


Digital transformation of public financial management: A case study of regional financial application integration in North Sulawesi

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ABSTRACT

Local governments in Indonesia face the challenge of improving efficiency, transparency, and accountability in public financial management. One of the strategic efforts undertaken is the digital integration of regional financial applications. However, the success of this transformation depends not only on the technology itself but also on users' perceptions regarding usefulness, ease of use, and perceived risk. This study aims to analyze the influence of Perceived Usefulness, Perceived Ease of Use, and Perceived Risk on the effectiveness of public financial management through the integration of regional financial applications in North Sulawesi. A quantitative approach was employed by distributing questionnaires to 70 respondents who are users of the financial application in regional government institutions. Multiple linear regression was used for analysis, along with classical assumption tests such as normality, multicollinearity, and heteroscedasticity, followed by t-test and F-test for significance testing. The findings indicate that Perceived Usefulness, Perceived Ease of Use, and Perceived Risk each have a significant partial and simultaneous effect on public financial management. Among them, Perceived Ease of Use exerts the strongest influence, followed by Perceived Usefulness and Perceived Risk. Interestingly, in contrast to previous research suggesting that risk negatively impacts technology adoption, this study finds that Perceived Risk has a positive and significant influence. This suggests that risk awareness can promote more careful and responsible use of financial systems without reducing their effectiveness. Digital transformation in public financial management is shaped not only by infrastructure but also by user perceptions. Perceived usefulness, ease of use, and risk are crucial in supporting the success of regional financial application implementation. Transformation strategies must therefore be supported by organizational readiness and enhanced digital literacy among public officials.

Keywords: Digitalization, Efficiency, Public Finance, Transformation

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1. INTRODUCTION

The rapid advancement of information technology over recent decades has fundamentally reshaped various aspects of human activity, including public financial management. As a sector central to ensuring transparency, accountability, and the efficient use of national and regional budgets, public finance requires continuous innovation to achieve good governance (Farida, Qasabandiah, & Bahtiar, 2025). The influence of technological development is widely recognized as a critical driver of this transformation. According to (Lakat, Kumenaung, Lengkong, & Gamaliel, 2025), disruption can be understood as an innovation process that fundamentally alters conventional practices within a sector, sometimes even replacing established technologies or systems. Public finance management, as part of the broader public sector, has also felt this impact, marked by the emergence of technology-based systems designed to enhance efficiency, transparency, and oversight.

In Indonesia particularly in North Sulawesi technological advancements have created significant opportunities to improve the quality of public financial management through the integration of digital financial applications. Local governments have begun implementing systems that streamline budget planning, execution, and reporting. However, these initiatives still face major obstacles, such as inadequate digital infrastructure, uneven digital literacy among public officials, and bureaucratic rigidity. (Kusuma, Priyadiyono, & Riharjo, 2021) emphasize that successful organizational transformation, especially when it involves technology, requires readiness in infrastructure, human resources, and institutional commitment. Without these, digital innovation may stagnate or fail to deliver its intended outcomes in public finance.

(Sucihati, Fitriyani, Khairuddin, & Suprianto, 2021) argue that the success of public financial management depends heavily on the application of transparency, accountability, and efficiency principles. When paired with the right technological tools, these principles can be more effectively realized through automation, faster data processing, and reduced human error. However, if digital tools are adopted without proper system integration or management support, they risk creating inefficiencies or confusion (Sharov, Garafonova, & Dvornyk, 2024).

Given these conditions, it is essential to critically evaluate the extent to which digital applications have truly contributed to improving the performance of public financial management in North Sulawesi. The focus should shift from merely deploying technology to understanding how end-users perceive the usefulness, ease of use, and risks associated with these systems. Have these digital initiatives truly enhanced governance efficiency, or have they introduced new challenges for local financial administrators?

This research adopts a contextual approach by examining the acceptance and effectiveness of integrated regional financial applications from the perspective of public officials in North Sulawesi. Drawing on the Technology Acceptance Model (TAM), the study analyzes how perceived usefulness, ease of use, and risk influence the performance of public financial management. Despite the urgency and strategic value of digital transformation, studies exploring these perceptual dimensions within the local government context remain limited. The findings of this research are expected to offer evidence-based insights for policymakers, supporting the formulation of adaptive and user-centered strategies in digital public financial governance.

2. LITERATURE REVIEW

2.1. Information Technology Disruption

Disruption in information technology refers to a major transformation within an industry or sector caused by the introduction of new technologies that substantially change or even replace traditional practices. As explained by (Monaco et al., 2021), this disruption process involves substituting established technologies with more straightforward, efficient, and cost-effective alternatives. In the public sector particularly in the domain of financial governance these technological shifts have profoundly affected how governments plan, implement, and monitor their public budgets. (Sim, Lee, Kim, & Lee, 2024) emphasize the transformative potential of technology to enhance operational efficiency, streamline processes, improve the speed of decision-making, and elevate levels of transparency and accountability. In public financial management, digital tools facilitate more precise budgeting, enhance the monitoring of fund allocations, and reduce the likelihood of misappropriation. Despite these advantages, (Kurniati & Suryanto, 2022) point out that the transition to digital systems is often hampered by

legacy work cultures and resistance from personnel who are not fully prepared to embrace new technologies. As such, the adoption of technological innovation in public financial systems should be seen not merely as a technical upgrade, but as part of a broader organizational transformation. Only through a structured and well-managed transition can digital disruption lead to more efficient and transparent financial management practices.

2.2. Perceived Usefulness

Perceived usefulness refers to the degree to which an individual believes that the use of a particular technology will enhance their job performance (Saputra & Sulindawati, 2024). This belief is crucial in the context of digital transformation in public financial management, where users' perceptions of the usefulness of financial applications determine the extent to which the technology is accepted and adopted. According to (Davis, 1989), system usefulness can be measured through improvements in work speed, productivity, effectiveness, and overall job performance. Several factors influence perceived usefulness, including external support, internal and external training, ease of use, and managerial support (Kim, Mannino, & Nieschwietz, 2009). It is also shaped by perceptions of time efficiency, task completion speed, and how effectively a system supports users' daily activities (Schorr, 2023). When digital systems used in regional financial management are perceived as beneficial and efficient, users are more likely to adopt and use them optimally, ultimately supporting the successful integration of financial applications in North Sulawesi.

