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Review of SIPD Implementation: Impacts on Public Sector Accounting Practices

Rizqi Annisa[1], Wahyudin Nor[2]*

[1,2]Faculty of Economicsand Business, Universitas Lambung Mangkurat, Banjarmasin, Indonesia

General Background: Local Government Information System (SIPD) has an important role in improving transparency and accountability of local financial reporting. **Specific Background:** Despite its widespread implementation, empirical evidence on the determinants of SIPD adoption and its downstream impacts is limited, especially in local governments in Indonesia. **Knowledge Gaps:** Previous research rarely integrates user satisfaction mechanisms with net benefit outcomes using a comprehensive information system success framework. **Objective:** This study examines the factors that influence SIPD adoption and evaluates their impact on user satisfaction and perceived net benefits. **Methods:** Using an integrated Information System Success Model (ISSM) and End User Computing Satisfaction (EUCS) framework, data were collected from 193 users in Banjarmasin City, Hulu Sungai Tengah Regency, Barito Kuala Regency, and Hulu Sungai Selatan Regency, and analysed using Structural Equation Modeling (SEM). **Results:** Information content, ease of use, and timeliness significantly and positively influence user satisfaction, which in turn exerts a significant positive influence on perceived net benefits. **Novelty:** The application of SEM within the integrated ISSM-EUCS framework in a public sector context is a methodological contribution. **Implications:** The findings provide actionable insights for local governments to strengthen transparency and accountability by optimising SIPD design and implementation strategies.

Keywords: Information Systems, Local Government, User Satisfaction, Net Benefits, Financial Reporting

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**Correspondence:*
Rizqi Annisa
kikyrizqiannisa@gmail.com

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INTRODUCTION

In the preliminary audit exit meeting on 13 March 2025, the Head of the Supreme Audit Agency of the Republic of Indonesia (BPK) Representative of South Kalimantan reported temporary findings indicating that the implementation of the Local Government Information System (SIPD) by local governments has not been optimal in supporting the preparation of financial reports for the 2024 fiscal year throughout the South Kalimantan region (ANTARA, 2025). The Ministry of Home Affairs mandates local government institutions to implement the Local Government Information System (SIPD) in order to improve transparency and accountability supported by technological advances and empirical evidence on the benefits of accounting and reporting systems. The shift to accrual-based accounting in government institutions is widely seen as essential to improve financial transparency, responsibility, and administrative effectiveness (Ashari, 2025). The adoption of accrual-based Government Accounting Standards (SAP) in Indonesia is expected to improve transparency and reliability of financial reporting after the issuance of Government Regulation No. 71 of 2010 (Kristiana *et al*., 2024). Good corporate governance improves the quality of financial statements (Irawan *et al*., 2025). Accounting information systems are an important resource for profit and non-profit organisations, which are used to produce financial reports, for the purpose of making the best decisions by management (Permatasari & Luhsasi, 2025). The expansion and development of business organisations has been heavily influenced by digital innovation and financial literacy, all of which have combined the use of technology with processes involving accounting (Harun *et al*., 2025). The complexity of the global financial environment demands more transparency and comprehensive reporting by realising digital integrated reporting (DIR) as a framework to provide stakeholders with transparent and clear strategic insights into organisational health (Ashari, 2025).

Integrating accounting information can improve governance and efficiency, and advances in information technology have improved audit methods to develop innovative and evidence-based control systems. The Ministry of Home Affairs of the Republic of Indonesia, in implementing Presidential Regulation No. 95/2018 on Electronic-Based Government System (SPBE), has developed and continues to refine the Local Government Information System (SIPD) application to provide integrated local government information services with related agencies and the central government. The use of SIPD is mandated through the Minister of Home Affairs Regulation Number 70 of 2019 concerning Regional Government Information Systems (SIPD) (Menteri Dalam Negeri Republik Indonesia, 2019).

SIPD in South Kalimantan aims to improve transparency and responsibility in regional financial administration. The adoption of SIPD is constrained by the lack of staff knowledge of the financial reporting process. User satisfaction with SIPD is significantly influenced by accuracy, ease of use, timeliness, and IT infrastructure, while content, format, and privacy and security show no significant influence (Mukhtar *et al*., 2025). Training and development of human resources are required to optimise the use of the system. Connectivity between government functions and the overall quality of financial reporting improved (Velayadi & Gunarto, 2022).

To produce reliable and relevant system data for users, AIS is a vital tool (İyibildiren *et al*., 2023; Tran Thanh Thuy, 2025). User satisfaction is associated with perceived IT experience factors (Yen & Hung, 2025). Current models theoretically do not adequately address sustained use and recalcitrant resistance behaviour in users (Ajina *et al*., 2024). Perceived ease of use and perceived usefulness of a technology are the two most important factors in determining intention to adopt a technology (Hamzah Muctar *et al*., 2024). E-government strategies are changing the ways in which government systems serve the public (Abdulnabi, 2024). Managerial accounting has a positive and significant impact on financial performance (Gyamera *et al*., 2023). The goal of an organisation is to improve performance and productivity by having effective management tools and technologies that deliver optimal results (Asghar *et al*., 2023). Data quality impacts usage as well as user satisfaction (Hidayat Ur Rehman *et al*., 2023). System quality also impacts system usage and user satisfaction (Ariyanto *et al*., 2024).

Adaptive Structuration Theory (AST) is a grounded theory that can be used to investigate how advanced IT facilitates organisational change (DeSanctis & Poole, 1994). The dynamic relationship between people and structure is captured in adaptive structuration theory. By structure, we mean rules, norms and systems, including technologies that are not only generated by interacting individuals, but also have an effect on their behaviour. Assessment of SIPD in accounting and reporting Assessment of SIPD in accounting and reporting can be done by measuring end-user satisfaction with the End User Computing Satisfaction model, where Content (C), Accuracy (A), Format (F), Ease of Use (E), and timeliness (T) are independent variables (Doll *et al*., 1994).

