

Determinants of Intention in Using the Village Financial System (Siskeudes) using the Theory of Planned Behavior (TPB) Approach in Mojokerto District

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A This study aims to determine and analyze the effect of attitudes, subjective norms, and behavioral control on intention to use the village financial system (SISKEUDES), with intention as an intervening variable. This study uses a quantitative approach, with the population being all IT-based SISKEUDES Operators (online) Village Government in Mojokerto Regency. The data analysis technique uses path analysis with the calculation process using the SPSS (Statistical Package for the Social Sciences) released 24 programs. The analysis's results show a significant positive influence of attitudes, subjective norms, and behavioral control on intention to use the village financial system (SISKEUDES). Intention is proven to be an intervening variable in the influence of attitudes, subjective norms, and behavioral control on behavior using the village financial system (SISKEUDES). For the Mojokerto District Government to be able to plan before deciding to use the village financial system (SISKEUDES). These efforts are made to ensure that the resource factors owned can actually support the village financial system (SISKEUDES). The form of planning that can be done is by providing training and technical guidance (Bimtek) to human resources in managing the village financial system (SISKEUDES). This study develops the Theory of Planned Behavior (TPB) by studying intention as an intervening variable in the influence of attitudes, subjective norms, and behavioral control on behavior.

Keywords: Attitude, Subjective Norms, Behavioral Control, Intention and Behavior, Sistem Keuangan Desa (SISKEUDES).

1. Introduction

The use of information technology is very necessary in managing village funds or finances because it can make it easier for organizations to complete their tasks and work (Perdana, 2018). Apart from being computer technology for processing and storing information, information technology also functions as a communication technology for information dissemination (Wardana, 2022). So that financial reporting can be directly integrated from the village government to the central government, thus minimizing errors and creating accountability for village fund management. Research conducted by Nurkhasanah (2019) and Nanda (2017) states that the use of information technology has a positive and significant effect on the management of village funds.

BPKP synergizes with ministries, institutions, and local governments to strengthen the internal control system of village financial management through the development of village financial management system applications and to increase APIP capability in overseeing village finances. Together with the Ministry of Home Affairs, BPKP has encouraged village financial management accountability by developing village financial governance applications through the Village Financial System (SISKEUDES). In order to encourage the full implementation of SISKEUDES, BPKP coordinates with the Ministry of Home Affairs, c.q., Directorate General of Village Administration to facilitate the implementation of the SISKEUDES application in stages. In addition, the BPKP also coordinates with the KPK to urge all village heads to implement the SISKEUDES application. BPKP carried out the dissemination of the application in collaboration with several universities and the Indonesian Accountants Association (IAI). For regions that have implemented SISKEUDES, BPKP and the World Bank have given awards as a form of appreciation. As a real effort to improve the capability of APIP, BPKP synergizes with ministries, agencies, and local governments to improve village financial supervision through the organization of technical guidance and focus group discussions (FGD), as well as joint monitoring of the distribution and use of village funds every

quarter so that transparency and responsibility in regional financial management are required.

To the researchers' knowledge, research related to the acceptance of the implementation of financial systems in village governments is still limited. One of the studies that has analyzed the acceptance of using SISKEUDES is Lusiono & Suharman's research (2017); however, the research is only limited to the Technology Acceptance Model (TAM) approach. The study did not involve social factors that might influence the attitude toward using the system, so this study uses the Theory of Planned Behavior (TPB) approach to measure intention in using the SISKEUDES application.