2.3. Perceived Ease of Use

Perceived ease of use refers to an individual's belief that using a particular technology does not require significant effort (Davis, 1989). This concept encompasses the ease of learning, operating, and interacting with a system in a way that supports user needs efficiently. (Ahmad & Pambudi, 2013) and (Joan & Sitinjak, 2019) reinforce that individuals are more inclined to adopt a technology they perceive as effortless, while (Saputra & Sulindawati, 2024) highlight that perceived freedom from operational barriers significantly affects technology adoption. In the context of regional financial application integration, ease of use is crucial as it determines how comfortably public officials can navigate and utilize digital systems to manage financial operations. According to (Lestari, 2020), several factors influence this perception, including the inherent consistency of the technology, its reputation among users, and the availability of reliable technical support. Furthermore, (Schorr, 2023) identify key indicators such as clarity, overall ease, accessibility, and learnability, all of which contribute to a smoother user experience. Emphasizing ease of use not only improves user satisfaction but also promotes efficient digital adoption within public financial institutions.

2.4. Risk

Risk is generally defined as the potential for loss, harm, or uncertainty arising from a particular activity or situation. The Indonesian Dictionary (KBBI) defines risk as an unfavorable or harmful consequence of an action. (Keown, Scott, Martin, & Petty, 2000) describes it as the prospect of undesired outcomes, including operational risk as standard deviation, while (Pavlou, 2003) identifies two types of uncertainty in online systems: behavioral and environmental. In the context of digital transformation in public financial systems particularly the integration of regional applications risk perception becomes crucial in determining user trust and adoption. Previous studies (Miliani, Purwanegara, & Indriani, 2013; Priambodo, Singgih; Prabawani, 2016; Priyono, 2017) have shown that Risk affects individuals' willingness to adopt digital financial tools such as e-money. Risk factors include system security (e.g., cyberattacks and weak authentication), transaction errors, data privacy breaches, unclear regulations, operational failures, liquidity problems, and reputational damage. (Jacoby & Kaplan, 1972) further categorize perceived risks into six dimensions: psychological, time, social, financial, physiological, and performance risk. In public financial management, identifying and minimizing these risks is essential to ensure smooth technological adoption, maintain trust, and prevent operational disruptions during the digital integration process.

2.5. Efficiency in Public Financial Management

Efficiency in public financial management involves the optimal use of limited resources to achieve the greatest benefit for society. (Nemser & Maliqi, 2021) note that this efficiency encompasses various elements, including well-targeted budgeting, transparent execution, and accurate financial reporting. (Da Rocha De Souza, Bennemann, Arrabal, & Arrabal, 2022) further highlight that achieving efficiency is not just about spending wisely but also about reducing waste and maximizing the public value of every expenditure. As digital transformation continues to evolve, it brings new opportunities to improve efficiency in public financial governance. Through digitalization, governments can integrate financial systems, enable real-time access to data, and streamline administrative tasks. These improvements can enhance the speed and accuracy of decision-making processes.

(Ballu, 2025) argue that the integration of technology can minimize resource inefficiencies and boost accountability in government operations. Nevertheless, efficiency does not depend solely on technological implementation. As (Dvořák, Rovný, Grebennikova, & Faminskaya, 2020) explain, organizational culture, policy frameworks, and the capacity of human resources play a crucial role in determining whether digital tools will be effectively utilized. Accordingly, the transformation and digitalization of public financial management must be supported by capacity-building efforts and training for government officials. (Pompella & Costantino, 2021) underscore that with the right technological tools, public institutions can reduce operating costs, improve administrative performance, and increase the transparency and accuracy of financial reporting. Therefore, in the context of North Sulawesi, the digital transformation of public finance is expected to contribute to the development of a more efficient, accountable, and well-regulated financial management system.

2.6. Technology Acceptance Model (TAM)

The Technology Acceptance Model (TAM) is a theoretical framework used to understand the factors that influence users' acceptance of technology. First introduced by (Davis, 1989), this model explains that the adoption of technology is primarily determined by two key perceptions: perceived usefulness and perceived ease of use. In the context of digital transformation in public financial management in North Sulawesi, TAM is particularly relevant. The digitization of financial systems depends not only on infrastructure availability, but also on users' readiness and attitudes toward adopting and utilizing such systems. If public officials or employees do not perceive digital technologies as beneficial or feel that the systems are difficult to operate, the likelihood of adoption and effective implementation remains low even when technological infrastructure is already in place. *Perceived usefulness* in this context refers to the extent to which individuals believe that the use of digital financial applications will enhance efficiency, transparency, and accountability in budget management. Meanwhile, *perceived ease of use* relates to the belief that these digital systems are easy to understand and operate without requiring extensive effort or training. Accordingly, the relatively weak influence of digitalization found in this study as reflected in its lower significance and t-values compared to transformation can be interpreted through the TAM framework. It is likely that there are still obstacles in users' perceptions regarding the ease of use and usefulness of the systems, which hinders optimal technology acceptance.

2.7. Hypothesis and Research Model

Several studies on e-money adoption such as those conducted by (Priambodo, Singgih; Prabawani, 2016), (Indriastuti & Wicaksono, 2014), (Priyono, 2017), and (Erika Prasanti, 2021) have shown that perceived usefulness and ease of use positively and significantly influence users' behavioral intention toward adopting digital financial tools. In contrast, Risk has been found to have a negative and significant impact on usage behavior (Priambodo, Singgih; Prabawani, 2016; Priyono, 2017). While these studies focus on e-money, their theoretical implications remain relevant in the context of public sector digitalization. Adapting these insights, this research hypothesizes that perceived usefulness, ease of use, and risk also influence the adoption and integration of regional financial applications in public institutions. Therefore, the proposed hypotheses are:

1. Hypothesis 1 (H1) : Perceived usefulness has a positive and significant effect on public financial management.

2. Hypothesis 2 (H2) : Perceived ease of use has a positive and significant effect on public financial management.
3. Hypothesis 3 (H3) : Risk has a negative and significant effect on public financial management.
4. Hypothesis 4 (H4) : Perceived usefulness, perceived ease of use, and Risk simultaneously affect public financial management.

3. METHODOLOGY

This study adopts a quantitative approach with an associative descriptive method, aiming to examine the extent to which Perceived Usefulness (X1), Perceived Ease Of Use (X2), and Risk (X3) Influence Public Financial Management (Y) within the context of regional financial application integration in North Sulawesi. This methodological framework is designed to assess both the individual and simultaneous effects of the independent variables on the dependent variable, in line with the Technology Acceptance Model (TAM) and supported by relevant empirical studies (Hardani et al., 2020; Juniar & Muharrom, 2023). Data were collected through structured questionnaires distributed to civil servants and officials directly involved in the digital transformation of public financial systems, particularly those working in the domains of budget planning, execution, accounting, and financial reporting within regional government institutions in North Sulawesi. The respondents were selected using purposive sampling, based on their active involvement or familiarity with the implementation and use of integrated regional financial applications. This approach ensures the data reflect the actual experiences and perceptions of individuals navigating digital tools in public financial management. The collected data were analyzed using multiple linear regression analysis to test four hypotheses, specifically examining whether perceived usefulness, ease of use, and risk each have significant effects individually and collectively on public financial management outcomes, such as efficiency, accountability, and transparency.