Assessment of the use of SIPD in accounting and reporting can be done using the Information Systems Success Model (2003) which looks at system success through information quality, system quality, and service quality that affect user satisfaction, intention to use, and final net benefits (Delone & McLean, 2003). A number of important determinants in the context of user satisfaction and information systems include accuracy, format, content quality, usability and timeliness (Fachrurozi *et al*., 2023; Naufal *et al*., 2023; Saputri & Alvin, 2020; Wulandari *et al*., 2024). Information systems and their performance measurements affect management performance, and information systems together with technological sophistication affect individual performance, in line with the definition of net benefits in the information system success model (2003) (Alam & Mangkona, 2022; Septiani & Rachman, 2021; Udayana & Juliarsa, 2022). System quality, information quality, and service quality affect system usage, user satisfaction, and net benefits (Meilani *et al*., 2020; Puspitasari *et al*., 2020).

The application of SEM-PLS effectively describes the relationship between variables in information systems research, with user satisfaction serving as a mediator of net benefits (Shabila & Djamaludin, 2022). System quality,

information quality, and service quality influence system usage and user satisfaction, which in turn predict net benefits (AbdelKader & Sayed, 2022). Information quality increases user satisfaction and net benefits in management systems (Nasution & Chairunnisa, 2023).

Previous studies show a pattern in which content quality, accuracy, format, ease of use, and timeliness affect user satisfaction under the EUCS model (Doll *et al.*, 1994). The success of information systems is evaluated by system quality, information quality, and service quality that determine user satisfaction, as well as system usage, and net benefits (Delone & McLean, 2003). According to the use of technology in relation to organisational structure, Adaptive Structuration Theory (DeSanctis & Poole, 1994) explains the Role of Technology on Organisational Structure. Technology is an instrument that shapes group formation and organisational action. Users' interactions with technology generate new meanings and flexible adaptations (DeSanctis & Poole, 1994). Information quality, system quality, and service quality have a significant effect on user satisfaction and net benefits (Meilani et al., 2020); (Puspitasari *et al.*, 2020). Information systems and their performance measurement affect managerial performance and organisational net benefits (Alam & Mangkona, 2022; Septiani & Rachman, 2021; Udayana & Juliarsa, 2022). SEM-PLS effectively describes the relationship between variables with user satisfaction serving as a mediator of net benefits (Shabila & Djamaludin, 2022). System quality, information quality, and service quality influence system usage, user satisfaction, and net benefits (AbdelKader & Sayed, 2022). Information quality increases user satisfaction and net benefits (Nasution & Chairunnisa, 2023). Previous research generally involves a limited scope of research within one government agency or one regional agency.

Previous research identified a research gap in the limited exploration of perceived user satisfaction and its impact on the organisation through the net benefits variable. Further research is needed to measure user satisfaction based on the technological aspects of the system to understand its contribution to organisational performance in accounting and reporting. There has been a lot of research on accounting information systems. Most of the research focuses on the private sector. This is the basis for increasing transparency and accountability through information disclosure enabled by information technology. This study aims to examine the influence of various variables, including content, accuracy, format, ease of use, and timeliness, on user satisfaction and its impact on the net benefits of SIPD in Banjarmasin City, Hulu Sungai Tengah Regency, Barito Kuala Regency, and Hulu Sungai Selatan Regency. These regions were selected as the object of the study. They use the Local Government Information System (SIPD) as the only application to process accounting information into financial reports that are submitted to the Supreme Audit Agency (BPK) for audit.

The problems in this study focus on the effect of information system technology variables, such as content, accuracy, format, ease of use, and timeliness, on user satisfaction and its impact on the net benefits of using the Local Government Information System (SIPD). Previous research shows that content quality, data accuracy, user-friendly format, ease of use, and timeliness are crucial factors that determine user satisfaction. User satisfaction acts as a mediator that affects the amount of net benefits that organisations derive from the system in terms of transparency and accountability of local financial management. The assumption is that the six antecedents of web quality (content, accuracy, format, ease of use, and timeliness) positively determine user satisfaction. User satisfaction plays an important role in the net benefits of SIPD.

To address this issue, the influence of content, accuracy, format, ease of use, and timeliness on user satisfaction (and hence net benefits) should be evaluated using a Structural Equation Modelling approach. This method allows a joint examination of the cause-and-effect relationships between variables, and provides valid estimates of how strongly each variable influences all other variables. Results from Structural Equation Modeling analyses can provide valuable implications for focused system improvements and inform evidence-based decision-making in an effort to improve the quality and robustness of Local Government Information Systems (SIPD).

Information system assessments are conducted to ensure that systems are fit for purpose, generate user satisfaction, and improve user performance; this research can be used as a sample for the Ministry of Home Affairs to improve operational performance and determine how to manage and use the system in the future. The Ministry of Home Affairs will conduct an in-depth study of the implementation of SIPD for accounting and reporting work, develop recommendations for improvement, develop strategic steps to improve the quality and effectiveness of the system in the future, coordinate with local governments for training and application assistance and development cooperation to further optimise the use of the system, conduct continuous monitoring and evaluation of the development of the system that has been built to support transparent accountability.

The uniqueness of this research is that it uses SIPD Accounting and Reporting in South Kalimantan. This research uses several local governments as subjects. These local governments are active users of the system and are able to produce financial reports through SIPD Accounting and Reporting. This approach increases the validity of the research findings. Previous studies only examined one SKPD or one local government. The scope and representativeness of the findings in this study are broader and more comprehensive. Research on the evaluation of SIPD Accounting and Reporting is still rare, with limited studies analysing user satisfaction and net benefits across different local governments and a lack of literature in this area. Research in this area is still limited, especially those that examine user satisfaction as a mediating variable for net benefits.

