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E-FINANCE: WHAT FACTORS AFFECT FINANCIAL STAFF'S MOTIVATION TO UTILIZE IT?

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ABSTRACT

Purpose: The objective of this study is to investigate the factors that influence the intention of financial staff in the SKPDs of Malang City government to adopt e-finance. This study combines elements from the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) found in previous research.

Methodology/approach: The survey method was utilized, with a sample of 155 respondents from financial department staffs of Malang City's government. Data analysis was conducted using Partial Least Square (PLS) method.

Findings: The study's results indicate that constructs such as perceived ease of use, perceived usefulness, attitude, subjective norm have positive and significant impact on behavioral intention. In contrast, perceived behavioral control doesn't have an impact on behavioral intention. Additionally, behavioral intention positively and significantly correlates with the actual behavior of financial staff using e-finance.

Practical and Theoretical contribution/Originality: The study underscores the significance for e-finance providers and management to consider perceived ease of use, perceived usefulness, attitude, subjective norm, perceived behavioral control, behavioral intention, and the actual behavior of users.

Research Limitation: The researcher acknowledges specific limitations inherent in this study. These constraints pertain to the dissemination of questionnaires to respondents. The researcher encountered restrictions related to regulatory boundaries that define the scope and openness of the research.

KEYWORDS: E-Finance; Government; Technology Acceptance Model; Theory of Planned Behavior.

ABSTRAK

Tujuan penelitian: *Tujuan penelitian ini adalah untuk mengetahui faktor-faktor yang mempengaruhi niat pegawai keuangan di SKPD Pemerintah Kota Malang untuk mengadopsi e-finance. Penelitian ini memadukan unsur Technology Acceptance Model*

(TAM) dan Theory of Planned Behavior (TPB) yang terdapat pada penelitian sebelumnya.

Metode/pendekatan: *Metode yang digunakan adalah metode survei, dengan jumlah sampel sebanyak 155 responden yang terdiri staf yang bekerja pada bagian keuangan pemerintah Kota Malang. Analisis data dilakukan dengan menggunakan metode Partial Least Square (PLS).*

Hasil: *Hasil penelitian menunjukkan bahwa konstruk seperti persepsi kemudahan penggunaan, persepsi kegunaan, sikap, norma subjektif mempunyai pengaruh positif dan signifikan terhadap minat berperilaku. Namun persepsi kontrol perilaku tidak berdampak pada minat berperilaku. Selain itu, minat berperilaku berpengaruh positif dan signifikan dengan perilaku aktual staf keuangan dalam menggunakan e-finance.*

Kontribusi Praktik dan Teoretis/Orisinalitas: *Studi ini menggarisbawahi pentingnya bagi penyedia dan manajemen e-finance untuk mempertimbangkan persepsi kemudahan penggunaan, persepsi kegunaan, sikap, norma subjektif, kontrol perilaku yang dirasakan, niat berperilaku, dan perilaku aktual pengguna.*

Keterbatasan Penelitian: *Peneliti mengakui keterbatasan khusus yang melekat dalam penelitian ini. Kendala tersebut berkaitan dengan penyebaran kuesioner kepada responden. Peneliti menemui keterbatasan terkait batasan peraturan yang menentukan ruang lingkup dan keterbukaan penelitian.*

KATA KUNCI: *E-Finance; Pemerintah; Model Penerimaan Teknologi; Theory of Planned Behavior.*

INTRODUCTION

The swift and advanced progress of information technology is currently influencing governance in Indonesia. The government is actively pursuing good governance as part of its efforts to boost the nation's economy. One strategy employed by the government to promote transparency and accountability involves the adoption of web-based government systems, commonly known as e-government (Lathrop & Ruma, 2010). The implementation of e-government is governed by Instruksi Presiden Republik Indonesia Nomor 3 Tahun 2003. The promotion of transparency and accountability should commence with the government's internal operations, spanning both financial and non-financial aspects. Regarding the financial sector, an effective approach to achieving a transparent and accountable government involves the utilization of e-finance (Fan and Luo, 2014). E-finance serves as a tool to implement Permendagri No.64 tahun 2013, which pertains to the adoption of accrual-based accounting by local governments. E-finance offers advantages such as the capability to compile and present financial reports for the purpose of assessing government performance and enhancing efficiency. Web-based e-finance is anticipated to streamline accrual-based recording and reporting systems.

E-Finance finds its primary application within financial SKPDs such as revenue treasurers, expenditure treasurers, and asset treasurers. The effective implementation of E-finance hinges on these SKPDs possessing a thorough grasp of information technology, enabling them to consistently utilize E-finance. The accumulated failure rate in the use of information

technology throughout the world can reach 90% (Adrianto & Hidayat, 2022). Meanwhile in Indonesia, failure to utilize information technology reaches 80% due to syntactic errors and human resources not being fully able to keep up with advances in information technology (Alvianto et al., 2022; Ulum, 2018). Ajzen (1991) shed light on the underlying causes of these failures, attributing them to individual behavior, particularly resistance to adopting information technology. This resistance emerges as a significant obstacle to successful implementation. It can be deduced that the acceptance of technology by individuals facilitates its adoption, while resistance to technology usage invariably leads to unsuccessful implementation. Furthermore, inadequacies in implementation planning, technical aspects, and factors associated with human behavior, processes, and organizational practices all contribute to these implementation failures. Beyond individual behavior, other factors influencing the adoption of information technology encompass interest (Jafarkarimi et al., 2016; Taylor & Todd, 1995; Tseng et al., 2013; Yang et al., 2021). Interest signifies an individual's eagerness to engage in specific actions (Ajzen, 1991; Chen et al., 2013) aligning with the Theory of Planned Behavior (TPB), which posits that behavior is shaped by individual interests. Researchers chose to use the TAM model because this model is specifically intended to measure individual behavior in using technology. Furthermore, the TPB model was chosen because this model aims to measure individual finance staff through attitudes, social influence and self-control in behavior. The TAM and TPB models are usually used to measure individual behavior in using information technology in the business scope. However, this study uses the TAM and TPB models to measure individual behavior in the government environment, especially the Malang City Government SKPD in terms of using E-Finance information technology.