3.1. Population and Sample

The population in this study consists of government employees in North Sulawesi who are directly involved in public financial management. This includes individuals working in areas such as planning, budgeting, implementation, accounting, financial reporting, and oversight, particularly those who utilize or manage regional digital financial applications. (Hardani et al., 2020). The target population consisted of individuals involved in public financial management processes in North Sulawesi, totaling 229 potential respondents.

The sample was selected using purposive sampling, targeting respondents who meet the following criteria:

1. currently employed as civil servants or contract staff in local government institutions in North Sulawesi,
2. directly involved in the digitalization of public finance processes, and
3. have experience with digital financial systems such as SIPD, SIMDA, or equivalent platforms.

Based on a known population of 229 qualified individuals, the sample size was calculated using the Slovin formula with a 10% margin of error:

$$n = \frac{N}{1 + N(e^2)} = \frac{229}{1 + 229(0,1^2)} = \frac{229}{3,29} = 70$$

Therefore, the final sample consists of 70 respondents, which is considered adequate to represent the population and support the reliability of the research findings. (Nofianti & Qomariah, 2017).

3.2. Measurement of Variables

The key variables in this study transparency, accountability, human resource competence, technological innovation, public participation, and financial performance are measured using validated scales adapted from previous studies on public administration and financial governance. Each item is assessed using a 4-point Likert scale, ranging from 1 (Strongly Disagree) to 4 (Strongly Agree), to accurately capture the respondents' perceptions while minimizing neutral bias.

Table 1. Measurement of Variables

Variable	Indicators	Measurement Items
Perceived Usefulness (X1)	Can shorten time	The financial system shortens the time required to complete financial tasks.
	Can facilitate any service	The digital application facilitates all aspects of public financial services.
	Facilitates user travel	The system minimizes the need for physical presence during financial processes.
	Saves money	The use of the system reduces operational or administrative costs.
	Improves individual performance	The digital system helps me perform my job responsibilities more effectively.
	Improves effectiveness	The system increases the effectiveness of financial reporting and budgeting.
	Able to provide benefits	Overall, the digital system provides meaningful benefits to financial management.
Perceived of Ease (X2)	Easy to learn	The financial application is easy to learn without needing extensive training.
	Easy to operate	I can operate the system smoothly without technical difficulties.
	Makes tasks easier	The system simplifies the completion of public financial management tasks.
	Requires minimal effort	Using the digital platform does not require much mental or physical effort.
Risk (X3)	Presence of potential risks	I believe that using the regional financial application involves certain risks.
	Possibility of losses	I am concerned that system errors may result in data loss or financial inaccuracies.
	Perceived as risky	I perceive the use of digital systems in financial management as potentially risky.
Public Financial Management (Y)	Fast and secure service	Public financial management in my agency is transparent and secure.
	Time efficiency	Budget planning and implementation in my agency are completed more quickly than before.
	Flexible access to services	The financial system can be accessed anytime with the available features and support.

All variables were assessed using a five-point Likert scale ranging from "strongly disagree" to "strongly agree".

3.3. Data Collection and Analysis

Data collection was conducted via a structured questionnaire distributed to the selected respondents. The instrument's validity and reliability were tested using SPSS software (Napitupulu et al., 2021). The validity test results showed that all item indicators had correlation coefficients (r-count) above the r-table value of 0.235, indicating that each item was valid:

Table 2. Validity Test Results

Variable	Question Item	Correlation Value (r Calculate)	Limit Value (r Table)	Information
Perceived Usefulness (X1)	X1.1	0,555	0,235	Valid
	X1.2	0,605	0,235	Valid
	X1.3	0,597	0,235	Valid
	X1.4	0,724	0,235	Valid
	X1.5	0,536	0,235	Valid
	X1.6	0,619	0,235	Valid
	X1.7	0,593	0,235	Valid

Variable	Question Item	Correlation Value (r Calculate)	Limit Value (r Table)	Information
	X1.8	0,664	0,235	Valid
	X1.9	0,626	0,235	Valid
	X1.10	0,619	0,235	Valid
	X1.11	0,682	0,235	Valid
	X1.12	0,660	0,235	Valid
	X1.13	0,625	0,235	Valid
	X1.14	0,516	0,235	Valid
	X1.15	0,592	0,235	Valid
	X1.16	0,549	0,235	Valid
	X1.17	0,623	0,235	Valid
	X1.18	0,488	0,235	Valid
Perceived of Ease (X2)	X2.1	0,492	0,235	Valid
	X2.2	0,538	0,235	Valid
	X2.3	0,519	0,235	Valid
	X2.4	0,495	0,235	Valid
	X2.5	0,507	0,235	Valid
	X2.6	0,568	0,235	Valid
	X2.7	0,635	0,235	Valid
	X2.8	0,527	0,235	Valid
	X2.9	0,554	0,235	Valid
	X2.10	0,46	0,235	Valid
	X2.11	0,514	0,235	Valid
	X2.12	0,557	0,235	Valid
	X2.13	0,382	0,235	Valid
	X2.14	0,277	0,235	Valid
	X2.15	0,490	0,235	Valid
Risk (X3)	X3.1	0,306	0,235	Valid
	X3.2	0,608	0,235	Valid
	X3.3	0,526	0,235	Valid
	X3.4	0,409	0,235	Valid
	X3.5	0,558	0,235	Valid
	X3.6	0,407	0,235	Valid
Public Finance (Y)	Y1	0,545	0,235	Valid
	Y2	0,416	0,235	Valid
	Y3	0,555	0,235	Valid
	Y4	0,380	0,235	Valid
	Y5	0,258	0,235	Valid
	Y6	0,380	0,235	Valid

Table 3. Reliability Test Results

Cronbach Alpha	Limit Value (r Table)	Information
0,874	0.60	Reliable

After data collection, the data were analyzed using multiple linear regression analysis to determine the influence of perceived usefulness (X1), perceived ease of use (X2), and Risk (X3) on the quality of public financial management (Y). A partial t-test was conducted to examine the individual effects of each independent variable. This analytical approach is aligned with the research objective of evaluating how digital transformation, through regional financial application integration, contributes to transparency, efficiency, and accountability in public financial governance in North Sulawesi.

3.4. Ethical Considerations and Informed Consent

Ethical considerations play a critical role in research involving human participants, particularly in the context of public sector studies such as digital transformation and public financial management. This study

complies with established ethical research standards by ensuring that all participants are involved voluntarily, and that their identities and responses remain confidential throughout the research process. Before completing the questionnaire, all respondents were presented with an informed consent form outlining the research objectives, the expected contributions of their participation, and the assurance of data confidentiality. The form clearly communicated that participation was entirely voluntary and that respondents retained the right to withdraw from the study at any point without any negative consequences. To ensure anonymity and data protection, no personally identifiable information was collected. All data were stored securely and only used for academic and analytical purposes. Ethical approval was obtained through the appropriate internal academic procedures, ensuring compliance with national guidelines and ethical protocols for research involving human subjects. Furthermore, this study aligns with ethical standards in social research and data protection regulations. The findings of this study will be disseminated to relevant stakeholders, including local government authorities in North Sulawesi, academic circles, and public policy institutions, to support evidence-based improvements in regional public financial management.