METHODS

Data

The subjects of this study were all employees responsible for accounting and reporting in the Regional Work Unit (SKPD)

in Banjarmasin City, Hulu Sungai Tengah Regency, Barito Kuala Regency, and Hulu Sungai Selatan Regency, which included the Head of SKPD Finance Subdivision, Head of Accounting Subdivision (SKPKD), Head of Reporting Subdivision (SKPKD), and Compiler of SKPD Financial Statements, totalling 193 questionnaire respondents. The research design uses an explanatory quantitative approach with the Structural Equation Modeling (SEM) method. Data analysis followed SEM-PLS procedures, including outer model assessment to test the validity and reliability of indicators using factor loadings, composite reliability, and average variance extracted (AVE), and inner model assessment to test the structural relationship between latent constructs using path coefficients, R-square values, and significance tests.

The sampling method used a purposive sampling approach, by taking employees who are directly responsible for accounting and reporting in the Regional Work Unit (SKPD) of Banjarmasin City, Hulu Sungai Tengah Regency, Barito Kuala Regency, and Hulu Sungai Selatan Regency. Respondents were the Head of the SKPD Finance Subdivision, the Head of Accounting and Reporting at SKPKD, and the Compiler of Financial Statements, totalling 193 people who had active participation in the preparation of financial reports using the SIPD Accounting and Reporting. Information was obtained using a survey with a 5-point Likert scale. Data Analysis SEM-PLS (Structural Equation Modeling with Partial Least Squares; SmartPLS software was used to analyse the data. The evaluation process of the standard SEM-PLS approach of structural models involves an outer model assessment that tests discriminant and convergent validity and reliability, which are assessed using factor loadings, composite reliability (CR), and average variance extracted (AVE) in the outer model analysis as well as an inner model assessment that aims to test the hypotheses that are also in question; standardised path coefficients, R-square values, and significant value tests. The sample data is presented in Table 1.

[Table 1 about here.]

The research sample is 193 accounting and reporting human resources at the SKPD level in Banjarmasin City, Hulu Sungai Tengah Regency, Barito Kuala Regency, and Hulu Sungai Selatan Regency through Human Resource Providers which include the Head of SKPD Finance Subdivision, Head of SKPKD Accounting and Reporting Subdivision, Person/Team of Financial Report Compilation. Participants were purposively sampled as individuals who play an active role in financial reporting using SIPD Accounting and Reporting. Quantitative data were collected through a structured survey administered face-to-face and via Google Forms, with responses rated on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree).

Variables

User Satisfaction (Z)

User satisfaction is the comments and feedback provided by end users based on their perceptions after using the information system (Delone & McLean, 2003). User satisfaction refers to the affective attitude that users have towards the direct use of an application (Doll *et al*., 1994). System quality leads to user satisfaction with the use of the system, which in turn causes users to be satisfied with its ease of use and performance (Hadi *et al*., 2023).

Net Benefits (Y)

Benefits can be in the form of cost savings, market expansion, increased revenue, reduced search costs and utilisation of time using the system for daily operations (Delone & McLean, 2003). The net effect of using the system is reduced costs, reduced search costs, completing tasks easily, overcoming problems and increasing organisational effectiveness and efficiency (Meilani *et al*., 2020).

Content, Accuracy, Format, Ease of Use, and Timeliness (X)

End-User Computing Satisfaction (EUCS) is an attempt to measure IS end-user satisfaction. The goal of EUCS is to complement user satisfaction by targeting it in a more specific way (Doll *et al*., 1994). EUCS has five main factors: content, accuracy, format, ease of use, and timeliness (Doll *et al*., 1994). EUCS provides content that is relevant, diverse in its disclosure, yet still of the quality and practicality that users expect. Provides accurate and reliable, consistent and complete content between system inputs and outputs that can be read properly by users (Wulandari *et al*., 2024). The content traces information that is complete, clear, and can be understood by users (Fachrurozi *et al*., 2023). The accuracy aspect of a system reflects the ability of a system to be error-free in use, present highly accurate information, produce outputs that exactly match the input data; and provide information that is trustworthy, reliable, valuable and correct (Naufal *et al*., 2023). The system will have an attractive appearance, be clean, easy to learn, have easy-to-use navigation and be simple in its use or understanding. These dimensions collectively affect the total user experience and are directly proportional to the level of satisfaction (Wulandari *et al*., 2024).

The theoretical model of this study tends to be as follows as shown in Figure 1 Research Model Based on Conceptual Framework Source Researcher: Developed by researchers based on the theoretical framework.

[Figure 1 about here.]

Hypothesis Development

Based on the literature review, we propose that content, accuracy, format, and ease of use are key factors that contribute to net benefits with user satisfaction as a mediator. A structural model was used to investigate the impact of information quality on user satisfaction and net benefits in local government information systems (SIPD). This study highlights simplicity in the use of local government information systems as a key factor contributing to improved financial management performance. It concluded that the way information is reported and timeliness affect the quality of financial reports and user satisfaction. This highlights the need to maximise information

coverage to improve user-perceived services (Mukhtar *et al*., 2025). Indicates that SIPD technological innovation will improve regional financial management. Relevant and reliable information leads to user satisfaction which will increase overall net benefits. The results of the study support that perceived content, accuracy, format, ease of use and time factors lead to user satisfaction which significantly affects net benefits. Data from two recent studies show uniform support for the hypothesis that user satisfaction mediates the relationship between information system quality and net benefits (Maulani *et al*., 2024; Mukhtar *et al*., 2025).

The hypotheses developed include:

H1: Content affects user satisfaction

H2: Accuracy affects user satisfaction

H3: Format affects user satisfaction

H4: Ease of use affects user satisfaction

H5: Timeliness affects user satisfaction

H6: User satisfaction affects net benefits

H7: Content affects net benefits through user satisfaction

H8: Accuracy affects net benefits through user satisfaction

H9: Format affects net benefits through user satisfaction

H10: Ease of use affects net benefits through user satisfaction

H11: Timeliness affects net benefits through user satisfaction

RESULTS AND DISCUSSION

A total of 193 questionnaires were distributed to SIPD users in local governments, including the city government of Banjarmasin and other district governments such as Barito Kuala, Hulu Sungai Tengah and Hulu Sungai Selatan. Of the 193 questionnaires sent, 153 were completed and returned with valid answers for further analysis. User responses were obtained from SIPD users in the financial reporting and accounting functions. The response rate of 79.27% can be considered acceptable to draw regionally representative conclusions regarding user satisfaction and system effectiveness in public financial management.

