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Implementation of School Financial Management Information System to Improve Budget Management Effectiveness

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Abstract. *This study aims to analyze the influence of Perceived Ease of Use (PEOU) and Perceived Usefulness (PU) on the use of the School Financial Management Information System (SIMKS) and its impact on the effectiveness of budget management in private high schools in the Jabodetabek area. This study used a quantitative approach with explanatory research methods. Data were collected through questionnaires from 200 respondents consisting of principals, vice principals, finance managers, treasurers, and finance staff. The data were then analyzed using Partial Least Squares-based Structural Equation Modeling (PLS-SEM). The results show that PEOU has a positive and significant effect on PU and SIMKS use. PU also has a positive effect on SIMKS use. Furthermore, SIMKS use significantly improves the effectiveness of school budget management, demonstrated by increased transparency, accountability, efficiency, and fund optimization. This study confirms the applicability of the Technology Acceptance Model (TAM) in the context of school financial management and provides empirical evidence that the ease and usefulness of the system play a significant role in encouraging its optimal use to achieve efficient and accountable education budget governance.*

Keywords*: Financial; Information; Management; System.*

1. Introduction

Leveraging digital technology in school financial management is a solution for increasing efficiency, transparency, and accountability in educational financial management. With a sound school financial management system, educational institutions can manage their finances, from more targeted budget planning to ensuring operational needs are met, and increasing efficiency in resource use. This not only impacts school financial stability but also improves the quality of educational services provided to students. A school financial management information system is not merely an administrative tool but also a strategic instrument in realizing high-quality and highly competitive schools.

A school financial management information system is expected to improve the effectiveness and efficiency of school funds/finances, making them more transparent, accountable, and

targeted, thereby achieving educational quality. However, the implementation of this system often faces challenges such as user resistance, infrastructure readiness, low digital literacy among administrative staff/users, and the use of the information system as a consideration in establishing management policies.

As quoted by Sugiarti (2023), to measure the extent to which users can accept and use new technology, in this case the school financial information system, measurement/analysis can be carried out using the Technology Acceptance Model (TAM) theoretical approach developed by Fred Davis (1989). In the context of this research, it is about the use of school financial management information systems in increasing the effectiveness of education budget management. The Technology Acceptance Model (TAM) theoretical approach emphasizes perceived usefulness and perceived ease of use in determining the extent to which technology is accepted by users.

Some previous research related to school financial management information systems, namely research(Syukri, 2024)states that the quality of basic education has a significant correlation with educational financing management, which can be achieved if educational financing management is carried out well, where the use of the financing budget is effective and efficient and in accordance with the established school activity plan and budget. Meanwhile, research(Akhyar, 2024)concluded that financial transparency has a positive impact on the quality of learning, emphasizing the importance of effective financial management in education. Likewise, the results of the study(Asri, 2024), that the technology-based system provides real-time financial information through the cloud, automation, and data analysis that increases management efficiency, transparency, and accountability of school financial governance.

Furthermore(Sary, 2023)The research findings indicate that with a web-based school financial management information system, fund usage activities based on requests and accountability will be more easily monitored and can be used as evaluation material in preparing the following year's budget.(Ernawati, 2023)concluded that financial management oriented toward independence in an organization or educational institution influences all elements within it, improves student achievement, and impacts the quality of education. However, there are other research findings that differ.(Lionardi, 2024) concluded that the financial accounting information system does not have a significant effect on individual performance, this is because the system is less successful in reducing and simplifying daily tasks. Likewise, the results of research (Fajri Junafri Yoga: 2020) state that the use of the Regional Financial Management Information System (SIKPD) has not been running effectively and the objectives of SIKPD have not been achieved optimally, this is because employees are still not proficient in using SIKPD, the system still often errors. Meanwhile, the research gap that specifically examines the Technology Acceptance Model (TAM) has not been widely used in research on School Financial Management Information Systems.

Educational fund management is a central aspect of schools and is a key component of management within educational institutions/schools. Some financial management activities

in schools include obtaining and determining educational funding sources, using/utilizing funds, reporting, auditing, and accountability.