The theory of Planned Behavior is the development of a behavioral attitude relationship called the Theory of Reasoned Action. In the Theory of Reasoned Action found by Ajzen and Fishbein (1980) (Iskandar & Saragih, 2018), it is stated that a person's behavior is formed from an attitude toward behavior and a subjective norm. Ajzen and Fishbein (1980) also state that the Theory of Reasoned Action can be conceptualized as a formula or framework with an attitude toward and a subjective norm that predicts behavior. The Theory of Planned Behavior can explain that a person's behavior (behavior) is influenced by behavioral intentions (Intention to Behavior). In contrast, behavioral intentions are influenced by attitudes toward behavior (Attitude Toward Behavior), subjective norms (Subjective Norm), and control over perceived behavior (Perceived Behavior Control). The TPB model proposed by Ajzen (Iskandar & Saragih, 2018) postulates that a person's intention is the main determinant of behavior, where the intention of the village fund manager to be accountable or fulfill the principles of accountability is influenced by the village fund manager's self-evaluation of the principles of accountability, then the influence of surrounding people or social pressure on village fund managers, as well as the ease or difficulty possessed by village fund managers to carry out the principles of accountability.

2. Literature Review and Hypotheses Development

Theory of Planned Behaviour

The Theory of Planned Behavior is the result of the modification and development of the previous theory, namely the theory of reasoned action, developed in 1991 by Ajzen. According to Ajzen's analysis, this theory of reasoned action (TRA) can only be used for a behavior that is fully under the control of the individual and will not be appropriate when used to explain behavior that is not under individual control because there are factors that may support or hinder the realization of individual intentions to behave. Therefore, Ajzen's Theory of Planned Behavior (TPB) adds one factor, namely perceived behavior control (perceived behavior control).

According to Wikamorys and Rochmach (2017), the theory of planned behavior is a theory used to predict a person's behavior. This theory has two main assumptions to assess a person's intention to behave, namely attitude towards the behavior and subjective norm. The theory of planned behavior assumes that behavior is determined by a person's desire to do or not do a behavior or vice versa. This theory, which was developed from the previous theory, then added perceived control behavior.

According to Mahyarni (2013), Ajzen's theory of attitude toward behavior refers to the extent to which a person has a favorable or unfavorable evaluation of behavior. Then further explained by Wikamorys & Rochmach (2017), which states that in the theory of planned behavior, it is explained that individual behavior will arise because of the intention to behave. A person's intention to behave can be predicted by three things: attitude toward the behavior, which is the whole of a person's evaluation of whether it is positive or negative to display a certain behavior; a subjective norm, which is a person's belief about the demands of others who are considered important to him and are willing to display a certain behavior in accordance with the demands; and perceived behavioral control, which is a person's perception of the ability to display a certain behavior.

Beliefs are the driving force of behavior. This factor affects behavior beliefs—the belief that an individual is capable of acting because internal and external sources support it. In the Theory of Planned Behavior (TPB), it is explained that attitudes toward behavior, subjective norms, and perceptions of self-control will generate an intention to conduct behavior. Actual behavioral control occurs when someone wants to do what they have in mind. Based on the TPB diagram, the study focuses on testing the influence of attitude toward intention, subjective norms towards intentions,

behavioral control over intention, intention in behavior and attitude, subjectional norms, and behavioral control over the use of the village financial system (SISKEUDES), with intention as an intervening variable.

Hypothesis Development

The Influence of Attitudes on Intentions using the Financial System

The results of this study are supported by previous research by Sanayei and Bahmani (2012), Panggalih and Baridwan (2013), Safeena et al. (2013), Aboelmaged & Gebba (2013), Mahendra (2014), Arthana and Rukhviyanti (2015), Chuchuen (2016), Indrayana, dkk. (2016), Sulistiyanini (2016), Dewi and Rastini (2017), Batista and Pratiwi (2017), as well as Friadi, dkk. (2018), where the construction attitude toward using technology has a positive and significant influence on behavioral intentions. From the results of previous research, we can learn that the attitude toward use does not influence the village's financial system. In this study, based on a model developed by Ajzen (2006) known as the Theory of Planned Behavior (TPB), is used as a basis for measuring intention in using a technology, which explains that intention in the use of technology is influenced by an individual's attitude towards a village's financial system, where the attitude to use technology is one's feelings when using technology. (perasaan positif dan perasaan negatif).