Most participants were female (58%) and male (42%). Age was 31-40 years (48%), 41-50 years (37%), 50 years (8%). Positions consisted of SKPD Financial Report Preparers (65%) and Echelon IV in finance (35%). Respondents came from Banjarmasin City by 32%, Hulu Sungai Tengah Regency by 30%, Barito Kuala Regency by 27%, and Hulu Sungai Selatan Regency by 11%. Education levels included bachelor's degree (58%), diploma (23%), high school (9%), and master's degree (9%). Work experience in finance includes 1-5 years at 50%, 6-10 years at 15%, 11-15 years at 11%, more than 15 years at 15%, and 0-3 years at 8%. The experience of attending SIPD Accounting and Reporting Technical Guidance includes never at 30%, once at 20%, 2-5 times at 39%, 6-10 times at 7%, and more than 10 times at 3%.

In 2024, the implementation of SIPD Accounting and Reporting in South Kalimantan showed varying results. Content has a significant positive effect on user satisfaction with a path coefficient of 0.355 and a p-value of 0.001. Relevance, completeness, and usefulness of information increase user confidence in performing financial reporting tasks. Content largely mediates net benefits with a coefficient of 0.288 (p-value = 0.001).

Accuracy also had no effect on satisfaction (p = 0.826), meaning that the likelihood of inaccuracy seems negligible from the user's perspective. Satisfaction was also not significantly affected by format (p = 0.086).

Ease of use has a positive impact on satisfaction (coefficient = 0.227, p = 0.042) and net benefits (mediation coefficient = 0.185, p = 0.050). Timeliness significantly affects satisfaction (coefficient = 0.194, p = 0.038) and net benefits (coefficient = 0.158, p = 0.042).

The main issues in 2024 are the implementation of the SIPD Administration module, delayed integration with the Reporting module and user capability. SIPD has not fully supported the preparation of financial reports according to SAP which minimises the quality and compliance of financial reporting.

The results showed that content quality, usability and time-relatedness were the main determinants of satisfaction with the system and perceived system benefits. Detailed parallel improvements, focused and satisfactory training, and proactive data control are needed to achieve report reliability and financial transparency.

Descriptive Statistics

Descriptive statistics describe the 153 respondents using mean median mode standard deviation for central tendency and spread of data.Descriptive statistics of the 153 participants are presented in Table 2.

[Table 2 about here.]

Outer Loading Value

For the validity test of this study, outer loading is obtained from the measurement model in Structural Equation Modeling (SEM) with partial least squares (PLS). Outer loading represents the relationship of each indicator with the constructed latent variable. An indicator is said to be valid if the outer loading value exceeds 0.7, which indicates that the indicator adequately reflects the underlying construct. The definition of local indicator values, and indicators with an outer loading of less than 0.7 can be removed to improve convergent validity and reliability for the measurement model.

Thus, only indicators that contribute highly to their constructs will be retained in the analysis, which improves the accuracy and validity of the study results.

The outer loading values are presented in Table 3.

[Table 3 about here.]

After validity verification in terms of outer loading checks, all survey items for both independent and dependent constructs exceeded the minimum threshold of 0.70. Each indicator shows a strong relationship with the corresponding latent construct. Each item is statistically valid and suitable for this study. All indicators consistently measure the intended constructs. None need to be deleted. This confirms the adequacy of the measurement model. The data is valid and reliable for analysis in the structural model.

Cronbach's Alpha and Composite Reliability (Internal Consistency Reliability)

The next test that will be carried out on the outer model is the internal consistency reliability test. This test is carried out using

Cronbach's Alpha and Composite Reliability. Reliability between items or indicator consistency within a construct is measured by Cronbach's Alpha. CR takes into account the variability of the external load across indicators. Cronbach's Alpha and Composite Reliability values above> 0.70 are considered satisfactory (Hair *et al*., 2021). The Cronbach's Alpha and Composite Reliability values that indicate the internal consistency reliability of each construct are presented in Table 4.

[Table 4 about here.]

Both internal consistency reliability and convergent validity check results further prove that all constructs meet the recommended standards. All variables have Cronbach's Alpha and Composite Reliability above 0.90, indicating excellent internal consistency and construct reliability. All AVE values of the constructs are greater than 0.50, indicating high convergence validity for all constructs. Using these results, the measurement model is reliable and valid for use in structural model analysis.

All constructs in the model exceed the AVE criterion value of 0.50, each indicating that the indicators used have good convergent validity values. The highest AVE was User Satisfaction (0.923), followed by Ease of Use (0.911), Accuracy (0.882), Content (0.861), Format (0.797), and Net Benefits (0.731). These findings suggest that a significant amount of variance in the indicators of each construct is explained by the corresponding latent constructs.

Discriminant Validity

The first is the Fornell-Larcker criterion used to assess discriminant validity. To fulfil this criterion, the square root of the AVE for each construct must be greater than the maximum correlation with the other constructs shown in Table 4. Table 5 shows that the Fornell-Larcker criterion confirms that all constructs fulfil discriminant validity.

[Table 5 about here.]

As shown in Table 5, the square root of the AVE for each construct is greater than its correlation with other constructs at the same time, which implies that the criterion has met the Fornell-Larcker standard.

The next criterion to consider is cross-loading. An indicator's external load on its own construct should be greater than its cross-load on other constructs. The efficiency factor values can be seen in Table 5. Each indicator has a higher load with its intended latent construct compared to other indicators, which proves sufficient discriminant validity.

[Table 6 about here.]

Referring to Table 6, each indicator has higher outer loading than cross loading on alternative constructs.