As quoted by Mainatul Ilmi et al. (2020), (Hatta: 2009) states that the Technology Acceptance Model (TAM) is designed to predict the acceptance or use of information systems by users and their benefits for a job. The TAM theory was developed by F.D. Davis in 1989. According to the TAM theory, the use of information systems is closely related to individual desires, which are influenced by perceived benefits and perceived ease of use of the system.

By adopting the Technology Acceptance Model (TAM) as a theoretical basis, this study aims to analyze how the perceived ease of use (Perceived Ease of Use - PEOU) and the perceived usefulness (Perceived Usefulness - PU) of the school financial management information system can influence the effectiveness of school budget management.

2. Research Methods

This research is a quantitative study with an explanatory research approach that aims to test the relationship between variables based on the Technology Acceptance Model (TAM) theory. The explanatory research approach in quantitative research is a type of research that aims to explain the causal relationship between the variables studied. This approach focuses on testing the hypothesis to what extent one variable influences another variable. This agrees with Sugiyono (2002; 110) who said that "explanatory research is research that aims to explain the variables studied and the relationship between one variable and another." Explanatory research is grouped into descriptive, comparative, and associative research. In this study, the explanatory approach uses an associative (relationship) type that aims to determine the relationship between two or more variables. The data sources in this study include primary data. Primary data is data obtained directly from the subject (Widodo, 2017). The study's primary data includes the School Financial Management Information System and Budget Management Data.

3. Results and Discussion

This study focuses on the use of the School Financial Management Information System (SIMKS) in private high schools throughout Greater Jakarta (Jabodetabek). Primary data was obtained through an online questionnaire distributed to 200 respondents, consisting of principals, vice principals, treasurers, and financial managers and staff. The research subjects included financial applications such as Accurate, Zahir, Jurnal by Mekari, SIMDA Keuangan, and custom applications. The financial information system used adheres to national education standards as stipulated in Law No. 20 of 2003 and Government Regulation No. 57 of 2021 in conjunction with Government Regulation No. 4 of 2022. Respondents were selected purposively, considering their direct involvement in school financial management.

Table Respondent Characteristics

No	Category	Sub-Category	Amount	Percentage
1	Gender	Man	138	69.0%
		Woman	62	31.0%
2	Age	21 – 30 Years	67	33.5%
		31 – 40 Years	78	39.0%
		41 – 50 Years	43	21.5%
		≥ 50 Years	12	6.0%
3	Position	Headmaster	28	14.0%
		Teacher as Vice Principal	32	16.0%
		Financial Manager	38	19.0%
		School Treasurer	46	23.0%
		Financial Administration Staff	56	28.0%
4	Length of work	< 1 Year	3	1.5%
		13 years old	56	28.0%
		4 – 6 Years	40	20.0%
		> 6 Years	101	50.5%
5	IT/Application Skills	Not enough	3	1.5%
		Standard/Regular	145	72.5%
		Skilled	42	21.0%
		Proficient	10	5.0%
6	Use of SIMKS Online	Yes	116	58.0%
		No	84	42.0%
7	Financial SIM Application	Accurate	44	22.0%
		Zahir	3	1.5%
		Journal by Mekari	4	2.0%
		Custom (Develop yourself)	60	30.0%
		Others (Specify)	41	20.5%
		Not Using the Application	48	24.0%
		Total Respondents	200	100%

Source: Processed Data, 2025

Based on the recapitulation of data from 200 respondents involved in this study, the general picture is that the majority of respondents were male, namely 138 people (69%), while female respondents numbered 62 people (31%). This composition indicates that school financial management and information systems are still dominated by male workers.

In terms of age, the majority of respondents were in the 31–40 age range, totaling 78 (39%), followed by those in the 21–30 age group, totaling 67 (33.5%). This age group reflects the productive workforce, which has a high potential for adapting to developments in information technology. Meanwhile, 43 respondents (21.5%) were aged 41–50, while the remaining 12 (6%) were aged 50 and above.

