfaction. Combined with the rejection of the direct path in H6, this is a full sequential mediation. The effect of information quality reaches satisfaction only through the complete belief chain. H17 was rejected. The same sequential route did not carry the effect of system quality to satisfaction at the chosen significance level, even though each segment was significant on its own. The signal from system quality, which showed wider variation in user responses, weakened as it passed through three transformation stages. This contrast indicates that information quality has a broader causal route to user satisfaction than system quality in the SAKTI context.



CONCLUSION

This study tested eighteen hypotheses on the effect of system quality and information quality on SAKTI user satisfaction, with perceived ease of use and perceived usefulness as intervening variables. The study used PLS-SEM with SmartPLS 4 on 85 respondents at partner work units of the Type A1 State Treasury Office of Gorontalo. Eleven hypotheses were accepted and seven were rejected.

The central finding is clear. System quality and information quality do not raise user satisfaction directly. Their effect runs through user beliefs. Perceived usefulness is the strongest direct driver of satisfaction. Information quality reaches satisfaction through a full sequential path of perceived ease of use and perceived usefulness, while system quality does not reach satisfaction through that path.

The study offers a theoretical contribution. It shows that the integration of the DeLone and McLean model with the Technology Acceptance Model holds in a mandatory government financial system. Belief constructs carry the effect of objective system attributes on satisfaction, even when users have no choice over use.

The study also offers practical input. The Directorate General of Treasury should communicate every SAKTI update in terms of concrete benefits for financial management tasks, since perceived usefulness is the strongest driver of satisfaction. It should also prioritize the accuracy and consistency of data between SAKTI and MonSAKTI. The Type A1 State Treasury Office of Gorontalo should design a more structured orientation program for new users, since the easy-to-learn item recorded the lowest mean. Partner work units should encourage users to explore SAKTI features relevant to their tasks, so that the benefit of the system is felt across modules.

The study has three limitations. The sample was limited to 85 respondents in the Gorontalo region. The service quality dimension of the DeLone and McLean model was not tested. The cross-sectional design cannot capture changes in user perception over time. Future research can widen the sample, add the service quality dimension, and use a longitudinal design to study perception dynamics around SAKTI updates.

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