Another important criterion for assessing discriminant validity is the Heterotrait-Monotrait ratio (HTMT). HTMT represents the average value of all pairwise relationships between indicators belonging to different constructs. The maximum acceptable HTMT threshold is 0.90 (Hair *et al*., 2021). HTMT greater than 0.90 indicates that discriminant validity is lacking. The Heterotrait-Monotrait coefficients (HTMT) of the constructs are presented in Table 7 as an additional measure of discriminant validity.

[Table 7 about here.]

According to Table 7, all HTMT correlations are below 0.90. These results fulfil the HTMT criterion, which indicates discriminant validity.

The convergent framework fulfils discriminant validity which means all constructs are empirically distinct thus providing a unique measure of the phenomenon that is not covered by other constructs in the model. All constructs are considered to meet the discriminant validity standard.

Inner Model Evaluation

The assessment focuses on examining the path estimates and t-values. Path estimates close to 1 indicate a strong positive relationship between two constructs, values close to 0 indicate a weak relationship between the structural models. The t-statistic is a measure of the strength of the relationship between variables, at some specified margin of error. In this study a significance level of 0.05 was used, which means that the t value must exceed 1.96 in order to be considered significant (Hair *et al*., 2021). Table 8 shows the path coefficients and t-values.

[Table 8 about here.]

Hypothesis Testing Results

The final results of hypothesis testing (path coefficients and significance levels) are summarised in Table 9, Table 10, and Table 11.

[Table 9 about here.]

[Table 10 about here.]

[Table 11 about here.]

Figure 2 shows the PLS SEM model based on the path coefficients that show the relationship between constructs. The figure helps to understand which hypotheses are supported by the strength and significance of the paths.

[Figure 2 about here.]

Effect of Content on User Satisfaction and Net Benefits

The results show that information quality has a strong positive influence on users' acceptance behaviour in using SIPD. In the predictor factor, Content is highly significant with a path coefficient of 0.355 at the P = 0.001 level. The importance of the richness of information and the usefulness it will provide to users on their satisfaction is ultimately adopted.

When users realise that they can apply what they have read to their work, their overall satisfaction will increase.

Mediator analysis shows that content significantly affects net benefits through user satisfaction with a mediation coefficient of 0.288 and a p-value of 0.001. The results of this study contribute to the relevance and quality of content determining user satisfaction and functional utilisation of the SIPD system. This is consistent with previous research that emphasises the importance of quality information on information system acceptance.

Previous research has shown that credibility, accuracy, format, ease of use and accessibility of information are predictors that affect user satisfaction with the system for application systems (Fachrurozi *et al*., 2023; Naufal *et al*., 2023; Saputri & Alvin, 2020; Wulandari *et al*., 2024). The results of this trial are in accordance with previous studies. The study found that the information relevance factor is the main determinant of system user acceptance and functional benefits (Sorongan & Hidayati, 2020). Relevance, comprehensiveness, and usability are the defining indicators of high-quality content that equally pursue what users can perceive as a positive overall experience of the information system. Information that matches user needs will add to user acceptance and thus expand the realisation of the overall benefits of using the platform. These results are consistent with theories suggested in the information systems literature that content quality is a major factor influencing system acceptance and usage.

Effect of Accuracy on User Satisfaction and Net Benefits

Accuracy was not statistically significant on user satisfaction (p-value = 0.826). Details are seen as trustworthy by users so the level of accuracy does not really affect satisfaction. Their main priority is that has information they can use immediately, rather than information that is completely accurate, especially if there are small errors that do not really matter.

This marginal impact of accuracy suggests that aspects of system quality such as accuracy may be considered adequate or of lower priority when compared to other factors that contribute more directly to user productivity. Accuracy did not show a significant effect on overall benefits through system user approval in this study.

The rejection of option H is also consistent with other studies showing that accuracy is not a major determinant of user satisfaction (Mukhtar *et al*., 2025). User satisfaction is a multicomponent construct that is influenced by many factors that go beyond accuracy. These factors are: ease of use, system responsiveness, perceived usefulness, and overall user experience. Accuracy contributes to system quality. This does not translate into immediate satisfaction when things like usability and reliability are absent. Thus, users are willing to accept a certain level of inaccuracy as long as the system is perceived as seamless and efficient which affects overall satisfaction.

Effect of Format on User Satisfaction and Net Benefits

There is no statistically significant effect of format on user satisfaction with a p-value = 0.086. The layout of the content is important, but it is less important in users' minds than the quality, simplicity, or timeliness in terms of information consumption. Users may be able to accept a less-than-ideal format as long as the required content is still present and accessible. The relatively weak impact of layout on user acceptance of the system suggests that this factor is no longer significant for overall benefits. The functional features of the system are more important to users than the appearance or presentation.

This research departs from previous findings where format was considered an insignificant factor on user satisfaction, which indicates also the importance of format (Mukhtar *et al*., 2025). The layout scale did not show a significant influence on user acceptance of the system. However, user satisfaction is not determined by format alone. Research also shows that system performance, information accuracy and ease of use as well as content relevance are what determine satisfaction levels. Format is mainly related to how it is presented, but it does not guarantee a pleasant user experience if other important factors are ignored. General users favour functionality and reliability over aesthetics when evaluating satisfaction. Research shows that well-formatted content combined with system responsiveness is more effective than format alone. Format alone is not enough to make a major contribution to user satisfaction.

Effect of Ease of Use on User Satisfaction and Net Benefits

Ease of use positively has a significant influence on user satisfaction with a path coefficient of 0.227 with a p-value of 0.042. A system that provides users with an intuitive, easy-to-use and easy journey, will increase the percentage of satisfied users. When users can achieve their goals without being frustrated, they will be happier. Integration mediation analysis shows that ease of use also has a significant impact on NB through user satisfaction (mediation coefficient = 0.185, p = 0.050). This emphasises the role of system usability as a tool that can be used to increase user satisfaction and actualise benefits from system use.