4. RESULT AND DISCUSSION

The transformation and digitalization of public financial management in North Sulawesi reflect a critical response to the increasing demands for efficiency, transparency, and accountability in regional governance. To understand the actual implementation of these two strategic initiatives, this study examined respondents' perceptions through structured measurement instruments. The results of this section provide empirical insight into the progress, challenges, and reception of transformation and digitalization efforts at the regional level.

4.1. Respondent Characteristics

This study employs a quantitative approach to investigate the impact of digital transformation on public financial management in the North Sulawesi region. The total number of respondents surveyed was 70 individuals directly involved in regional financial planning, budgeting, execution, or reporting. These participants were selected using purposive sampling based on their experience with digital systems integration in public financial governance. The demographic profile of the respondents is summarized in the table below, presenting data on gender distribution. Understanding respondent characteristics provides useful context for interpreting their perceptions regarding transformation and digitalization in the public finance sector.

Table 4. Respondent Characteristics by Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	L	38	54.3	54.3	54.5
	P	32	45.7	45.7	100.0
	Total	70	100.0	100.0	

A total of 70 respondents participated in this study. Among them, 54.3% (38 respondents) were male, while 45.7% (32 respondents) were female. This indicates a relatively balanced gender distribution, although male respondents slightly outnumbered females. Considering that digital transformation and financial management tasks often involve technical and administrative roles, this gender composition may influence the respondents' perspectives on the implementation and outcomes of digital public finance systems in North Sulawesi. The characteristics of respondents in this study according to age can be seen in the table below:

Table 5 Respondent Characteristics by Age

		Frequency	Percent	Valid Percent	Cumulative percent
Valid	20	2	2.9	2.9	2.9
	21	16	22.9	22.9	25.7
	22	45	64.3	64.3	90.0
	23	6	8.6	8.6	98.6
	24	1	1.4	1.4	100.0
	Total	70	100.0	100.0	

The total number of respondents in this study was 70. The majority were 22 years old, comprising 64.3% (45 individuals) of the sample. Respondents aged 21 accounted for 22.9% (16 individuals), followed by those aged 23 (8.6%), 20 (2.9%), and 24 (1.4%). This age distribution reflects a predominantly young respondent group, which is relevant in the context of assessing perceptions of digital transformation in public financial management particularly as younger individuals are typically more familiar with digital systems and more adaptable to technology-based changes in government financial practices. The characteristics of respondents in this study according to educational background can be seen in the table below:

Table 6. Respondent Characteristics by Educational Background

		Frequency	Percent	Valid Percent	Cumulative percent
Valid	High School (SMA/SMK)	17	24.3	24.3	61.4
	Diploma /Bachelor’s Degree	9	12.9	12.9	74.3
	Magister	18	25.7	25.7	100.0
	Total	70	100.0	100.0	

Among the 70 respondents who participated in the study, a significant majority (62.9% or 44 individuals) held a Master's degree, followed by 24.3% (17 individuals) who graduated from high school (SMA/SMK), and 12.9% (9 individuals) who held a diploma or bachelor’s degree. This educational profile suggests that most respondents possess advanced academic qualifications, which supports the credibility of their insights regarding the integration of digital financial systems in regional government. Highly educated respondents are more likely to be familiar with the concepts of public financial governance, digital tools, and the practical implications of digital transformation. Their perspectives thus provide a strong foundation for evaluating the effectiveness, efficiency, and risks associated with digital public financial management in North Sulawesi.

4.2. Value of Perceived Usefulness, Value of Perceived os Ease, and Risks Associated with the Use Public Finace

• **Perceived Usefulness**

Table 7. Measurement results of the *Perceived Usefulness* (X1)

Statement Summary		Score				N	Total Score	Mean
		1	2	3	4			
I believe that the implementation of regional financial applications provides significant benefits in managing public finance.	F	1	3	43	23	70	228	03.26
		1,43%	4,29%	61,43%	32,86%			
The use of digital financial systems helps improve the effectiveness of budget management.	F	2	3	41	24	70	227	03.24
		2,86%	4,29%	58,57%	34,29%			
Digital transformation of financial systems increases my productivity in carrying out financial duties.	F	0	6	46	18	70	222	03.17
		0,00%	8,57%	65,71%	25,71%			
The user-friendly interface of the regional financial application makes it easier to perform administrative financial processes.	F	2	3	50	15	70	218	03.11
		2,86%	4,29%	71,43%	21,43%			
Features such as budgeting, expenditure reports, and fund disbursement are easily accessible through the financial application.	F	1	5	42	22	70	225	03.21
		1,43%	7,14%	60,00%	31,43%			
Notifications and transaction history features help me monitor and oversee financial activities more accurately.	F	0	5	44	21	70	226	03.23
		0,00%	7,14%	62,86%	30,00%			
The financial application can be accessed from various devices, allowing flexible public finance management anytime and anywhere.	F	1	7	42	20	70	221	03.16
		1,43%	10,00%	60,00%	28,57%			
Integration of the financial system with other services (such as e-budgeting or e-audit) facilitates interdepartmental coordination.	F	1	7	38	24	70	225	03.21
		1,43%	10,00%	54,29%	34,29%			
	F	1	13	40	16	70	211	03.01

Statement Summary	Score				N	Total Score	Mean	
	1	2	3	4				
Using digital financial applications helps reduce operational costs, such as physical document processing and travel expenses.		1,43%	18,57%	57,14%	22,86%			
A system integrated with various financial and reporting modules enables work efficiency and budget savings.	F	2	11	40	17	70	212	03.03
Digital systems for payments and budget reporting reduce delays and delivery costs.	F	3	6	42	19	70	217	03.01
I consistently use the digital financial system to complete administrative financial tasks.	F	2	17	30	21	70	210	3,00
Most of my work in public finance is now carried out using integrated digital applications.	F	4	17	33	16	70	201	0,14
Digital data from the financial system helps me better manage, analyze, and plan public finance accurately.	F	2	6	51	11	70	211	03.01
The digital accounting system simplifies the process of recording, reporting, and auditing financial data.	F	2	7	52	9	70	208	0,15
Digitally documented financial transactions make it easier for me to monitor and analyze regional expenditures	F	3	7	41	19	70	216	03.08
The digital financial application supports various types of financial transactions, from procurement to financial reporting	F	1	6	45	18	70	220	03.14
The consistent use of digital financial systems helps improve accountability and transparency in public financial management	F	0	9	40	21	70	222	03.17
Total Score and Average							3.920	3,1

Based on Table 7, the overall average score for Perceived Usefulness is 3.10, indicating a strong tendency among respondents to agree that digital financial applications are beneficial in managing public finance. Key findings highlight that a majority of respondents perceived digital systems as enhancing budget management effectiveness (mean = 3.24), productivity (mean = 3.17), and operational efficiency (mean = 3.21). Features such as notifications, transaction history, and integration with other modules were also positively rated, supporting better coordination and monitoring of financial processes. Several items underscore the importance of user-friendliness (mean = 3.11) and accessibility across devices (mean = 3.16), which facilitate flexibility and real-time management. Moreover, digital systems were acknowledged to contribute to cost reduction (mean = 3.01) and transparency (mean = 3.17), especially through features that reduce reliance on paper-based processes.