H1 = positive influence on intention using the village financial system (SISKEUDES).

The Influence of Subjective Norms on Intention using the Financial System

Some studies also show that subjective norms influence the intensity of technology use (Ikhsan & Sukardi, 2020). Consistent with TPB, subjective norms involve social and environmental pressure from family, friends, colleagues, authority figures, or the media on desired behavior. (Ikhsan & Sukardi, 2020). Several studies related to technology adoption also showed a positive influence between subjective norms and intentions (Xie et al., 2017; Chuchuen (2016), Indrayana, dkk. (2016), Sulistiyanini (2016), Sudaryati, dkk. (2017), and Aziz et al. (2017)).

H2 = Subjective norm positive influence on intention using the village financial system (SISKEUDES).

The Influence of Perception on Behavioral Control over Intention using the System

The results of research by Sanayei and Bahmani (2012), Panggalih and Baridwan (2013), Safeena et al. (2013), Mahendra (2014), Chuchuen (2016), Devi and Rastini (2017), Sudaryati et al. (2017), and Friadi et al. (2018) show that behavioral controls of perception have a positive influence on the intention to obtain information and conduct transactions online.

H3 = Behavior controls have a positive influence on intentions using the village financial system (SISKEUDES).

The Influence of Intention on Behavior using the Financial System

A person's intention in conducting a behavior is influenced by the attitude of the person that leads to the determination of the behavior and by a number of subjective norms about such behaviors. Research by Piacenza, J. (2018) and Sirclo & Ravery (2020). Explains that actual behavior is carried out because the individual has an intention or desire to do so.

H4 = intention positively influenced by behavior using the village financial system (SISKEUDES).

The Influence of Attitudes to Behavior using the Village Financial System (SISKEUDES) with Intention as an Intervening Variable

The attitude derives from the beliefs of prominent behavior that reflect the results perceived by a person and the desire for the consequences of the associated transition. (Ajzen, 1991; Rawashdeh, 2020). Attitude becomes one of the key materials in the process of assessing customer behavior towards products and services provided by banking companies. The results of research conducted by Sudaryati, Agustia, and Syahputra (2017) show that attitudes have a significant influence on behavior through the mediation of intentions.

H5 = Influential attitude to behavior using the village financial system (SISKEUDES) with intention as an intervening variable.

The Influence of Subjective Norms on Behavior using Systems with Intentions as Intervening

Variables

Subjective norms are behaviors that give rise to an individual's belief in an action resulting from the belief he has gained from the opinions or views of others, whether positive or negative. The results of research conducted by Sudaryati, Agustia, and Syahputra (2017) suggest that intent mediates the influence between subjective norms and behavior.

H6 = Subjective norms influencing behavior using the village financial system (SISKEUDES) with intention as an intervening variable.

The Influence of Perception on Behavioral Control over Behavior using a System with Intentions as an Intervening Variable

Behavior control is very closely related to his degree of confidence that he is capable of conducting the behavior assumed by measuring his level of ease, difficulty, ability, or conviction. The better the individual's subjective attitude and norms toward the assumed behavior and the greater the control of the perceived behavior, the stronger the intention of the individual to carry out the assumption. The results of research conducted by Sudaryati, Agustia, and Syahputra (2018) show that behavioral control influences behavior through the mediation of intentions.

H7 = Perceptions of influential behavioral control over behavior using the village financial system (SISKEUDES) with intention as an intervening variable.