Previous research shows that content, accuracy, format, usability, timeliness, system performance, information trust and service quality affect user satisfaction in using an application (Fachrurozi *et al*., 2023; Naufal *et al*., 2023; Prabawanti & Sihombing, 2023; Saputri & Alvin, 2020;

Wulandari *et al*., 2024). The findings of this study corroborate these previous studies. The importance of usability to influence user satisfaction is paramount, as it ultimately changes how easily an application can be interacted with and navigated by users. User success first (clear and effective design); creates an overall good experience for the user while reducing mental effort. The best experience is probably the unusual one where you never feel thwarted or confused, where the interaction is so natural that the user forgets about it. Research consistently shows that high levels of usability result in higher user acceptance, lower error rates, and higher likelihood of system usage.

Effect of Timeliness on User Satisfaction and Net Benefits

Timeliness showed a positive influence on user satisfaction with a coefficient of 0.194 with a p-value of 0.038. This is particularly important in a dynamic cross-government environment because when the right data is received at the right time, it helps users do their jobs better and make better decisions leading to higher levels of satisfaction. The indirect effect on net benefits of timeliness is significant and positive (mediation coefficient = 0.158, p = 0.042). This finding confirms that timely delivery of information is one of the important factors for user satisfaction, which can further motivate other more beneficial aspects of the SIPD system.

Previous research found that user satisfaction of systems and applications is influenced by content, accuracy, layout, ease of access having a timely delivery supply chain, system performance, data reliability and/or quality and support services (Fachrurozi *et al*., 2023; Naufal *et al*., 2023; Prabawanti & Sihombing, 2023; Saputri & Alvin, 2020; Wulandari *et al*., 2024). These findings correlate with previous studies. Meeting timeliness constraints is important for improving user satisfaction, as it shows that the system can provide up-to-date and relevant content when needed. Applications that provide information or services promptly build trust and efficiency among users, especially if they are busy. A timely system is considered more reliable and useful by users, which positively affects their global perception of the system. Delayed, outdated things can irritate people, trust/confidence will decrease and satisfaction will decline. Various studies have shown that timely and targeted information can increase user confidence and help decision making.

CONCLUSION

This study shows that information relevance, system usability, timeliness and data convenience significantly affect user satisfaction with SIPD. Acceptance by users is closely related to the benefits of the actual system functionality (related to the system) as perceived by users. There is no significant influence between accuracy and acceptance. Format has no significant effect on acceptance. Accuracy, format can already fulfil the user's wishes. Users concentrate on the components that actually help them work better.

According to AST, the consequences of a system are determined by how users use the structure in the system. The results showed that SIPD users actively used the structures of content, usability and timeliness. These structures encourage task completion in financial reporting. This adds to the perceived value of the system. Improvements in content quality, ease of use, and timeliness increase user engagement with SIPD. A functioning accounting information system provides accurate financial reporting, streamlines processes, and aids the decision-making process.

User satisfaction results in more system benefits, at the local government level. User training, technical support, and system upgrades ensure that you get the most out of SIPD.

This research was conducted on SIPD users in several local governments in South Kalimantan. The results may not be generalisable to other regions. This study uses a quantitative approach because it is based on user perceptions and the research methodology. The quantification method of perception has an inherent subjective bias. Future research could consider a wider geographical coverage. In the future, it is possible to adopt mixed methods. Further investigation into long-term improvements in terms of content, usability, and timeliness requires future research.

This paper fills a gap in the literature on SIPD evaluation for the public sector. In general, there is little research on SIPD performance using empirical models. This research contributes to the knowledge of what characteristics of a system contribute to satisfaction and net benefits. Evidence of SIPD performance in the national context of digital transformation.

The findings have a very important relevance for the central government. With these findings, central government can focus on developing content quality, usability and timeliness of data at the system level; improving reporting accuracy and compliance assurance based on SAP Change Management process design and accelerating the management of financial matters along with resource utilisation of school information technology investments that will guide them to base their decisions on implementing better system design, improved financial report information while aligning the needs of school business stakeholders through the use of SIPD.

The results of this study contribute to the general knowledge of system user acceptance and net benefits of government IS. Results confirm the IS Success Model and complement the EUCS model that focuses on content, ease of use, and timeliness. Insights show that successful digital systems need to harmonise system structure and user activities.

This research extends the EUCS model by validating the significant impact of information relevance, system usability, and timeliness of data availability on user satisfaction. Accuracy and format play a limited role in shaping approval. System user approval arises from system features that support workflow.

This research contributes to the IS Success Model by validating system user approval as a key driver of net benefits. Reliable information, timely data, well-functioning systems play an important role in achieving overall system success. The success of public sector systems depends on user needs, data reliability, and reporting effectiveness.

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***Table 1** / Research Sample*

No	Region/Work Unit	Head of Finance Subdivision	Compilation of Financial Statements (SKPD)	Head of Accounting Subdivision (SKPKD)	Head of Reporting Subdivision (SKPKD)
1	SKPD Barito Kuala Regency	47	-	1	1
2	SKPD Hulu Sungai Selatan Regency	40	-	1	1
3	SKPD Hulu Sungai Tengah Regency	34	-	1	1
4	Banjarmasin City SKPD	32	32	1	1
	Total	153	32	4	4
Total Research Sample 193					

Source: Data processed, 2025

***Table 2** / Descriptive Statistics*

Variable	Mean	Median	Observed Minimum	Observed Maximum	Standard Deviation	Mode
X11	4.19	4	3	5	0.617	4
X12	4.04	4	1	5	0.689	4
X13	4.07	4	1	5	0.668	4
X21	3.91	4	2	5	0.665	4
X22	4.05	4	1	5	0.649	4
X31	3.93	4	2	5	0.652	4
X32	4.03	4	2	5	0.63	4
X33	4.05	4	2	5	0.613	4
X41	4.07	4	3	5	0.594	4
X42	4.09	4	3	5	0.556	4
X51	4.11	4	2	5	0.642	4
Z1	4.04	4	2	5	0.68	4
Z3	4.09	4	2	5	0.65	4
Y1	4.11	4	2	5	0.604	4
Y2	4.02	4	1	5	0.741	4
Y3	4.01	4	2	5	0.641	4
Y4	4.16	4	3	5	0.621	4