Although a few items scored slightly lower such as habitual use and reliance on digital systems for the majority of tasks these still averaged around 3.00, reflecting a moderate but growing trend of adoption. The highest consensus appeared in statements related to data-driven financial planning and system integration, which are essential pillars of digital transformation in public financial management. In summary, respondents demonstrate a clear recognition of the utility, efficiency, and strategic value of digital financial systems, supporting the hypothesis that perceived usefulness significantly influences public financial management practices.

• Perceived of Ease

Table 8. Measurement results of the *Perceived of Ease (X2)*

Statement Summary	Score				N	Total Score	Mean	
	1	2	3	4				
I find the regional financial application easy to use	F	0	6	35	29	70	233	3.3
Learning how to operate the financial system does not require much effort.	F	0	11	39	20	70	219	3.13
	F	3	9	33	25	70	220	3.14

Statement Summary	Score				N	Total Score	Mean	
	1	2	3	4				
Interaction with the system interface is clear and easy to understand.		4.3%	12.9%	47.1%	35.7%			
The process of inputting budget or financial data into the system is quick and hassle-free.	F	2	10	28	30	70	226	3.23
		2.9%	14.3%	40.0%	42.9%			
I can easily perform various tasks such as budgeting, reporting, and financial transactions using the application.	F	0	9	27	34	70	235	3.36
		0,00%	12.9%	38.6%	48.6%			
I can complete financial operations quickly without repeatedly entering the same data.	F	0	12	25	33	70	231	3.30
		0,00%	17.1%	35.7%	47.1%			
Using the application allows me to process payments and transactions more efficiently in my job.	F	3	8	29	30	70	226	3.23
		4.3%	11.4%	41.4%	42.9%			
The reduced steps in the system help me save time and increase my productivity.	F	1	12	28	29	70	225	3.21
		1.4%	17.1%	40.0%	41.4%			
The application allows me to focus on core tasks without being distracted by complicated financial procedures.	F	1	11	31	27	70	224	3.2
		1.4%	15.7%	44.3%	38.6%			
I was able to activate or access the financial system without dealing with a complex process.	F	5	9	24	32	70	223	3.19
		2.9%	15.7%	34.3%	45.7%			
The steps for registration and verification within the system are simple and not burdensome.	F	3	9	25	33	70	223	3.19
		4.3%	12.9%	35.7%	45.1%			
I did not have to exert much effort or energy to start using the financial application.	F	1	8	23	38	70	238	3.4
		1.4%	11.4%	32.3%	54.3%			
I can access the application from multiple locations, including offices or remote areas, without restrictions.	F	1	6	34	29	70	231	3.3
		1.4%	8.6%	48.6%	41.4%			
The financial system is integrated across many departments, giving me flexibility in carrying out financial duties.	F	1	7	36	26	70	227	3.24
		1.4%	10.0%	51.4%	37.1%			
The wide accessibility of the application allows me to manage financial tasks anywhere.	F	1	7	36	26	70	227	3.24
		1.4%	10.0%	51.4%	37.1%			
Total Score and Average							3.398	3,2

The overall average score for Perceived Ease of Use is 3.20, indicating that respondents generally agree the regional financial application is easy to use and supports efficient public financial operations. Respondents found the system intuitive and accessible, with the highest mean (3.40) reflecting minimal effort required to begin using the application. Tasks such as budgeting, reporting, and processing payments were perceived as quick and straightforward (means ranging from 3.23 to 3.36), highlighting operational simplicity. Features like registration, verification, and system access were considered non-burdensome (mean ≈ 3.19), while the interface was described as clear and user-friendly (mean = 3.14). Additionally, respondents appreciated the system's wide accessibility, enabling use from multiple locations and across departments (means = 3.24–3.30), which reflects strong technological flexibility. The data also shows that streamlined processes helped respondents save time and stay focused on core duties, reducing cognitive load and improving work continuity. In conclusion, these findings support the hypothesis that perceived ease of use positively affects public financial management. A simplified, accessible, and responsive digital platform contributes significantly to user acceptance and operational productivity in regional financial systems.

• Risk

Table 9. Measurement results of the Risk (X3)

Statement Summary	Score				N	Total Score	Mean	
	1	2	3	4				
Using the regional financial application may pose security risks, such as potential data breaches or unauthorized account access.	F	0	3	36	31	70	238	3.4
		0,00%	4.3%	51.4%	44.3%			

Statement Summary	Score				N	Total Score	Mean	
	1	2	3	4				
Users must be aware of cybersecurity threats that may target the financial management system.	F	0	3	28	39	70	246	3.51
		0,00%	4.3%	40.0%	55.7%			
I may face the risk of financial loss if errors occur during digital transactions or data input.	F	0	7	28	35	70	238	3.4
		0,00%	10.0%	40.0%	50.0%			
I feel disadvantaged when deductions or unexpected charges appear in the financial system.	F	0	4	33	33	70	239	3.41
		0,00%	5.7%	47.1%	47.1%			
There is a possibility of system disruptions or failures that may hinder access to financial services.	F	0	5	30	35	70	240	3.43
		0,00%	7.1%	42.9%	50.0%			
Power outages or unstable internet connections can limit my ability to access and operate the digital financial system effectively.	F	1	2	34	33	70	239	3.41
		1.4%	2.9%	48.6%	47.1%			
Total Score and Average							1.440	3.42

The average score for the Risk variable is 3.42, indicating a strong agreement among respondents regarding the presence of notable risks in using regional financial applications. Respondents expressed significant concerns about security threats, such as potential data breaches or unauthorized access (mean = 3.40), and showed high awareness of cyberattacks targeting digital financial systems (mean = 3.51) the highest-rated item in this category. Additionally, risks of financial loss due to transaction errors (mean = 3.40) and unexpected deductions (mean = 3.41) were also perceived as substantial. Operational risks, such as system disruptions (mean = 3.43) and reliance on stable internet or electricity infrastructure (mean = 3.41), further reinforced the perception of vulnerability in digital financial operations. Overall, these findings indicate a heightened awareness of both technical and financial risks associated with the adoption of digital systems in public financial management. This reinforces the hypothesis that Risk negatively affects user confidence and acceptance of digital financial transformation. Therefore, mitigating these risks through robust system design, security enhancements, and user education is essential to ensure broader adoption and trust in digital public finance systems.