Based on the theory and previous research, the following framework of thought can be drawn up:

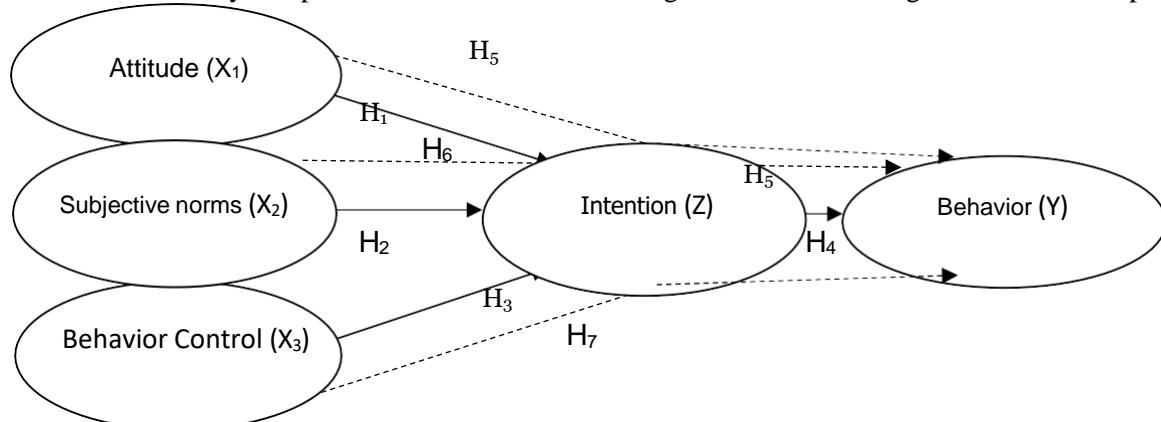


Figure 1. Research Model

1. Research Methods

Population and Sample

Population is the whole subject of research and can be population research if we examine all the elements that exist in the area of research. (Suharsimi, 2018). According to Tulus Winarsunu (in Wahyuningsih, 2018), a population is an entire individual that is included in a study and which will subsequently be subject to generalization. Generalization is a way of concluding a larger group of individuals based on data obtained from a smaller group. The population of this study is the entire IT-based SISKEUDES Operator (online) Government of the village in Mojokerto district. The district of Mojokerto was selected as the research object because the district is one of the regional governments that SISKEUDES has been based on IT (online) that implements a desktop- based application with 2 databases of different budget years at once. The Government of the District that will be the object of research in this study has as many as 315 respondents across the Government of the Village in the district of Mojokerto who have generally used IT-based SISKEUDES (online).

The sample is part of the number and characteristics that the population possesses. (Sugiyono, 2018). The basis of the number of samples is the opinion of Arikunto (2016), who says, "When the subjects are less than 100, then it is better to take all, so it is a population study. Furthermore, if the number is greater than 100, then the samples taken are between 10% and 15% or 20% and 25%, depending on the size of the territory, funds, time, and energy. The sampling technique using total samplings, or census, is a sample-taking technique in which all members of the population are selected as samples. Sugiyono (2018) explains that the census, or total sampling, is a sampler

technique in that the entire population is the subject of research. Based on this understanding, the survey was carried out using the entire SISKEUDES operator based on the (online) government of the village in the district of Mojokerto, which has as many as 315 respondents.

Data Collection

The research used a questionnaire as the data collection method. The questionnaires used in this research are closed, which means that respondents are expected to answer all the questions and are not given an opportunity to answer beyond the answers provided.

Definition of Variable Operations Dependent Variable

A dependent variable (SISKEUDES) is a form of attitude or behavior that tends to continue to use technology. Measurement of behavioral variables using a questionnaire using the Likert scale adopted from Novianti (2021). With indicators: usage intensity, system usage outside working hours, user satisfaction, problem-solving, sustainable usage, and usage duration.

Independent variable

Attitude

An attitude towards behavior is the positive or negative feelings of a person if they have to perform a determined behavior. The attitude variables were measured using a questionnaire using the Likert Scale adopted by Novianti (2021) on the grounds that there is a similarity of behavior using the system on the village scope. The indicators were privacy, Login Authorization Model, Encryption Model, Interaction, User and System, and Unguided Daily Usage.

Subjective Norms

A person's perception or view of other people's beliefs will influence their intention to do or not do the behavior being considered. Measurement of subjective norm variables using a questionnaire using the Likert scale adopted by Sari (2022) with consideration of having similarities over the application used. With indicators: normative beliefs and motivation to comply.