The primary objective of this study is to investigate how factors such as perceived utility, ease of use, attitude, subjective norms, perceived control, and behavioral interest influence the willingness of financial department staff to adopt E-finance. There are two contributions from this research: one is theoretical, and the other is practical. This study's theoretical contribution offers empirical support for the TAM and TPB models by illustrating that the constructs within TAM and TPB can clarify the connection between the inclination to use E-finance and the actual usage behavior among financial department staff in Malang City's SKPD. Furthermore, this research is anticipated to enhance the existing body of knowledge regarding individual technology adoption behavior. The second contribution is very practical which the findings of this study might be applied to promote E-finance programs. This would enable the Malang City government to be used as evaluation material in improving their financial performance by paying attention to behavioral aspects and the use of information technology, to assess the interest and willingness of financial department staff to embrace E-finance, potentially influencing budget allocation for E-finance development. For E-Finance developers, this research can be used as a consideration in developing existing services in E-Finance.

Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a behavioral theory that revolves around how individuals respond to and engage with technology adoption (Davis et al., 1989). In this framework, individual behavioral responses are shaped by two fundamental components: the perception of usefulness and the perception of ease of use (Davis et al., 1989; Huang et al., 2010; Venkatesh & Davis, 2000). In this research, TAM is used as a basis that can explain user acceptance of new information technology caused by three factors: Perceived Ease of Use, Perceived Usefulness, and Attitude Toward Using an information system (Engwanda, 2015). An important phase in implementing an information technology system is the stage

where potential users accept or reject the presence of the system. Obstacles in this adaptation process arise due to differences in perceptions regarding the benefits and ease of operation of the new system (Sayekti & Putarta, 2016).

2) Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) is another behavioral theory that centers on how individual actions are influenced by their behavioral intentions (Ajzen, 1985). These intentions, in turn, are influenced by three key variables: attitude, subjective norms, and perceived behavioral control (Ajzen, 1991). TPB is versatile, capable of predicting specific behaviors in diverse contexts and forms of actions (Beck & Ajzen, 1991). Its foundational premise acknowledges that many behaviors are not solely within an individual's control, necessitating the inclusion of the concept of perceived behavioral control (Ajzen, 1991). As an extension of the theory of reasoned action (TRA) theory of planned behavior suggests that behavior is determined not only by intentions, attitudes (beliefs about a behavior), and subjective norms (beliefs about others' attitudes toward a behavior) but also a perceived behavioral intention (beliefs about one's ability to perform a behavior) as well. TPB is proposed to explain the essential components of actual behavior. If people have a strong intention to perform a behavior, the probability of actualizing the behavior would be high. However, there are some components that structure intention to perform a behavior. These components are attitude, subjective norms, and perceived behavioral control.

Hypotheses Development

Perceived usefulness is characterized as an individual's belief in the effectiveness and benefits of using information technology (Davis et al., 1989). Several studies (Davis et al., 1989; Huang et al., 2010; Venkatesh & Davis, 2000) have shown that perceived ease of use has a favorable effect on an individual's interest in taking action. Perceived usefulness is a crucial determinant of the success of information technology systems. It is an indicator that assesses the belief that the use of technology will provide benefits for individuals who use it. Future users' belief that the system will result in significant improvements in the implementation of their tasks is what determines the perceived usefulness of the system. In summary, the perceived usefulness of an IT system is a vital factor that should be taken into account when evaluating the potential success of the system. Therefore, hypothesis 1 in this study can be stated as follows: **Perceived usefulness has a positive influence on the behavioral interest of financial staff in adopting E-finance (H_1).**

Perceived ease of use is defined as an individual's perception of how straightforward and convenient it is to use information technology (Davis et al., 1989). Numerous studies (Davis et al., 1989; Huang et al., 2010; Venkatesh & Davis, 2000) have pointed out that perceived ease of use has a positive impact on an individual's behavioral interest. Perceived Ease of Use is a crucial determinant of the success of any technological system. It is a measure of an individual's perception that the utilization of a technological system does not entail significant require excessive effort (Mahardhika, 2019). The term refers to the confidence that individuals have in their ability to use a technological system efficiently without experiencing any significant difficulties. The design of a system should aim to facilitate and simplify users' tasks, rather than complicating them. This approach ensures that users can work more efficiently and productively than those who do not use the system or perform tasks manually (Shropshire, 2015). Perceived Ease of Use is an important indicator that future users believe that using an information technology system does not pose significant barriers and does not require excessive time and energy to comprehend and utilize. Accordingly, hypothesis 2 in

this study can be formulated as follows: **Perceived ease of use has a positive influence on the behavioral interest of financial staff in adopting E-finance (H_2).**

Attitude is characterized as an individual's favorable or unfavorable feelings regarding engaging in a particular behavior (Davis et al., 1989; Ajzen, 1991; Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017). Multiple studies (Davis et al., 1989); (Ajzen, 1991); (Jafarkarimi et al., 2016; Taylor & Todd, 1995; Tseng et al., 2013; Yang et al., 2021); (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017) have affirmed that attitude has a positive influence on an individual's behavioral interest. The research indicates that attitudes are a crucial factor in explaining behavioral intentions (Karahanna et al., 2006), particularly in the context of information systems. This theoretical foundation has been used to predict the intention to adopt and use various information technologies, highlighting the importance of an individual's attitude towards IT and their beliefs about its perceived benefits and ease of use (Assadi & Hassanein, 2010). Therefore, it can be asserted that attitudes significantly influence the behavioral intention to utilize IT. Therefore, hypothesis 3 in this study can be framed as follows: **Attitude has a positive influence on the behavioral interest of financial staff in adopting E-finance (H_3).**