Source: Data processed, 2025

***Table 3** / External Loading Values*

Variable	Questionnaire Item	Outer Loading Value
X1	X11	0.892
	X12	0.945
	X13	0.946
X2	X21	0.933
	X22	0.945
X3	X31	0.865
	X32	0.894
	X33	0.919
X4	X41	0.951
	X42	0.959
X5	X51	1.000
Y	Y1	0.918
	Y2	0.794
	Y3	0.864
	Y4	0.840
Z	Z1	0.961
	Z2	0.960

Source: Data processed, 2025

***Table 4** / Cronbach's Alpha and Composite Reliability (Internal Consistency Reliability)*

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Content (X1)	0.919	0.920	0.949	0.861
Accuracy (X2)	0.866	0.872	0.937	0.882
Format (X3)	0.873	0.888	0.922	0.797
Ease of Use (X4)	0.903	0.908	0.954	0.911
Net Benefits (Y)	0.878	0.892	0.915	0.731
User Satisfaction (Z)	0.917	0.917	0.960	0.923

Source: Data processed, 2025

***Table 5** / Fornell-Larcker Criteria*

Variable	Accuracy (X2)	Content (X1)	Ease of Use (X4)	Format (X3)	Net Benefits (Y)	Timeliness (X5)	User Satisfaction (Z)
Accuracy (X2)	0.939						
Content (X1)	0.783	0.928					
Ease of Use (X4)	0.749	0.785	0.955				
Format (X3)	0.699	0.686	0.787	0.893			
Net Benefits (Y)	0.654	0.779	0.800	0.718	0.855		
Timeliness (X5)	0.719	0.707	0.768	0.704	0.693	1	
User Satisfaction (Z)	0.724	0.799	0.800	0.738	0.813	0.750	0.961

Source: Data processed, 2025

***Table 6** / Cross Loading*

Variable	Content (X1)	Accuracy (X2)	Format (X3)	Ease of Use (X4)	Timeliness (X5)	Net Benefits (Y)	User Satisfaction (Z)
X11	0.892	0.692	0.643	0.692	0.701	0.738	0.734
X12	0.945	0.717	0.62	0.746	0.619	0.729	0.723
X13	0.946	0.768	0.646	0.747	0.648	0.702	0.766
X21	0.712	0.933	0.605	0.689	0.628	0.571	0.645
X22	0.757	0.945	0.704	0.717	0.717	0.654	0.711
X31	0.508	0.552	0.865	0.62	0.556	0.528	0.583
X32	0.573	0.557	0.894	0.658	0.582	0.623	0.63
X33	0.731	0.742	0.919	0.81	0.728	0.749	0.745
X41	0.71	0.638	0.7	0.951	0.693	0.745	0.73
X42	0.785	0.787	0.799	0.959	0.77	0.781	0.794
X51	0.707	0.719	0.704	0.768	1	0.693	0.75
Y1	0.652	0.524	0.582	0.702	0.567	0.918	0.685
Y2	0.549	0.402	0.474	0.597	0.427	0.794	0.522
Y3	0.713	0.622	0.677	0.695	0.608	0.864	0.782
Y4	0.718	0.643	0.682	0.723	0.722	0.84	0.743
Z1	0.767	0.69	0.705	0.774	0.734	0.789	0.961
Z2	0.769	0.7	0.713	0.763	0.707	0.774	0.96

Source: Data processed, 2025

***Table 7** / Heterotrait-Monotrait Ratio (HTMT)*

Variable	Accuracy (X2)	Content (X1)	Ease of Use (X4)	Format (X3)	Net Benefits (Y)	Timeliness (X5)	User Satisfaction (Z)
Accuracy (X2)							
Content (X1)	0.876						
Ease of Use (X4)	0.843	0.86					
Format (X3)	0.791	0.755	0.875				
Net Benefits (Y)	0.732	0.857	0.892	0.796			
Timeliness (X5)	0.77	0.737	0.806	0.746	0.725		
User Satisfaction (Z)	0.81	0.871	0.877	0.817	0.89	0.783	

Source: Data processed, 2025

***Table 8** / Path coefficient and t value*

Variable	Original sample (O)	Sample average (M)	Standard deviation (STDEV)	T statistic (|O/STDEV|)	P-value
Content (X1) -> User Satisfaction (Z)	0.355	0.347	0.103	3.443	0.001
Accuracy (X2) -> User Satisfaction (Z)	0.022	0.027	0.099	0.22	0.826
Format (X3) -> User Satisfaction (Z)	0.163	0.172	0.095	1.717	0.086
Ease of Use (X4) -> User Satisfaction (Z)	0.227	0.22	0.112	2.035	0.042
Timeliness (X5) -> User Satisfaction (Z)	0.194	0.196	0.094	2.07	0.038
User Satisfaction (Z) -> Net Benefits (Y)	0.813	0.817	0.038	21.55	0.000
Content (X1) -> User Satisfaction (Z) -> Net Benefits (Y)	0.288	0.284	0.085	3.381	0.001
Accuracy (X2) -> User Satisfaction (Z) -> Net Benefits (Y)	0.018	0.023	0.081	0.218	0.827
Format (X3) -> User Satisfaction (Z) -> Net Benefits (Y)	0.133	0.14	0.075	1.766	0.077
Ease of Use (X4) -> User Satisfaction (Z) -> Net Benefits (Y)	0.185	0.181	0.094	1.965	0.05
Timeliness (X5) -> User Satisfaction (Z) -> Net Benefits (Y)	0.158	0.16	0.078	2.029	0.042