Behavior Control

As a perception of ease or difficulty in conducting behavior and is assumed to reflect experience and anticipation of obstacles. Measurement of behavioral control variables using a questionnaire using the Likert scale adopted by Sari (2022) with the equation of the use of application services in financial management. With indicators: control beliefs and perceived power.

Intervening Variable

The intervening variable, or behavioral intention to use, is a person's desire to perform a certain behavior. Intention variable measurement using a questionnaire using the Likert Scale adopted from Surahmat (2018) on the grounds that it is a reviewed measure of intention from the use of the Technology Acceptance Model (TAM) as a basis in the evaluation of a system's use. With indicators: (a) the online village financial system (SISKEUDES) is very good; (b) using online village financing as the primary option; (c) using the facility of the online village finance system (SI) to avoid difficulties in the management of village finance; (d) recommending the use of the online village financial system to other village financial operators.

2. Results and Discussion

The influence of attitudes to intention using the village financial system (SISKEUDES).

The results of the influence test of attitudes towards intention using the village financial system (SISKEUDES) can be seen in Table 1:

Table 1

Results of the attitude-to-intention coefficient test

Independent Variable	Dependent Variable	Beta	t	Probability	Description
Attitude	Intentions	0,510	10,211	0,000	Significant

Adjusted R Square: 0,257= 25,7%
N= 299

The effect of attitude on intention in using the village financial system (SISKEUDES) has a

beta coefficient of 0.510, a count of 10.211, and a probability of 0.000 ($p < 0.05$). The probability in Table 1 is less than 0.5, so the hypothesis that there is a significant influence between attitudes towards intention in using the village financial system (SISKEUDES) is proven to be accepted. These results show that the adjusted R squared coefficient obtained a value of 0.257, which explains the effect of attitude on intention in using the village financial system (SISKEUDES) with a contribution of 25.7%.

The effect of subjective norms on intention in using the village financial system (SISKEUDES). The results of testing the effect of subjective norms on intention in using the village financial system (SISKEUDES) can be seen in Table 2:

Table 2

Results of the Attitude Path Coefficient Test on Intention

Independent Variable	Dependent Variable	Beta	t	Probability	Description
Subjective Norm	Intentions	0,465	9,056	0,000	Significant
Adjusted R Square: 0,214= 21,4%					
N= 299					

The effect of subjective norms on intention in using the village financial system (SISKEUDES) has a beta coefficient of 0.465, a count of 9.056, and a probability of 0.000 ($p < 0.05$). The probability in Table 2 is less than 0.5, so the hypothesis that there is a significant influence between subjective norms and intention in using the village financial system (SISKEUDES) is proven to be accepted. These results show that the adjusted R square coefficient obtained a value of 0.214, which explains the effect of subjective norms on intention in using the village financial system (SISKEUDES) with a contribution of 21.4%.

The effect of behavioral control on intention in using the village financial system (SISKEUDES). The results of testing the effect of behavioral control on intention in using the village financial system (SISKEUDES) can be seen in Table 3:

Table 3

Results of Behavioral Control Path Coefficient Test on Intention

Independent Variable	Dependent Variable	Beta	t	Probability	Description
Behavior control	Intentions	0,560	11,659	0,000	Significant
Adjusted R Square: 0,312= 31,2%					
N= 299					

The effect of behavioral control on intention in using the village financial system (SISKEUDES) has a beta coefficient of 0.560, a count of 11.659, and a probability of 0.000 ($p < 0.05$). The probability in Table 3 is less than 0.5, so the hypothesis is accepted, namely that there is a significant influence of behavioral control on intention in using the village financial system (SISKEUDES). These results show that the adjusted R squared coefficient obtained a value of 0.312, which explains the effect of behavioral control on intention in using the village financial system (SISKEUDES) with a contribution of 31.2%.

The effect of intention on the behavior of the village financial system (SISKEUDES).