According to Taylor & Todd (1995) explanation, subjective norms refer to the opinions of others, superior influence, and peer influence. Users' perceptions of technology systems may be influenced by family members, acquaintances, or colleagues, which can lead to favorable or unfavorable perceptions. Kim et al. (2009) research suggests that subjective norms are external variables that can affect users' interest in using information systems. It is during the implementation phase that subjective norms become important (Taylor & Todd, 1995). In particular, when users have little experience, subjective norms play a crucial role. Subjective norm encompasses social norms or normative pressures that can impact an individual's interest in a particular behavior (Ajzen, 1991); (Jafarkarimi et al., 2016; Taylor & Todd, 1995; Tseng et al., 2013; Yang et al., 2021). Several studies (Ajzen, 1991); (Jafarkarimi et al., 2016; Taylor & Todd, 1995; Tseng et al., 2013; Yang et al., 2021); (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017) have asserted that subjective norm exerts a positive influence on an individual's behavioral interest. As such, hypothesis 4 in this study can be articulated as follows: **Subjective norm has a positive influence on the behavioral interest of financial staff in adopting E-finance (H_4).**

Perceived behavioral control relates to the ease or difficulty of performing a behavior (Ajzen, 1991); (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017). Several studies (Armitage & Conner, 2001; Baker & White, 2010) (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017) (Jafarkarimi et al., 2016; Taylor & Todd, 1995; Tseng et al., 2013; Yang et al., 2021) have indicated that perceived behavioral control positively affects an individual's behavioral interest. Consequently, hypothesis 5 in this study can be articulated as follows: **Perceived behavioral control has a positive influence on the behavioral interest of financial staff in adopting E-finance (H_5).**

Interest serves as a primary indicator in technology adoption models (Davis et al., 1989). (Ajzen, 1991) explains that interest is a motivational factor that can influence behavior. Numerous studies (Davis et al., 1989); (Özer & Yilmaz, 2011); (Huang et al., 2010; Venkatesh & Davis, 2000); (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017); (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017) have suggested that behavioral interest is positively correlated with individual behavior. Therefore, hypothesis 6 in this study can be phrased as follows: **Behavioral interest has a positive influence on the behavior of financial staff in adopting E-finance (H_6).**

METHOD

Quantitative approach is the method used in this study. The study's population encompasses all financial department staff within the Satuan Kerja Perangkat Daerah (SKPD) of Malang City, East Java. The researcher determined that the sample size would be 30 times the number of pathways, resulting in 180 samples. The sample obtained in this research was 155 financial staff respondents in 2022.

Data collection employs the purposive sampling technique with specific criteria: 1) Financial staff knowledgeable about e-finance, 2) Financial staff currently utilizing e-finance, and 3) Financial staff who have experience using e-finance for more than 1 year. Consequently, the researcher conducted a confirmation process with one respondent one month before distributing the questionnaire. This confirmation involved a face-to-face meeting, followed by the direct distribution of the questionnaire to the respondents in hard copy. The data analysis is conducted using smartPLS. Each variable is assessed using a Likert scale ranging from 1 to 7, where 1 indicates strong disagreement, 2 signifies disagreement, 3 represents partial disagreement, 4 denotes neutrality, 5 suggests partial agreement, 6 indicates agreement, and 7 represents strong agreement. Constructs and variable measurement are described in table 1 below.

Variable	Construct	Indicator	Code
Exogenous	Perceived Usefulness (PKG)	Working faster	PKG1
		Enhancing performance	PKG2
		Beneficial	PKG3
		Timesaving	PKG4
	Perceived Ease of Use (PKM)	Easy to use and learn	PKM1
		Easy to set-up	PKM2
		Clear and understandable	PKM3
		Doesn't require extra effort	PKM4
	Attitude (SKP)	Using e-finance is a good idea	SKP1
		Using e-finance is a wise idea	SKP2
		Using e-finance is a great idea	SKP3
		Using e-finance is enjoyable	SKP4
	Subjective Norm (NS)	Influence of superiors	NS1
		Influence of peers	NS2
		Influence of the environment	NS3
		Influence of colleagues	NS4
	Perceived Behavioral Control (PKP)	Fully under self-control	PKP1
		Own will	PKP2
		Under self-control	PKP3
Endogenous	Behavioral Intention (MP)	Continuing to use	MP1
		Intending to keep using	MP2
		Recommending to others	MP3
		Adding it as a favored facility	MP4
	Actual Behavior (PAK)	Using frequently	PAK1
		Always using	PAK2
		Using on an average daily basis	PAK3

Table 1. Measurement of Exogenous Laten Variables and Endogenous Laten Variables

Source: Research Data (2023)

1) Model Specification

The specification model in PLS consists of three sets of relationships: the outer model, the inner model, and the weight relation. The outer model shows the relationship between constructs and indicators.