4.3. Perceptions of Public Financial Management

To assess the reliability and validity of the measurement model, several key tests were conducted, including indicator reliability, construct reliability, convergent validity, and discriminant validity. These assessments ensure that the model accurately measures the intended variables.

Table 10. Results of measuring the *Public Financial Management* (Y)

Statement Summary	Score				N	Total Score	Mean	
	1	2	3	4				
Digital financial transactions can be implemented quickly and make it easier for me to carry out financial tasks.	F	0	6	28	36	70	240	3.43
		0,00%	8.6%	40.0%	51.4%			
Instant payment and reporting features in the financial system support efficiency and productivity in public financial management.	F	0	7	24	39	70	242	3.46
		0,00%	4.3%	40.0%	55.7%			
Using the integrated financial system reduces the time needed to complete budget and payment processes.	F	0	7	16	47	70	250	3.57
		0,00%	10.0%	22.9%	67.1%			
The workflow and procedures within the financial application are simple and efficient for managing public finances.	F	0	6	25	39	70	243	3.47
		0,00%	8.6%	35.7%	55.7%			
The financial system can be accessed from multiple locations, making it convenient for managing tasks while on duty or traveling.	F	0	11	23	36	70	235	3.36
		0,00%	15.7%	32.9%	51.4%			
A 24-hour support service is available to assist users in resolving issues related to the financial application.	F	1	2	38	30	70	238	3.4
		1.4%	2.9%	54.3%	42.9%			
Total Score and Average							1.448	3,44

The average score for Public Financial Management is 3.44, indicating a strong perception among respondents that the digital financial system significantly improves public finance operations. Respondents agreed that digital transactions are fast and convenient (mean = 3.43), with instant payment and reporting features seen as key to enhancing efficiency and productivity (mean = 3.46). The highest-rated item (mean = 3.57) confirms that the integrated system notably reduces processing time for budgets and payments. Simplified workflow and procedures (mean = 3.47) were also positively received, reflecting usability in financial task execution. Moreover, the system’s accessibility from multiple locations (mean = 3.36) supports mobility, and the availability of 24-hour support (mean = 3.40) increases user confidence. Overall, these findings confirm that digital transformation contributes to more effective and efficient public financial management. The system's features align with user needs, promoting time savings, operational convenience, and responsive financial governance.

4.4. Normality Test

Table 11. Normality Test

One-Sample Kolmogorov-Smirnov Test					
		X1	X2	X3	Y
N		70	70	70	70
Normal Parameters^{a,b}	Mean	55.97	48.76	20.55	0,88125
	Std. Deviation	7.210	5.702	1.789	1.619
Most Extreme Differences	Absolute	0.098	0,071528	0,070139	0.066
	Positive	0.096	0.083	0.083	0.051
	Negative	-0.098	-0.103	-0.101	-0.066
Test Statistic		0.098	0,071528	0,070139	0.066
Asymp. Sig. (2-tailed)^c		0.089	0.061	0.076	.200e

The normality test using the One-Sample Kolmogorov-Smirnov method shows that all variables Perceived Usefulness (X1), Perceived Ease of Use (X2), Risk (X3), and Public Financial Management (Y) have significance values greater than 0.05 (X1 = 0.089, X2 = 0.061, X3 = 0.076, Y = 0.200). These results indicate that the data are normally distributed, fulfilling the assumption of normality required for regression analysis.

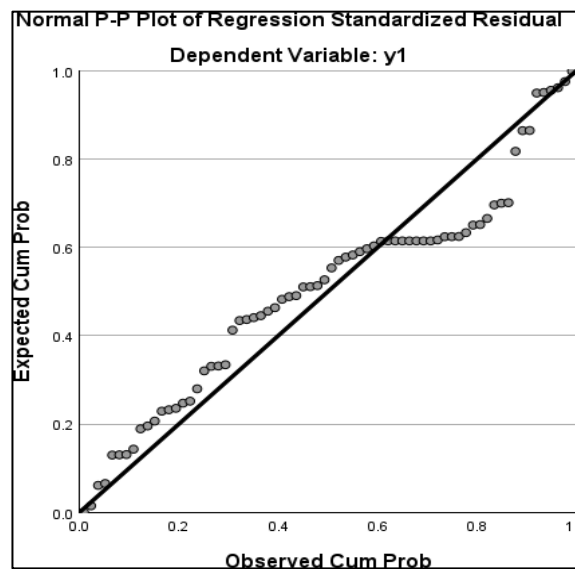


Figure 1. Scatter Plot

This is further supported by the P-P Plot, where the standardized residuals closely follow the diagonal line, visually confirming normal distribution. Thus, the regression model meets the normality assumption and is appropriate for further statistical analysis.

4.5. Multicollinearity Test

Table 12. Multicollinearity Test

Coefficients			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Perceived Usefulness (X1)	0,908	1,102
	Perceived Ease of Use (X2)	0,904	1,106
	Risk (X3)	0,995	1,005

a. Dependent Variable: Public Financial Management (Y)

The multicollinearity test results show that all independent variables Perceived Usefulness (X1), Perceived Ease of Use (X2), and Risk (X3) have VIF values below 10 and Tolerance values above 0.1 (X1: VIF = 1.102, Tolerance = 0.908; X2: VIF = 1.106, Tolerance = 0.904; X3: VIF = 1.005, Tolerance = 0.995). These findings indicate no multicollinearity among the independent variables, confirming that each variable contributes uniquely to the model and satisfies the assumption of independence for multiple regression analysis.