The results of testing the effect of intention on behavior using the village financial system (SISKEUDES) can be seen in Table 4:

Table 4

Results of the Intention Path Coefficient Test on Behavior

Independent Variable	Dependent Variable	Beta	t	Probability	Description
Intentions	Behavior	0,741	19,015	0,000	Significant
Adjusted R Square: 0,548= 54,8%					
N= 299					

The effect of intention on behavior using the village financial system (SISKEUDES) has a beta coefficient of 0.741, a count of 19.015, and a probability of 0.000 ($p < 0.05$). The probability in Table 4 is less than 0.5, so the hypothesis that there is a significant influence on intention in the

behavior of using the village financial system (SISKEUDES) is proven to be accepted. These results show that the adjusted R square coefficient obtained a value of 0.548, which explains the effect of intention on behavior using the village financial system (SISKEUDES) with a contribution of 54.8%.

Path Analysis

The direct effect, indirect effect, and total effect between research variables have been briefly presented in Table 5 below:

Table 5

Recapitulation of Direct, Indirect, and Total Influence

Variable	Varaibel Endogen	Direct Effect	Indirect Effect	Total Effect	t	Sig.	Kep.
Attitude	Behavior	0,535	0	0,535	10,919	0,000	Significant
Intentions	Behavior	0,741	0	0,741	19,015	0,000	Significant
Attitude	Behavior	0,535	(0,741x0,535) =0,3964	0,9314	10,919	0,000	Significant
N= 299							

The calculation shows that intention is proven to be an intervening variable in the relationship between attitude and behavior. The calculation results show that the total effect is greater than the direct effect. This is evidenced by the results of the calculation of indirect effect (IE), which is 0.3964, while attitude affects behavior through intention, which is 0.9314.

Table 6

Recapitulation of Direct, Indirect, and Total Influence

Variable	Varaibel Endogen	Direct Effect	Indirect Effect	Total Effect	t	Sig.	Kep.
Subjective norm	Behavior	0,448	0	0,448	8,645	0,000	Significant
Intentions	Behavior	0,741	0	0,741	19,015	0,000	Significant
Subjective norm	Behavior	0,448	(0,741x0,448) =0,3319	0,7799	8,645	0,000	Significant
N= 299							

The calculation shows that intention is proven to be an intervening variable in the relationship between subjective norms and behavior. The calculation results show that the total effect is greater than the direct effect. That is evidenced by the results of the indirect effect (IE) calculation, which is 0.3319, while subjective norms affect behavior through intention, which is 0.7799.

Table 7

Recapitulation of Direct, Indirect, and Total Influence

Variable	Varaibel Endogen	Direct Effect	Indirect Effect	Total Effect	t	Sig.	Kep.
Behavior control	Behavior	0,529	0	0,529	10,736	0,000	Significant
Intentions	Behavior	0,741	0	0,741	19,015	0,000	Significant
Behavior control	Behavior	0,529	(0,741x0,529) =0,3919	0,9209	10,736	0,000	Significant
N= 299							

The calculation shows that intention is proven to be an intervening variable in the relationship between behavioral control and behavior. The calculation results show that the total effect is greater than the direct effect. That is evidenced by the results of the indirect effect (IE) calculation, which is 0.3919, while behavior control affects behavior through intention, which is 0.9209.

Sobel Test

Based on the results of the Sobel test, the one-tailed probability result is $0.00000001 < 0.05$, so

it can be concluded that the hypothesis of this study is proven to be accepted, which states that the intention variable intervenes in the influence of attitudes, subjective norms, and behavioral control on behavior.