Table 2. Outer Model

Variable	Construct	Outer Model Equation
Exogenous	Perceived Usefulness (PKG)	PKG1 = λ_{PKG1} PKG + δ_1
		PKG2 = λ_{PKG2}PKG + δ_2
		PKG3 = λ_{PKG3} PKG + δ_3
		PKG4 = λ_{PKG4} PKG + δ_4
	Perceived Ease of Use (PKM)	PKM1 = λ_{PKM1} PKM + δ_5
		PKM2 = λ_{PKM2} PKM + δ_6
		PKM3 = λ_{PKM3} PKM + δ_7
		PKM4 = λ_{PKM4} PKM + δ_8
	Attitude (SKP)	SKP1 = λ_{SKP1} SKP + δ_9
		SKP2 = λ_{SKP2} SKP + δ_{10}
		SKP3 = λ_{SKP3} SKP + δ_{11}
		SKP4 = λ_{SKP4} SKP + δ_{13}
	Subjective Norm (NS)	NS1 = λ_{NS1} NS + δ_{14}
		NS2 = λ_{NS2} NS + δ_{15}
		NS3 = λ_{NS3} NS + δ_{16}
		NS4 = λ_{NS4} NS + δ_{17}
	Perceived Behavioral Control (PKP)	PKP1 = λ_{PKP1} PKP + δ_{18}
		PKP2 = λ_{PKP2} PKP + δ_{19}
		PKP3 = λ_{PKP3} PKP + δ_{20}
Endogenous	Behavioral Intention (MP)	MP1 = λ_{MP1}MP + ε_1
		MP2 = λ_{MP2}MP + ε_2
		MP3 = λ_{MP3}MP + ε_3
		MP4 = λ_{MP4}MP + ε_4
	Actual Behavior (PAK)	PAK1 = λ_{PAK1}PAK + ε_5
		PAK2 = λ_{PAK2} PAK + ε_6
		PAK3 = λ_{PAK3} PAK + ε_7

Source: Research Data (2023)

The inner model illustrates the relationships between constructs. The weight relation shows the relationship of the variance values between indicators and constructs, assuming an average value of zero and a variance of one to eliminate constants in the causality equations. Inner model equation illustrated below.

$$\boldsymbol{\eta_1 = \gamma_1 PKG + \gamma_2 PKM + \gamma_3 SKP + \gamma_4 NS + \gamma_5 PKP + \varsigma_1}$$

$$\boldsymbol{\eta_2 = \beta_1 MP + \varsigma_2}$$

Where:

PKG = exogenous latent variable of perceived usefulness

PKM = exogenous latent variable of perceived ease of use

SKP = exogenous latent variable of attitude

NS = exogenous latent variable of subjective norm

PKP = exogenous latent variable of perceived behavioral control

MP = endogenous latent variable of behavioral intention

PAK = endogenous latent variable of actual behavior

λ = factor loading on each indicator

η_1 = endogenous latent variable

η_2 = endogenous latent variable

γ_1 = coefficient of perceived usefulness

γ_2 = coefficient of perceived ease of use

γ_3 = self-confidence coefficient

β = coefficient of the influence of behavioral intention on behavior

δ = measurement error rate of exogenous variables

ε = measurement error rate of endogenous variables

ς = *measurement error*

2) Model Evaluation

The outer model is a measurement model used to assess the validity and reliability of the model.

Testing	**Parameter**	***Rule of Thumbs***
Convergence Validity	Loading Factor	More than 0,7
	Average Variance Extracted (AVE)	More than 0,4
	Communality	More than 0,5
Discriminant Validity	Square Root of AVE and Correlation of Latent Variables	Square Root of AVE > Correlation of Latent Variables
	Cross loading	More than 0,7
Reliability	Cronbach's alpha	More than 0,6
	Composite reliability	More than 0,7

Table 3. Validity Testing Parameters in PLS Measurement Model

Source: Widya et al., 2017

The inner model is a structural model used to predict causal relationships between latent variables. Through the bootstrapping process, T-statistic test parameters are obtained to predict the existence of causal relationships. The R^2 value is used to measure the level of variation in the independent variable's changes with respect to the dependent variable. The value depicts how much the dependent latent variable can be influenced by the independent latent variable. The path coefficient value indicates the level of significance in hypothesis testing. The path coefficient value is explained through the t-statistics value. The t-statistics value is compared to the t-table value in hypothesis testing. A t-statistics value greater than the t-table value indicates that the hypothesis is accepted.

RESULTS AND DISCUSSION

In this study, the participants included all the financial department staff in the SKPD of Malang City, East Java. Data collection took place from July 1st to July 29th, 2023. Out of 180 questionnaires distributed, 178 were returned. After a thorough review, 10 incomplete questionnaires and 13 with inconsistent responses were excluded, leaving 155 questionnaires

(86.11% of the total) that could be used for analysis. The figure presented below illustrates the research framework employed within the scope of this investigation.

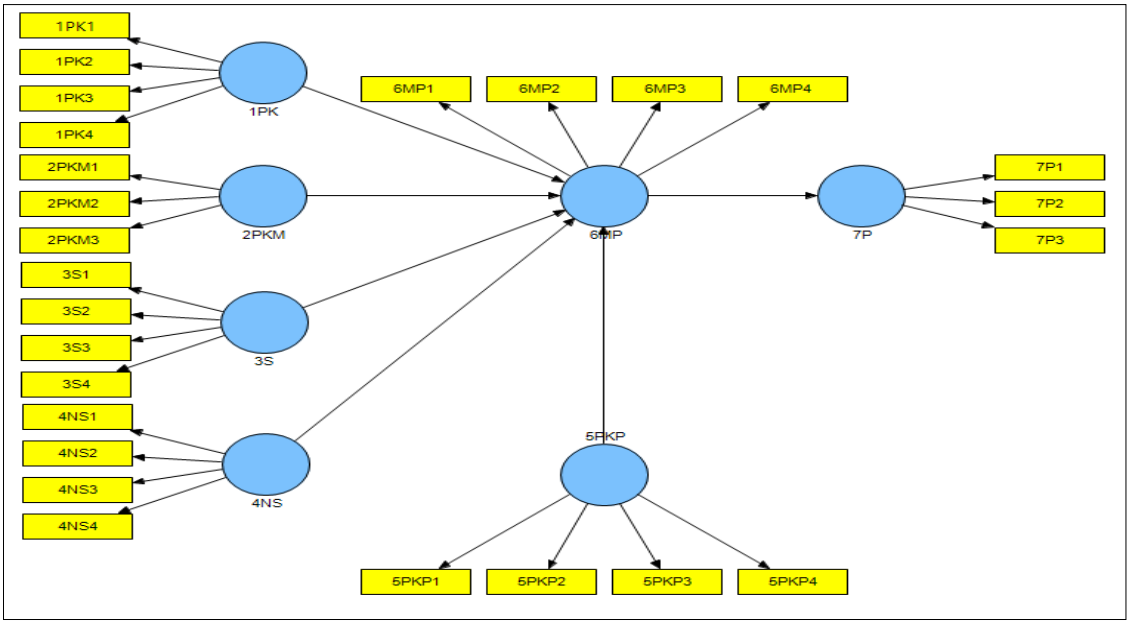

Figure 1. Research Model

Source: Research Data (2023)

Presented below AVE Value and communality in the study.