4.6. Multicollinearity Test

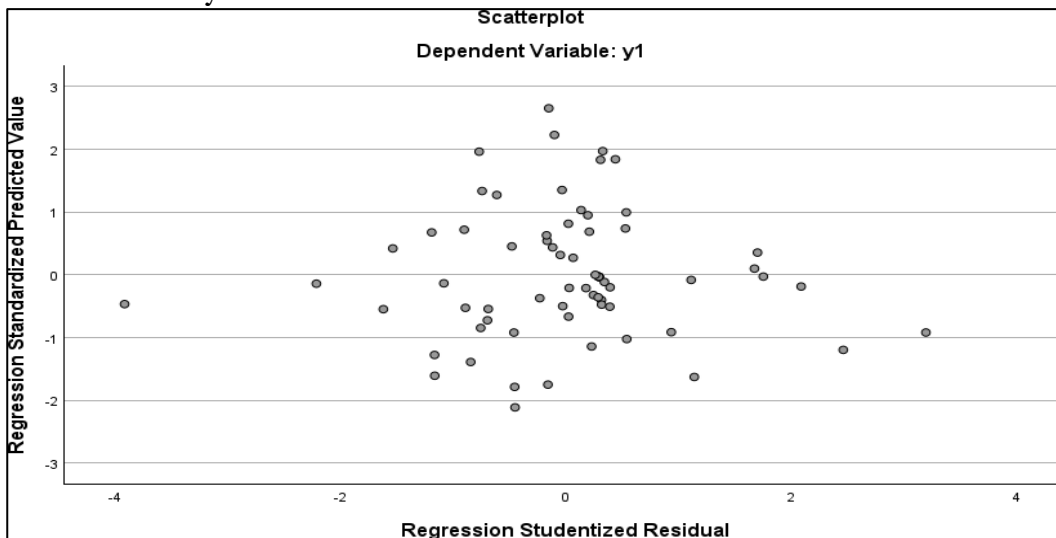


Figure 2. Heteroskedasticity Test

The heteroskedasticity test using the scatterplot method (Figure 2) shows that the data points are randomly distributed and do not form a specific pattern. This indicates the absence of heteroskedasticity in the regression model. Thus, the variance of residuals is consistent across observations (homoskedasticity), fulfilling one of the classical assumptions required for linear regression analysis. The model is deemed reliable for further statistical testing.

4.7. The Impact of Transformation and Digitalization on Public Finance

The multiple regression results (Table 4.10) reveal that all independent variables Perceived Usefulness (X1), Perceived Ease of Use (X2), and Risk (X3) have a positive and significant effect on Public Financial Management (Y).

Table 13. Multiple Linear Regression Test

Coefficients						
Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	
1	(Constant)	4.175	1.404		2.973	0.004

Perceived Usefulness	0.108	0.014	0.480	7.880	0.000
Perceived Ease of Use	0.168	0.017	0.590	9.669	0.000
Risk	0.113	0.053	0.125	2.143	0.036
a. Dependent Variable: Public Financial Management (Y)					

Based on Table 12, in the *Unstandardized Coefficients column*, the multiple linear regression equation is obtained as follows:

$$Y = 4.175 + 0.108X1 + 0.168X2 + 0.113X3 + e$$

- Perceived Usefulness (X1) has a regression coefficient of 0.108 (p = 0.000), indicating that a 1-unit increase in perceived usefulness improves public financial management by 0.108 units, holding other variables constant.
- Perceived Ease of Use (X2) shows the strongest influence with a coefficient of 0.168 (p = 0.000), highlighting that ease of using digital systems is a key factor in enhancing financial management practices.
- Risk (X3) also has a positive coefficient of 0.113 (p = 0.036), suggesting that even though risks are perceived, they do not deter usage instead, they may drive more cautious and deliberate financial practices.

All predictors are statistically significant (p < 0.05), confirming that these variables jointly and individually influence the effectiveness of digital transformation in public financial management.

4.8. Partial Effect of Each Variable (t-Test)

The partial significance test (t-test) was conducted to determine the individual effect of each independent variable on public financial management. The decision criteria are as follows:

- a) If Sig. < 0.05 or |t hitung| > t tabel (1.995), then H₀ is rejected (significant effect).
- b) If Sig. > 0.05 or |t hitung| < t tabel, then H₀ is accepted (no significant effect).

Table 14. t-test

Coefficients a			
Model		t	Sig.
1	(Constant)	2.973	0.004
	Perceived Usefulness	7.880	0.000
	Perceived Ease of Use	9.669	0.000
	Risk	2.143	0.036
a. Dependent Variable: Public Financial Management (Y)			

Based on Table 14, the t-test results show that all variables have a significant partial effect on Public Financial Management (Y):

- Perceived Usefulness (X1) has a positive and significant effect on public financial management, with a t-value of 7.880 > 1.995 and Sig. = 0.000. This indicates that the usefulness perceived by users such as improved efficiency, speed, and functionality of regional financial applications positively contributes to better financial governance in North Sulawesi.
- Perceived Ease of Use (X2) also shows a significant positive effect, with a t-value of 9.669 and Sig. = 0.000. This confirms that intuitive system interfaces, accessibility, and user-friendly procedures significantly influence the effective use of integrated digital financial systems in the public sector.
- Risk (X3), while often seen as a limiting factor, also shows a statistically significant effect (t = 2.143, Sig. = 0.036). This suggests that awareness of security, data protection, and operational risks does not hinder, but rather enhances responsible use and cautious behavior in financial system utilization.

Overall, the t-test results support all three hypotheses (H1, H2, and H3), confirming that perceptions of usefulness, ease of use, and risk each play a significant role in shaping how public financial management is carried out through digital applications in the region.

4.9. Simultaneous Effect of Transformation and Digitalization (F-Test)

To assess the combined influence of transformation and digitalization on public financial management, an F-test was conducted. The results are presented below:

Table 15. ANOVA – F Test Summary

ANOVA ^a						
Model	Sum of Squares		df	Mean Square	F	Sig.
1	Regression	140.715	3	46.905	77.017	<.001b
	Residual	40.196	66	.609		
	Total	180.911	69			
a Dependent Variable: y1						
b Predictors: (Constant), x3, x1, x2						

Based on Table 15, the F-test yields an F-value of 77.017, which is greater than the F-table value of 2.740, with a significance level of $p < 0.001$. This result indicates that the independent variables Perceived Usefulness (X1), Perceived Ease of Use (X2), and Risk (X3) jointly have a significant effect on Public Financial Management (Y) in the context of regional financial application integration in North Sulawesi. Therefore, Hypothesis 4 (H4) is accepted, confirming that user perceptions regarding usefulness, ease of use, and risk perception simultaneously influence the effectiveness of digital public financial systems.

4.10. Discussion

The results of this study indicate that Perceived Usefulness, Perceived Ease of Use, and Perceived Risk have a significant influence on the implementation and effectiveness of public financial management through regional financial application integration in North Sulawesi. These findings align with the increasingly digitalized direction of public sector governance, especially in financial transactions and budgeting processes. Based on the t-test, the effect of Perceived Usefulness (X1) on public financial management shows a t-value of $7.880 > 1.995$, with a significance level of $0.000 < 0.05$. This confirms that the perception of benefits such as improved efficiency, faster transactions, and better financial control has a strong and significant positive influence on public financial performance. This is consistent with prior studies by (Priyono, 2017) and (Erika Prasanti, 2021), which found that perceived usefulness positively affects the adoption of digital financial tools.