3. Discussion

The Effect of Attitude on Intention in using the Village Financial System (SISKEUDES)

The results of the analysis show that there is a significant influence on attitude towards intention in using the village financial system (SISKEUDES). That means that with a better attitude, the intention to use the village financial system (SISKEUDES) will increase. The results of this study are in accordance with the research of Sanayei and Bahmani (2012), Panggalih and Baridwan (2013), Safeena et al. (2013), Aboelmaged & Gebba (2013), Mahendra (2014), Arthana and Rukhviyanti (2015), Chuchuen (2016), Indrayana et al. (2016), Sulistiayarni (2016), Dewi and Rastini (2017), Batista and Pratiwi (2017), and Friadi et al. (2018), which state that attitude has a significant effect on intention. So this study is able to describe the relationship between attitude and intention in the TPB model and explains why someone accepts or rejects the use of technology.

The Effect of Subjective Norms on Intention in using the Village Financial System (SISKEUDES)

Based on the results of the analysis show that there is a significant influence of subjective norms on intention in using the village financial system (SISKEUDES). That means that with the improvement of subjective norms, the intention to use the village financial system (SISKEUDES) will increase. Ajzen (2005) assumes that subjective norms are determined by the existence of normative beliefs and the desire to follow (motivation to comply). The extent to which a person has the motivation to follow people's views on the behavior they will perform (normal belief). If the individual feels it is his right to determine what he will do, not determined by others around him, then he will ignore people's views about the behavior he will do. The results of this study are in accordance with the research of Sanayei and Bahmani (2012), Safeena et al. (2013), Aboelmaged and Gebba (2013), Arthana and Rukhviyanti (2015), Chuchuen (2016), Indrayana et al. (2016), Sulistiayarni (2016), Sudaryati et al. (2017), and Aziz et al. (2017), which states that subjective norms have a significant effect on intention. So this study is able to describe the relationship between subjective norms and intention in the TPB combination model and is able to explain why someone accepts the use of technology.

The Effect of Behavioral Control on Intention in using the Village Financial System (SISKEUDES)

The results of the analysis show a significant influence of behavioral control on intention in using the village financial system (SISKEUDES). That means that with better behavioral control, the intention of using the village financial system (SISKEUDES) will increase. Behavioral control describes feelings of self-efficacy or individual self-ability when performing a behavior. Ajzen (2005) explains that a person's behavior is not only controlled by him but also requires control, for example, in the form of the availability of resources and opportunities and even certain skills. Behavioral control assumes beliefs that individuals have carried out or have never carried out certain behaviors; individuals have the facilities and time to carry out these behaviors; and then individuals estimate their abilities to determine whether they have the ability or cannot carry out these behaviors. The results of this study are in accordance with the research of Sanayei and Bahmani (2012), Panggalih and Baridwan (2013), Safeena et al. (2013), Mahendra (2014), Chuchuen (2016), Dewi and Rastini (2017), Sudaryati et al. (2017), Aziz et al. (2017), and Friadi et al. (2018), which state that behavioral control has a significant effect on intention in using technology. So, this study is able to describe the relationship between perceived behavior control and intention in the TPB model and explain why someone accepts or rejects the use of technology.

The Effect of Intention on Behavior using the Village Financial System (SISKEUDES)

The results of the analysis show a significant influence of intention in the behavior of using the village financial system (SISKEUDES). That means that with increasing intention, the behavior of using the village financial system (SISKEUDES) will increase. Many research methods can be used to

measure the behavioral aspects of using information technology, one of which is TPB, which states that actual behavior is a function of the background intention or desire to do this behavior (intentions). A person's intention in doing a behavior is influenced by the attitude of the person who leads to determining behavior (attitude) and by a number of subjective norms about that behavior. Research conducted by Limayem et al. (2001), Sandberg and Wahlberg (2000), and Ozer and Yilmaz (2008) explain that actual behavior is carried out because individuals have an intention (intention) or desire to do so.