Table 4. AVE Value and Communality

Construct	AVE	*Communality*
1PK	0,6318	0,6318
2PKM	0,4812	0,4812
3S	0,568	0,568
4NS	0,6746	0,6746
5PKP	0,6458	0,6458
6MP	0,6571	0,6571
7P	0,7473	0,7473

Source: Research Data (2023)

In accordance with table 4, it can be observed that the AVE and communality values in this study surpass the threshold of 0.4. Huang et al. (2013:219) states that an AVE value of 0.40 is acceptable provided that the composite reliability value is more than 0.60 as seen in table 8. Furthermore, the loading factor values are provided in Table 5 as follows:

Construct to Indicator	*Original Sample*	*T-Statistics*	Construct to Indicator	*Original Sample*	*T-Statistics*
1PK1 ← 1PK	0.7104	231.468	**5PKP1 ← 5PKP**	0.7762	394.187
2PK2 ← 1PK	0.7612	473.957	**5PKP2 ← 5PKP**	0.8105	469.311
3PK3 ← 1PK	0.8466	747.317	**5PKP3 ← 5PKP**	0.8376	821.943
4PK4 ← 1PK	0.8525	858.364	**5PKP4 ← 5PKP**	0.7887	387.595
2PKM1 ← 2PKM	0.6778	193.685	**6MP1 ← 6MP**	0.8083	598.938
2PKM2 ← 2PKM	0.7070	223.859	**6MP2 ← 6MP**	0.8741	1.062.542
2PKM3 ← 2PKM	0.6958	214.801	**6MP3 ← 6MP**	0.8054	872.839
3S1 ← 3S	0.7500	496.615	**6MP4 ← 6MP**	0.7498	451.027

Construct to Indicator	*Original Sample*	*T-Statistics*	Construct to Indicator	*Original Sample*	*T-Statistics*
3S2 ← 3S	0.7473	494.650	**7P1 ← 7P**	0.8891	975.117
3S3 ← 3S	0.7372	440.557	**7P2 ← 7P**	0.7639	457.094
3S4 ← 3S	0.7796	605.146	**7P3 ← 7P**	0.9316	1.587.781
4NS1 ← 4NS	0.8176	662.560			
4NS2 ← 4NS	0.8441	696.346			
4NS3 ← 4NS	0.8899	1.234.017			
4NS4 ← 4NS	0.7251	302.589			

Table 5. Loading Factor

Source: Research Data (2023)

In accordance with the data in Table 5, it is apparent that the factor loading values for each indicator in the original sample column surpass 0.7, with statistical values exceeding 1.64. Consequently, based on the information from Tables 4 and 5, it can be inferred that the constructs and indicators utilized in this study have satisfactorily met the requirements for convergent validity.

The table labeled as Table 6 provides information on the square root of AVE values and the correlations between latent variables.

Construct	Square Root of AVE	1PK	2PKM	3S	4NS	5PKP	6MP	7P
1PK	0,7949	1	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2PKM	0,6937	0.3107	1	0.0000	0.0000	0.0000	0.0000	0.0000
3S	0,7537	0.3372	0.4051	1	0.0000	0.0000	0.0000	0.0000
4NS	0,8213	0.2342	0.3371	0.7790	1	0.0000	0.0000	0.0000
5PKP	0,8036	0.2612	0.3362	0.7438	0.8829	1	0.0000	0.0000
6MP	0,8106	0.4028	0.3865	0.6269	0.6013	0.5725	1	0.0000
7P	0,8645	0.3272	0.3704	0.4116	0.4037	0.4047	0.4551	1

Table 6. The Square Root of AVE Values and The Correlations Between Latent Variables

Source: Research Data (2023)

The data from Table 6 reveals that the square root of AVE values is higher than the correlations between latent variables in each construct. If you are interested in cross-loading values, they are available in Table 7.

Construct	1PK	2PKM	3S	4NS	5PKP	6MP	7P
1PK1	0,7104	0,2485	0,2112	0,1308	0,1855	0,2279	0,251
1PK2	0,7612	0,3139	0,254	0,2626	0,2049	0,3492	0,3069
1PK3	0,8466	0,2018	0,2776	0,119	0,186	0,3051	0,2185
1PK4	0,8525	0,225	0,3141	0,2074	0,246	0,3687	0,2611
2PKM1	0,1799	0,6778	0,0949	0,0804	0,1212	0,2414	0,1466
2PKM2	0,1663	0,707	0,1787	0,2073	0,1346	0,2287	0,1537
2PKM3	0,278	0,6958	0,4965	0,3699	0,3897	0,3168	0,4154
3S1	0,2741	0,4786	0,75	0,5168	0,4806	0,4146	0,3492
3S2	0,3299	0,3742	0,7473	0,3915	0,4028	0,439	0,3669
3S3	0,1921	0,2356	0,7372	0,8011	0,6858	0,4727	0,3023
3S4	0,2331	0,18	0,7796	0,6153	0,6426	0,5456	0,2433
4NS1	0,2515	0,3346	0,5803	0,8176	0,6607	0,4942	0,4102
4NS2	0,1814	0,3437	0,5947	0,8441	0,7282	0,4793	0,3586