Based on the respondents' positions, the largest number came from financial administration staff (56 people) (28%), followed by school treasurers (46 people) (23%), and financial managers (38 people) (19%). Meanwhile, 32 teachers (16%) also served as vice principals, and 28 principals (14%). This composition indicates that the majority of respondents were

technical implementers directly involved in financial management, making them a relevant source of data in assessing the implementation of the school's financial information system.

In terms of work experience, the majority of respondents (101 respondents, 50.5%) had more than six years of work experience. This indicates that more than half of the respondents had substantial experience in school administration and financial management. The remaining respondents (56 respondents, 28%), 40 (20%) had 1–3 years of work experience, and 3 (1.5%) had less than one year of work experience.

Regarding skills in information technology and financial applications, 145 respondents (72.5%) reported having standard or average skills, while 42 (21%) reported being skilled and only 10 (5%) self-proficient. This demonstrates the need to strengthen digital competencies in information systems-based financial management.

Regarding the use of the online School Financial Management Information System (SIMKS), 116 respondents (58%) stated that their schools had implemented the online application, while 84 respondents (42%) stated that they had not. This data indicates that the implementation of the online SIMKS is still not fully widespread.

In terms of applications used, a variety of platforms are used. The most commonly used application is a custom-developed system by schools, with 60 respondents (30%), followed by Accurate with 44 respondents (22%). Other applications mentioned include Zahir, Journal by Mekari, and others, while 48 respondents (24%) stated they have not used any financial system applications at all. This finding indicates a disparity in the use of school financial technology, both in terms of application availability, perceived need to use SIMKS, and user competency/limitations.

Table Hypothesis Test Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
PEOU -> PU	0.482	0.484	0.057	8,440	0.000
PEOU -> SIMKS	0.294	0.300	0.058	5.111	0.000
PU -> SIMKS	0.339	0.332	0.069	4,902	0.000
SIMKS -> EPA	0.512	0.519	0.051	9,959	0.000

Source: Processed Data, 2025

Based on Table hypothesis testing was conducted to examine the influence between latent variables contained in the research model. This test involved four relationship paths: PEOU on PU, PEOU on SIMKS, PU on SIMKS, and SIMKS on EPA. The original sample value (O), t-statistics, and p-values were used as the basis for decision making. If the t-statistics value is > 1.96 and the p-value ≤ 0.05, then the influence between the variables is declared significant and the hypothesis is accepted. The test results for each relationship are explained in the following description.

1) The effect of Perceived Ease of Use (PEOU) on Perceived Usefulness (PU) shows an original sample value of 0.482 with a t-statistic of 8.440 and a p-value of 0.000. Because the t-statistic value is > 1.96 and the p-value < 0.05, the hypothesis is accepted. This means that Perceived Ease of Use has a positive and significant effect on Perceived Usefulness, so the easier the system is to use, the greater the perception of usefulness felt by users.

2) The effect of Perceived Ease of Use (PEOU) on the School Financial Management Information System (SIMKS) resulted in an original sample value of 0.294 with a t-statistic of 5.111 and a p-value of 0.000. With these results, the hypothesis is again accepted. This indicates that the higher the perceived ease of use, the better the information system used in school financial management, both in terms of transparency, accountability, and budget allocation.

3) The influence between Perceived Usefulness (PU) and the School Financial Management Information System (SIMKS) has an original sample value of 0.339 with a t-statistic of 4.902 and a p-value of 0.000. Since both values meet the significance criteria, it can be concluded that perceived usefulness has a positive and significant effect on the quality of the implemented information system. The greater the benefits perceived by users, the better the implementation of the information system.

4) The effect of the School Financial Management Information System (SIMKS) on Budget Management Effectiveness (EPA) shows an original sample value of 0.512 with a t-statistic of 9.959 and a p-value of 0.000. Thus, the hypothesis is accepted, and it can be concluded that SIMKS has a positive and significant effect on budget management effectiveness. This means that the more optimal the information system implemented, the more effective and efficient budget management in the school environment.

Discussion:

This discussion aims to describe the research results based on hypothesis testing of a model developed within the Technology Acceptance Model (TAM) framework. The research is entitled: "Implementation of the School Financial Management Information System (SIMKS) to Improve Budget Management Effectiveness." The discussion is structured to connect the statistical analysis results with theory, variable indicators, and previous research findings. This discussion also examines the relevance of the results to the context of digital private school financial management.