Attitude Affects the Behavior of using the Village Financial System (SISKEUDES) with Intention as an Intervening Variable

The results of the analysis show that intention has been proven to be an intervening variable in the influence of attitudes on behavior using the village financial system (SISKEUDES). That means that, with increasing intention, it can increase the influence of attitudes on behavior using the village financial system (SISKEUDES). Attitudes come from prominent behavioral beliefs that reflect a person's perceived outcomes and the desirability of related switching consequences (Ajzen, 1991; Rawashdeh, 2020). Attitude is an important material in the process of assessing customer behavior towards products and services provided by banking companies. The results of research conducted by Sudaryati, Agustia, and Syahputra (2017) show that attitude has a significant effect on behavior through the mediation of intention.

Subjective Norms Affect the Behavior of using the Village Financial System (SISKEUDES) with Intention as an Intervening Variable

The results of the analysis show that intention is proven to be an intervening variable in the influence of subjective norms on behavior using the village financial system (SISKEUDES). That means that increasing intention can increase the influence of subjective norms on behavior using the village financial system (SISKEUDES). Subjective norms are behaviors that cause individual beliefs about an action to result from the beliefs he gets from the opinions or views of others, both positive and negative. The results of research conducted by Sudaryati, Agustia, and Syahputra (2017) suggest that intention mediates the influence between subjective norms and behavior.

Behavior Control Affects the Behavior of using the Village Financial System (SISKEUDES) with Intention as an Intervening Variable

The results of the analysis show that intention is proven to be an intervening variable in the effect of behavioral control on behavior using the village financial system (SISKEUDES). That means that with increasing intention, it can increase the influence of behavioral control on behavior using the village financial system (SISKEUDES). Behavior control is closely related to the level of confidence that he is able to perform the behavior that is assumed through measuring the level of ease and difficulty, ability, and confidence. The better the individual's attitude and subjective norms towards the assumed behavior, and the greater the perceived behavioral control, the stronger the intention of the individual to perform the assumed behavior. The results of research conducted by Sudaryati, Agustia, and Syahputra (2018) show that behavioral control affects behavior through mediating intentions.

4. Conclusion

The conclusions obtained from the research results can be described as follows: 1) The results of the analysis show that there is a significant influence between attitudes towards intention in using the village financial system (SISKEUDES). That means that with a better attitude, the intention to use the village financial system (SISKEUDES) will increase. 2) Subjective norms have a significant effect on the intention to use the village financial system (SISKEUDES). That means that the better the subjective norms, the more intention to use the village financial system (SISKEUDES) will increase. 3) The results of the analysis show a significant influence of behavioral control on intention in using the village financial system (SISKEUDES). That means that, with better behavioral control, the intention to use the village financial system (SISKEUDES) will increase. 4) The results of the analysis indicate a significant influence of intention in the behavior of using the village financial system (SISKEUDES). That means that with increasing intention, the behavior of using the village

financial system (SISKEUDES) will increase. 5) The results of the analysis show that intention is proven as an intervening variable in the influence of attitudes on behavior using the village financial system (SISKEUDES). That means that, with increasing intention, it can increase the influence of attitudes on behavior using the village financial system (SISKEUDES). 6) The results of the analysis show that intention is proven to be an intervening variable in the influence of subjective norms on behavior using the village financial system (SISKEUDES). That means that increasing intention can increase the influence of subjective norms on behavior using the village financial system (SISKEUDES). 7) Based on the results of the analysis, it shows that intention is proven to be an intervening variable in the influence of behavioral control on behavior using the village financial system (SISKEUDES). That means that with increasing intention, it can increase the influence of behavioral control on behavior using the village financial system (SISKEUDES).

Limitations

The research questionnaire was distributed online using a Google Form so that it might cause non-response bias problems, namely conditions where people who do not participate in filling out the questionnaire have different opinions from research respondents so that they can affect the research results. Respondents are less than optimal in filling out the questionnaire because, usually, when the questionnaire is attached in the form of a printout and distributed and waited for by the researcher, it is likely that the respondents fill it in properly according to the perceived reality.

Research Suggestions

For further research, it is expected to use the method of distributing questionnaires directly so that it has a high level of data accuracy and supports the quality of the results of the research conducted.

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