Source: Data processed, 2025

***Table 9** / Direct Effect on SIPD User Satisfaction (Z)*

Hypothesis	Variable	Coefficient	p-value	Significance	Hypothesis Decision
1	Content (X1) → User Satisfaction (Z)	0.355	0.001	**Significant**	**H_0 is rejected, H_1 is accepted**
2	Accuracy (X2) → User Satisfaction (Z)	0.022	0.826	Not Significant	H_0 accepted, H_1 rejected
3	Format (X3) → User Satisfaction (Z)	0.163	0.086	Not Significant	H_0 accepted, H_1 rejected
4	Ease of Use (X4) → User Satisfaction (Z)	0.227	0.042	**Significant**	**H_0 is rejected, H_1 is accepted**
5	Timeliness (X5) → User Satisfaction (Z)	0.194	0.038	**Significant**	**H_0 is rejected, H_1 is accepted**

Source: Data processed, 2025

***Table 10** / Effect of User Satisfaction on Net Benefits (Y)*

Hypothesis	Variable	Coefficient	p-value	Significance	Hypothesis Decision
6	User Satisfaction (Z) → Net Benefits (Y)	0.813	0.000	**Significant**	**H_0 is rejected, H_1 is accepted**

Source: Data processed, 2025

***Table 11** / Indirect Effect on Net Benefits (Y) through User Satisfaction (Z)*

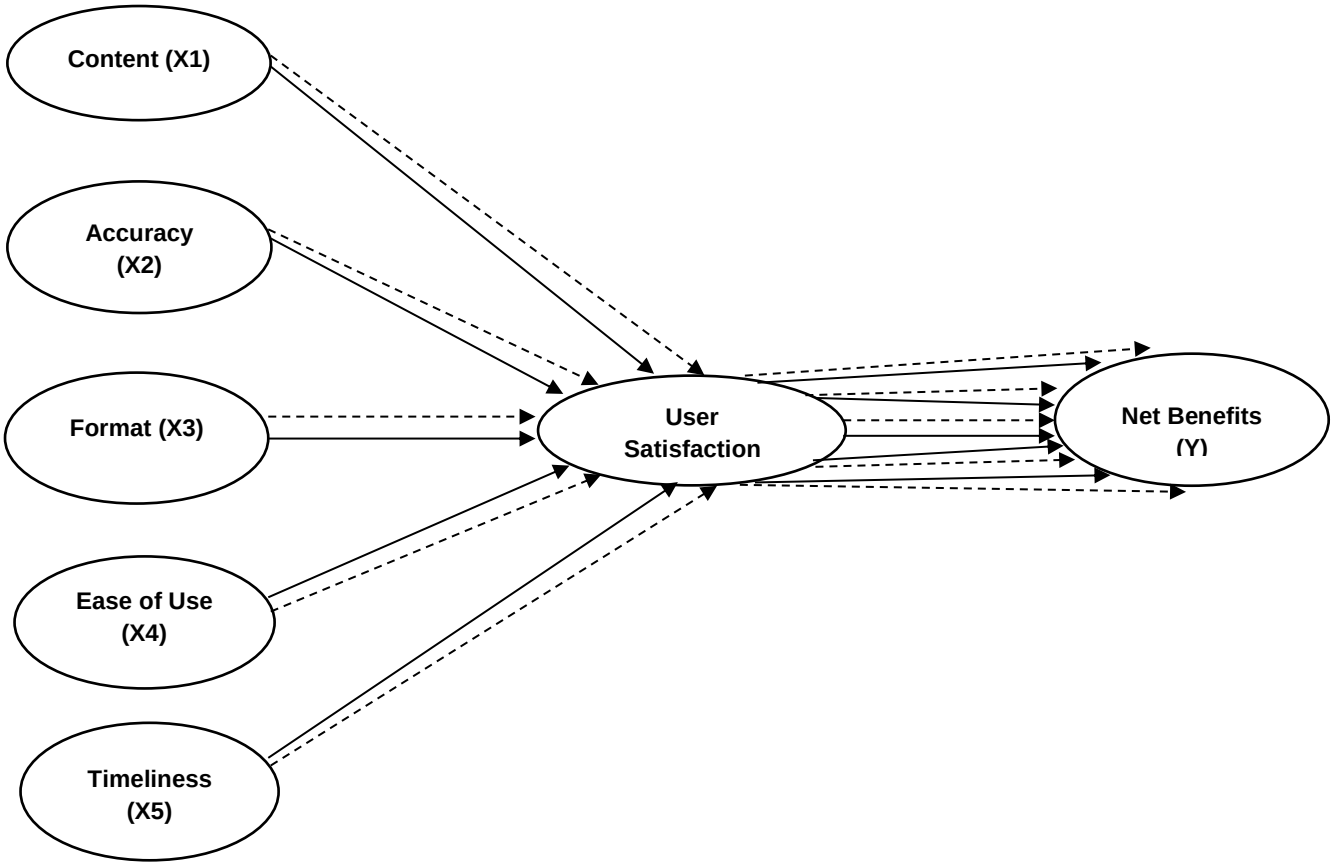
Hypothesis	Mediation Path	Coefficient	p-value	Significance	Hypothesis Decision
7	Content (X1) → Z → Y	0.288	0.001	**Significant**	**H_0 is rejected, H_1 is accepted**
8	Accuracy (X2) → Z → Y	0.018	0.827	Not Significant	H_0 accepted, H_1 rejected
9	Format (X3) → Z → Y	0.133	0.077	Not Significant	H_0 accepted, H_1 rejected
10	Ease of Use (X4) → Z → Y	0.185	0.050	**Significant**	**H_0 is rejected, H_1 is accepted**
11	Timeliness (X5) → Z → Y	0.158	0.042	**Significant**	**H_0 rejected, H_1 accepted**

Source: Data processed, 2025

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***Figure 1** / Research Model*



Note :

= Direct Effect

= Indirect Effect

***Figure 2** / PLS SEM Analysis*