1) Influence of Perceived Ease of Use on Perceived Usefulness

The results of the study indicate that the Perceived Ease of Use (PEOU) variable has a positive and significant effect on Perceived Usefulness (PU), with an influence coefficient of 0.482, a t-statistic of 8.440, and a p-value of 0.000. This value indicates that PEOU provides a real contribution in increasing PU in the use of SIMKS.

The PEOU indicators tested in this study include: (1) SIMKS is easy to learn, (2) SIMKS is easy to use, (3) SIMKS helps complete tasks, (4) SIMKS use is flexible, and (5) SIMKS provides convenience in operation. Meanwhile, the PU indicators include the perception that the system can increase productivity, support work effectiveness, and accelerate task performance.

This finding aligns with the Technology Acceptance Model (Davis, 1989), which states that perceived ease of use is a key factor influencing perceived usefulness in information technology adoption. The easier a system is to use, the more likely users are to perceive it as useful. This finding is further supported by Venkatesh & Davis (2000), who stated that PEOU indirectly influences usage intention through PU. This research is also supported by studies conducted by Natalie Tangke (2004), Yananto (2008), and Mayasari (2011), which show that perceived ease of use significantly impacts perceived system usefulness, both in the context of government services, financial applications, and digital banking.

In the context of this study's respondents, the majority were of productive age (31–40 years old) and most possessed basic information technology skills (72.5%). This explains why perceived ease of use strongly influenced perceived usefulness. The large number of school administrators and treasurers (51%) directly involved in SIMKS operations also reinforces the belief that an easy-to-use system will elicit a more positive response. Ease of use is a crucial factor in ensuring that technical implementers assess the system as a truly useful tool in their daily work.

Thus, it can be concluded that in the context of private school financial management in Greater Jakarta (Jabodetabek), SIMKS ease of use is a significant factor driving users' perceptions of the system's usefulness. Therefore, hypothesis 1 is accepted.

2) The Influence of Perceived Ease of Use on SIMKS Usage

Based on the results of data processing, the PEOU variable has a positive and significant effect on SIMKS usage, with a coefficient value of 0.294, a t-statistic of 5.111, and a p-value of 0.000. This means that the higher the perceived ease of use of the system, the higher the level of SIMKS utilization in school financial activities.

In this study, PEOU indicators include perceptions of ease of learning, clarity of instructions, flexibility of use, and convenience/ease of use of the system. SIMKS usage indicators include efficient management processes, information access, user satisfaction, and security and confidentiality of financial data. These findings strengthen the TAM framework, where PEOU can directly influence system usage behavior. Previous research by Muhammad (2013) and Suwardika (2012) also showed that ease of use is an important predictor in encouraging information system adoption in the government and MSME sectors.

When compared to the respondents' descriptions, it was found that most respondents had worked for more than six years (50.5%) and had a background in technical implementation positions, such as treasurer and financial administration staff. However, the low proportion

of respondents who felt proficient in IT (only 5%) indicated that perceived ease of use significantly impacted adoption. Systems perceived as complicated or not user-friendly will hinder adoption, especially in schools lacking internal technical support or an IT team. Therefore, PEOU is an important entry point in expanding the overall use of SIMKS.

Considering the complexity of school financial work, an easy-to-use system will help users such as school treasurers, financial staff, financial managers, and principals carry out their responsibilities without technical obstacles. Therefore, hypothesis 2 is accepted.

3) The Influence of Perceived Usefulness on SIMKS Use

The test results show that PU has a positive and significant influence on SIMKS usage, with a coefficient of 0.339, a t-statistic of 4.902, and a p-value of 0.000. This confirms user confidence in the system's benefits in financial management.

The PU indicators tested in this study include the perception that SIMKS can increase productivity, improve performance, and contribute to work efficiency. The SIMKS utilization indicators, as described in the previous subchapter, reflect the extent to which school financial managers utilize SIMKS in financial management.