Construct	1PK	2PKM	3S	4NS	5PKP	6MP	7P
4NS3	0,1866	0,2526	0,7177	0,8899	0,7655	0,5458	0,2915
4NS4	0,1478	0,1742	0,664	0,7251	0,75	0,4503	0,268
5PKP1	0,259	0,2894	0,4817	0,61	0,7762	0,417	0,4025
5PKP2	0,2236	0,3231	0,5328	0,6772	0,8105	0,448	0,3859
5PKP3	0,1966	0,2379	0,6435	0,8015	0,8376	0,4683	0,2329
5PKP4	0,1692	0,237	0,7102	0,7357	0,7887	0,4992	0,2928
6MP1	0,3221	0,2829	0,3862	0,4222	0,4521	0,8083	0,3048
6MP2	0,3956	0,312	0,4673	0,4864	0,4557	0,8741	0,3513
6MP3	0,303	0,3756	0,6641	0,6498	0,5921	0,8054	0,4247
6MP4	0,2858	0,2579	0,4574	0,3262	0,3071	0,7498	0,3747
7P1	0,3073	0,4238	0,3839	0,369	0,3932	0,4079	0,8891
7P2	0,1888	0,2872	0,2764	0,2495	0,2067	0,2288	0,7639
7P3	0,3201	0,2625	0,3863	0,3958	0,3975	0,478	0,9316

Table 7. Cross Loading Values

Source: Research Data (2023)

In summary, Table 7 demonstrates that cross-loading values exceed the threshold of 0.7, confirming the fulfillment of the discriminant validity test. Moving on to the assessment of reliability, Table 8 provides the values for Cronbach's alpha and composite reliability.

Konstruk	*Cronbach's Alpha*	*Composite Reliability*
1PK	0,8061	0,8722
2PKM	0,4753	0,7355
3S	0,7486	0,8402
4NS	0,8368	0,8919
5PKP	0,8174	0,8793
6MP	0,8268	0,8843
7P	0,8359	0,8981

Table 8. Cronbach's Alpha and Composite Reliability Values

Source: Research Data (2023)

To summarize, based on the data in Table 8, it is apparent that both Cronbach's alpha and composite reliability values meet the criteria for reliability. Subsequently, the inner model assessment is discussed, which follows the initial outer model analysis. This includes the examination of R^2 values, as indicated in Table 9.

Construct	R^2
6MP	0,4804
7P	0,2071

Table 9. R2 Values

Source: Research Data (2023)

Based on the information provided in Table 9, it is evident that the R^2 value for the behavioral intention (6MP) construct is 0.4804. This indicates that 48.04% of the variance in the behavioral intention construct can be accounted for by the constructs perceived usefulness, perceived ease of use, attitude, subjective norm, and perceived behavioral control, while the remaining variance is attributed to constructs outside the model. The R^2 value for the actual behavior (7P) construct is 0.2071, which means that 20.71% of the variance in the actual

behavior construct can be explained by the behavior intention construct, with the rest being influenced by other constructs.

In the context of hypothesis testing, the path coefficients carry significance. If the path coefficient, represented by the T-statistic, exceeds 1.64, it supports the acceptance of the study's hypothesis (Ha). Conversely, a T-statistic below 1.64 leads to the rejection of the study's hypothesis (Ha). Specific T-statistic values can be found in Table 10.

Table 10. Path Coefficient Values

Hypothesis	Construct	*Original Sample*	*T-Statistics*	Decision
H1	1PK → 6MP	0.2025	7,9989	Accept
H2	2PKM → 6MP	0.1076	4,0347	Accept
H3	3S → 6MP	0.2774	8,7773	Accept
H4	4NS → 6MP	0.2580	6,8456	Accept
H5	**5PKP → 6MP**	**0.0493**	**1,1592**	**Reject**
H6	6MP → 7P	0.4551	13,5722	Accept

Source: Research Data (2023)

The Influence of Perceived Usefulness on the Behavioral Interest of Financial Staff in Adopting E-Finance

Hypothesis 1 posits that the construct of perceived usefulness has a positive influence on the behavioral intention of financial staff in the SKPD of Malang City in using e-finance. Based on Table 10, it can be observed that the beta (β) value is positive, specifically 0.2025, and the T-statistic value for the relationship between the construct of perceived usefulness and the behavioral intention of financial staff in SKPD Malang City in using e-finance is 7.9989, which is >1.64. The construct of perceived usefulness can account for 18.87% of the intention to use e-finance behavior. These results indicate that perceived usefulness has a positive impact on the behavioral intention of financial staff in SKPD Malang City when using e-finance. Based on these findings, it can be concluded that Hypothesis 1 is accepted.

Perceived usefulness relates to the decision-making process. When an individual believes that information technology serves a purpose, they are inclined to use it. Conversely, if an individual views the technology as lacking utility, they are likely to reconsider and abstain from using it. Based on the research findings, it's clear that perceived usefulness positively influences the behavioral intent of financial staff at the SKPD in Malang City when utilizing audit technology. These results signify that the stronger an individual's belief in the efficacy of e-finance for enhancing performance and assisting financial staff at SKPD Malang City, the more favorable their behavioral intent becomes.

Within this study, perceived usefulness emerges as the most potent factor affecting intent when compared to other factors. This research aligns with previous work carried out by (Davis et al., 1989). Utilizing the Technology Acceptance Model (TAM) in (Davis et al., 1989), empirical evidence affirms the positive influence of perceived usefulness on an individual's intent to use information technology. Davis et al. (1989) conducted studies in the context of healthcare information technology, and these studies also provide empirical evidence supporting the positive influence of perceived usefulness on the intent to use information technology in the healthcare sector. These outcomes remain consistent with several earlier studies conducted by (Huang et al., 2010; Venkatesh & Davis, 2000). These studies similarly offer empirical evidence indicating that perceived usefulness has a positive effect on the intent to use information technology.