For Perceived Ease of Use (X2), the test result yields a t-value of 9.669 and Sig. = 0.000, indicating a significant positive effect. This suggests that when public employees perceive the system as intuitive and easy to navigate with minimal learning curve or procedural barriers they are more likely to use and adopt the digital financial application effectively. This finding aligns with the research of Singgih Priambodo and Bulan Prabawani (2016), which highlighted the impact of ease of use on electronic money adoption.

Interestingly, Perceived Risk (X3) also shows a positive and significant influence, with a t-value of $2.143 > 1.995$ and Sig. = 0.036. This indicates that although users are aware of risks such as data breaches or system errors, these concerns do not necessarily deter them. In fact, the awareness may lead to more careful and responsible usage. This finding contrasts with the earlier research by (Priambodo, Singgih; Prabawani, 2016), which suggested that risk perception negatively affects e-money adoption. In this study, however, risk perception appears to enhance attentiveness and user discipline, contributing positively to financial management outcomes.

The simultaneous significance test (F-test) shows that all three variables Perceived Usefulness, Perceived Ease of Use, and Perceived Risk jointly influence public financial management, as evidenced by an F-value of $77.017 > 2.740$ and Sig. < 0.001 . This supports Hypothesis 4, confirming that these factors do not work in isolation but contribute interactively to the success of digital public financial systems.

These findings reinforce the growing understanding that technological development and organizational transformation are fundamental pillars in advancing public financial management. Transformation and digitalization, while conceptually distinct, are interconnected forces that together shape how regional governments such as those in North Sulawesi can adapt to the demands of more efficient, transparent, and accountable financial

governance (Gheidar-Kheljani & Halat, 2024; Pakpahan & Nikmah, 2023; Sim et al., 2024).

The strong positive effect of Perceived Usefulness aligns closely with broader transformation efforts, including workflow restructuring, innovation, and organizational adaptability, all of which contribute to improved financial performance. These results echo the arguments of (Farida et al., 2025), who highlight the critical role of continuous innovation in promoting financial governance quality. Similarly, (Pakpahan & Nikmah, 2023) emphasize that disruptive changes in bureaucratic systems are necessary to replace outdated mechanisms with more adaptive ones.

However, transformation alone is not sufficient. Rumondor et al. (2023) highlight that institutional readiness both technically and culturally is essential to ensure reforms are embraced and sustained. Without such readiness, digital tools may fail to deliver intended outcomes. In line with this, local governments in North Sulawesi must continue to invest in organizational change, process modernization, and work culture development to sustain long-term improvements in public finance (Firdausy et al., 2019; Sharov et al., 2024).

On the other hand, while Perceived Ease of Use was found statistically significant, the discussion on digitalization as a systemic force reveals a different perspective. In an extended regression model that included broader transformation and digitalization indicators, digitalization appeared statistically insignificant, suggesting its standalone impact remains limited. Despite a Sig. value of 0.042, a t-count of 0.824 fell below the required threshold. This supports the view that technological integration, although initiated, may still face infrastructural limitations, uneven user adoption, or gaps in digital literacy. According to Rumondor et al. (2023) digital initiatives require technical support, organizational alignment, and change management to be successful. If digitalization is deployed without proper planning and readiness, it may cause more confusion than clarity. Sharov et al. (2024) warn that an overemphasis on tools without governance support may lead to stagnation or inefficiency. Echoing Firdausy et al. (2019) and Pompella & Costantino (2021), digital transformation must be holistic, integrating not only platforms and infrastructure but also human resource training, regulatory clarity, and internal accountability systems.

Sim et al. (2024) further argue that the potential of digitalization to enhance transparency and accountability will only be realized if internal organizational capabilities are strong enough to utilize the technology effectively. In the case of North Sulawesi, while the potential is clearly recognized, strategic alignment and readiness still need to be strengthened. In practical terms, these findings suggest that regional governments must not view digitalization as a mere technological procurement. Instead, it should be part of a comprehensive strategy that includes the development of a digital culture, integration across departments, and capacity-building initiatives. Only then can digital tools evolve from supporting roles to becoming central drivers of efficient, transparent, and accountable public financial management.

5. CONCLUSIONS

Based on the findings and discussions presented, this study concludes that perceived usefulness, perceived ease of use, and perceived risk each have a positive and significant influence on the effectiveness of public financial management through the integration of regional financial applications in North Sulawesi. Public sector employees who perceive tangible benefits from the digital system such as greater efficiency, faster transactions, and improved accuracy in reporting are more likely to support and actively utilize these financial applications in their daily work. User behavior in adopting the regional financial system also reflects a positive response. Most respondents reported that the digital application simplifies their tasks and enhances transparency in financial processes. While concerns remain regarding potential risks, such as system errors or data security, these risks do not appear to hinder adoption. Instead, risk awareness may lead to more cautious and disciplined system usage, further reinforcing responsible financial practices.

The results of the multiple regression analysis confirm that the three independent variables simultaneously have a significant impact on public financial management. The F-test result, with an F-value of 77.017 and a significance level below 0.001, indicates that perceived usefulness, ease of use, and risk collectively contribute to the success of digital transformation in regional financial governance. Among them, perceived ease of use and perceived usefulness exert the strongest individual influence, while perceived risk also plays a meaningful role, albeit to a lesser extent. These conclusions reinforce the understanding that the success of digital transformation

in public financial management depends not only on technological infrastructure but also on the perceptions and readiness of users. The perceived benefits, user-friendliness, and awareness of potential risks must all be considered in developing and implementing regional digital financial systems. Therefore, financial transformation strategies in North Sulawesi must address these perceptual factors to ensure effective, sustainable, and user-driven improvements in public sector financial governance.

6. RECOMMENDATIONS

Based on the conclusions of this study, several recommendations can be proposed to support the continued improvement of public financial management through digital transformation in regional government institutions. Future initiatives should consider additional factors that may influence the success of digital financial systems, such as organizational culture, change management readiness, infrastructure capacity, and user training. Addressing these elements holistically will help ensure that digital solutions are not only adopted but also fully integrated into daily financial operations. For future researchers, it is recommended to explore a broader range of literature and empirical studies related to digital public financial systems, technological adoption, and institutional transformation. By expanding the theoretical framework and incorporating new perspectives, future studies can build upon the findings of this research and contribute further insights into the complex dynamics of digital governance. This study is expected to serve as a valuable reference for subsequent research in the field of public sector digitalization, particularly in understanding the user perceptions that shape the effectiveness of integrated financial applications in regional governments.

Ethical Approval

This study was conducted in accordance with the ethical principles outlined in the Declaration of Helsinki.

Informed Consent Statement

Not applicable.

Authors' Contributions

Not applicable.

Disclosure Statement

The authors declare no potential conflicts of interest with respect to the research, authorship, or publication of this article.

Data Availability Statement

Data supporting the findings of this study are available from the corresponding author upon reasonable request.

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