According to Davis (1989), PU is the most direct factor influencing technology usage behavior. When someone believes a system is truly useful in their work, their motivation to use it increases. This research aligns with the results of studies by Asrori (2011) and Kartika (2009), which showed that PU directly influences the level of use of financial and accounting systems.

Descriptive results show that only 58% of schools have used SIMKS online, while 42% have not. This finding indicates that perceptions of its benefits are not evenly distributed. Schools that have not yet used it likely do not see the urgency or added value of this system, either due to limited information or the lack of tangible user evidence of its benefits. Therefore, increasing user perception of its benefits through case study-based training or success stories is crucial so that users understand SIMKS's direct contribution to their work effectiveness.

In the context of private school financial management, when SIMKS is perceived as an efficient and accurate tool for financial recording and reporting, the system will be used optimally. Therefore, hypothesis 3 is accepted.

4) The Influence of SIMKS Use on the Effectiveness of Budget Management

The results of the study indicate that the use of SIMKS has a positive and significant effect on Budget Management Effectiveness (EPA), with a coefficient value of 0.512, a t-statistic of 9.959, and a p-value of 0.000. This indicates that the more intensive and optimal the use of SIMKS, the higher the effectiveness of budget management achieved by schools.

SIMKS usage indicators reflect the system's implementation in daily activities, such as budget data input, transaction tracking, and financial reporting. EPA indicators include transparency,

accountability, optimization, and efficiency of fund use, with alignment between budget realization and the school's work plan.

This finding aligns with research by Ernawati et al. (2023) and Narapni Jami Putri (2024), which confirms that digital-based financial information systems can improve transparency, efficiency, and accountability in budget management. A structured system and automation of financial administration processes can reduce the risk of manual errors and expedite the reporting process.

An interesting fact from the descriptive results is that 24% of schools still don't use any financial applications at all, and the majority of the applications used are custom-made (30%). This indicates that high effectiveness can only be achieved if the system is truly integrated, easy to use, and supported by competent human resources. With the majority of respondents coming from technical positions as financial administration staff with relatively long work experience, management effectiveness can be more optimal if the digital system is used comprehensively and not just as a formality. Therefore, increasing the use of SIMKS significantly and consistently is a strategic tool for private schools in the Greater Jakarta area.

In the context of school financial management, the active use of SIMKS enables schools to design, implement, and evaluate budgets in an integrated manner. This is crucial to ensuring that education funds are used optimally according to the principles of efficiency and effectiveness. Therefore, hypothesis 4 is accepted.

4. Conclusion

This study aims to analyze the TAM approach, namely Perceived Ease of Use (PEOU) and Perceived Usefulness (PU), towards the utilization of the School Financial Management Information System (SIMKS) and its impact on Budget Management Effectiveness (EPA). Based on the results of the analysis and discussion in Chapter IV, the conclusions of this study are as follows: *Perceived Ease of Use* (PEOU) has a positive and significant effect on Perceived Usefulness (PU). This shows that the easier the SIMKS system is to use, the greater the user's perception of the system's benefits. *Perceived Ease of Use* (PEOU) has a positive and significant effect on the use of SIMKS.This means that the perception of ease plays an important role in encouraging the intensity and consistency of system utilization in school financial activities. *Perceived Usefulness* (PU) has a positive and significant effect on the use of SIMKS.This shows that the greater the benefits felt by users, the greater the tendency of users to utilize SIMKS. *Perceived Usefulness (PU)*has a greater influence on the use of SIMKS compared to*Perceived Ease of Use*(PEOU) which can be shown from the original sample results (path coefficient value) PU of 0.339, while the original sample PEOU value was 0.294. This means that users prioritize the benefit value of the SIMKS. The use of SIMKS has a positive and significant impact on Budget Management Effectiveness (EPA).This indicates that optimal use of SIMKS can increase efficiency, transparency, and accountability in school budget management. Overall, this study demonstrates that TAM theory can be applied to the use of financial information systems in schools. User acceptance of the system is strongly influenced

by perceived ease of use and benefits, which ultimately impacts the effectiveness of budget management.

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