The Influence of Perceived Ease of Use on the Behavioral Interest of Financial Staff in Adopting E-Finance

Hypothesis 2 posits that the construct of perceived ease of use has a positive impact on the behavioral intention of financial staff in the SKPD of Malang City in using e-finance. Referring to Table 10, it is evident that the beta (β) value is positive, specifically 0.1076, and the T-statistic value for the relationship between the construct of perceived ease of use and the behavioral intention of financial staff in SKPD Malang City in using e-finance is 4.0347, which is >1.64. The construct of perceived ease of use accounts for 9.52% of the intention to use e-finance behavior. These results demonstrate that perceived ease of use has a positive influence on the behavioral intention of financial staff in SKPD Malang City when using e-finance. Based on these findings, it can be concluded that Hypothesis 2 is accepted.

Perceived ease of use refers to an individual's belief in how using information technology can simplify their tasks and reduce the need for additional effort (Davis et al., 1989; Huang et al., 2010; Venkatesh & Davis, 2000). Furthermore, perceiving information technology as easy to use can save users time and effort when learning how to operate e-finance. Perceived ease of use reflects a decision-making belief. When an individual believes that the information technology is user-friendly, they are more likely to use it. Conversely, if they find the technology challenging to use, they are inclined to avoid it (Jogiyanto, 2007).

Drawing from the Technology Acceptance Model (TAM) theory utilized by (Davis et al., 1989), there is empirical evidence demonstrating that the perception of ease of use has a positive impact on the intention to use information technology. Consequently, it can be deduced that e-finance is among the information technologies that are easily comprehensible. E-finance can streamline the tasks of financial staff.

The Influence of Attitude on the Behavioral Interest of Financial Staff in Adopting E-Finance

Hypothesis 3 asserts that the construct of attitude has a positive impact on the behavioral intention of financial staff in the SKPD of Malang City in using e-finance. Referring to Table 10, it is apparent that the beta (β) value is positive, specifically 0.2774, and the T-statistic value for the relationship between the construct of attitude and the behavioral intention of financial staff in SKPD Malang City in using e-finance is 8.7773, which is >1.64. The construct of attitude accounts for 20.71% of the intention to use e-finance behavior. These results indicate that attitude has a positive influence on the behavioral intention of financial staff in SKPD Malang City when using e-finance. Based on these findings, it can be concluded that Hypothesis 3 is accepted.

Attitude refers to an individual's emotional inclination, which can be either positive or negative, when they are required to perform a predetermined behavior (Davis et al., 1989). Additionally, attitude represents self-assessment, where individuals assess whether the behavior in question is beneficial or detrimental (Ajzen, 1991). Attitude is a crucial factor that determines an individual's interest in using information technology. Psychological factors such as attitude have a significant impact on how people respond or behave towards technology. A positive attitude towards technology increases the likelihood of interest and a strong desire to use it. Additionally, users of information systems who are confident that technology can provide benefits and enhance work efficiency are more likely to be motivated to use it. Therefore, it can be inferred that attitude is a significant factor influencing behavioral intention. Hypothesis 3 in this study proposes that attitude positively influences the behavioral intention of financial staff in the SKPD of Malang City when using e-finance. Based on these findings, it can be concluded that attitude does indeed have a favorable

impact on the behavioral intention of financial staff in SKPD Malang City when using e-finance.

This research aligns with a study conducted by (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017), illustrating that attitude positively affects individual behavioral intention. Empirical evidence from studies by Wu and (Chen & Davenport, 2005) in the context of online tax and (Lam et al., 2007) in the field of information technology in hotels confirms that attitude positively influences the behavioral intention to use information technology. Similar empirical evidence is found in other studies conducted by (Taylor & Todd, 1995), (Buchan et al., 2014; Lee et al., 2016; Nasri & Charfeddine, 2012; Ramayah et al., 2009; Shih & Fang, 2004; Wang et al., 2006; Zha et al., 2013), albeit in different contexts.

The Influence of Subjective Norm on the Behavioral Interest of Financial Staff in Adopting E-Finance

Hypothesis 4 posits that the construct of subjective norm has a positive impact on the behavioral intention of financial staff in the SKPD of Malang City in using e-finance. Based on Table 10, it is evident that the beta (β) value is positive, specifically 0.2580, and the T-statistic value for the relationship between the construct of subjective norm and the behavioral intention of financial staff in SKPD Malang City in using e-finance is 6.8456, which is >1.64. The construct of subjective norm accounts for 16.15% of the intention to use e-finance behavior. These results demonstrate that subjective norms have a positive influence on the behavioral intention of financial staff in SKPD Malang City when using e-finance. Based on these findings, it can be concluded that Hypothesis 4 is accepted.

Subjective norm refers to an individual's perception of the social pressures that influence their decision to either engage in or abstain from a specific behavior (Ajzen, 1991); (Jogiyanto, 2007). This subjective norm is formed by a person's normative beliefs and their motivation to adhere to these beliefs. Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017 support this concept by explaining that the subjective norm involves an individual's view of how others in their reference groups, like friends, colleagues, or close associates, perceive the use of information technology. The more appealing the subjective norm is with respect to a particular matter, the more it attracts the behavioral intention of other individuals to adopt that information technology (Lam et al., 2007); (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017).

Having knowledgeable informants such as superiors, managers, colleagues, and friends who are experienced in using e-finance is of utmost importance for the financial staff at the SKPD of Malang City. The more positive the information conveyed about e-finance, the more it can inspire the behavioral intention of SKPD Malang City's financial staff to embrace e-finance in their work. The influence exerted by these close associates regarding the significance of using e-finance in their work and their assurance that the financial staff of SKPD Malang City are capable of using e-finance can also shape the perceptions of the financial staff, making them more inclined to adopt e-finance.

The Influence of Perceived Behavioral Control on the Behavioral Interest of Financial Staff in Adopting E-Finance

Hypothesis 5 suggests that the construct of perceived behavioral control has a positive impact on the behavioral intention of financial staff in the SKPD of Malang City in using e-finance. Based on Table 10, it is evident that the beta (β) value is positive, specifically 0.0493, and the T-statistic value for the relationship between the construct of perceived behavioral control and the behavioral intention of financial staff in SKPD Malang City in using e-finance

is 1.1592, which is <1.64. The construct of perceived behavioral control explains 2.73% of the intention to use e-finance behavior. These results indicate that perceived behavioral control has a positive influence on the behavioral intention of financial staff in SKPD of Malang City when using e-finance. However, based on these findings, it can be concluded that Hypothesis 5 is rejected.

Perceived behavioral control refers to the ease or difficulty associated with carrying out a particular behavior (Ajzen, 1991). It encompasses factors like past experiences, the availability of necessary resources, and the anticipation of potential obstacles. A higher level of perceived behavioral control corresponds to a stronger intention to engage in the behavior in question (Jogiyanto, 2007). Concerning e-finance, when consumers find it user-friendly and have confidence in their ability to manage their actions, along with having the required resources, the financial staff at the SKPD of Malang City are more inclined to adopt e-finance. Conversely, when an individual's confidence in using information technology is low, and this is supported by favorable conditions for its use, the likelihood of that individual showing interest in the desired information technology diminishes.

This study does not concur with the findings of (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017). It indicates that perceived behavioral control does not positively influence the behavioral intention of financial staff in SKPD Malang City to use e-finance. This discrepancy may be attributed to the ease of learning and operating e-finance. This observation is reinforced by the demographic characteristics of the respondents. Analysis of demographic data reveals that the financial staff in the SKPD Malang City environment have less than five years of experience with e-finance. Despite e-finance being straightforward to use and comprehend, individuals still lack the confidence and control required for its use. Moreover, as many staff members are nearing retirement age, they may feel less self-assured in managing their behavior in this context.

The Influence of Behavioral Intention on the Behavior of Financial Staff in Adopting E-Finance

Hypothesis 6 asserts that the construct of behavioral intention has a positive impact on the behavior of financial staff in the SKPD of Malang City in using e-finance. Based on Table 10, it is evident that the beta (β) value is positive, specifically 0.4551, and the T-statistic value for the relationship between the construct of behavioral intention and the behavior of financial staff in SKPD Malang City in using e-finance is 13.5722, which is >1.64. The construct of behavioral intention explains 32.02% of the behavior related to e-finance usage. These results indicate that behavioral intention has a positive influence on the behavior of financial staff in SKPD Malang City when using e-finance. Based on these findings, it can be concluded that Hypothesis 6 is accepted.

Behavioral intention is described as a motivating factor that has the potential to influence behavior (Davis et al., 1989); (Ajzen, 1991). It signifies a wish or inclination, but it doesn't manifest as an actual action (Davis et al., 1989). (Ajzen, 1991) asserts that behavioral intention plays a fundamental role in shaping an individual's conduct. The outcomes of this study corroborate previous research conducted by (Ajzen, 1991) in the realm of information technology and (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017) in the domain of social media technology, providing empirical evidence that behavioral intention is a pivotal element that impacts individual behavior. Numerous other studies, such as those by (Beck & Ajzen, 1991; Kim & Gambino, 2016; Widya et al., 2017), (Jafarkarimi et al., 2016; Taylor & Todd, 1995; Tseng et al., 2013; Yang et al., 2021), (Buchan et al., 2014; Lee et al.,

2016; Nasri & Charfeddine, 2012; Ramayah et al., 2009; Shih & Fang, 2004; Wang et al., 2006; Zha et al., 2013), and (Lee et al., 2016), corroborate these empirical findings.

For the financial staff at the SKPD of Malang City, their behavioral intention to use e-finance is driven by the desire to continue using it in their professional duties. They also advocate its use for their colleagues and prefer it as their primary tool. With a robust behavioral intention among the financial staff of SKPD Malang City to use e-finance, they are more inclined to integrate it into their daily work. Consequently, behavioral intention emerges as a pivotal factor influencing the behavior of these financial staff members because e-finance is an integral part of their daily work routine.

CONCLUSION

The findings of this study suggest that the conduct of financial staff within the SKPD in Malang City when using e-finance is contingent upon the behavioral intentions of these staff members. The inclination of financial staff in SKPD Malang City to engage in e-finance activities is positively impacted by their perceived of usefulness, perceived ease of use, attitude, the subjective norms they hold, and behavioral intention. Furthermore, it is noteworthy that attitude wields a more significant influence on the behavioral intentions of financial staff in SKPD Malang City when compared to perceived utility, ease of use, and subjective norms. This study provides substantial evidence that behavioral intentions act as the primary determinants of behavior and play a role as a complete mediating factor. Behavioral intentions signify that financial staff in SKPD Malang City have a favorable perception of their colleagues' behavior in employing e-finance. Nonetheless, the study does not establish a positive effect of perceived behavioral control on the behavioral intentions of financial staff in SKPD Malang City. Additionally, attitude has the most dominant influence on behavioral intentions of financial staff in using e-finance in SKPD Malang City.

The researcher acknowledges specific limitations inherent in this study. These constraints pertain to the dissemination of questionnaires to respondents. The researcher encountered restrictions related to regulatory boundaries that define the scope and openness of the research. Considering these circumstances, the researcher recommends that for future studies addressing similar subjects, careful consideration should be given to data collection methods and the means employed for questionnaire distribution while staying attuned to the relevant regulations. This approach will facilitate better oversight in managing the distribution of questionnaires.

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