



Determinants Of Intention To Use Cash Management System In The Government Agencies With Organization Culture As A Moderating Variable

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ABSTRACT

The use of Cash Management System (CMS) in government work units is a form of modernisation in the government payment system to improve the efficiency, effectiveness and accountability of government financial management. CMS provides time and cost-efficient benefits and minimizes security risks for financial management but the use of CMS by government work units is not optimal. This study aims to analyze the determinants that influence intention to use CMS, with the variables tested being perceived usefulness, attitude, subjective norms, and trust with organizational culture as moderator variables. The study used SEM PLS to analyze the data by involving 267 samples who were financial management officials at the Ministry of PUPR. The results prove that intention to use CMS is determined by trust, attitude and subjective norms. Perceived usefulness is not proven to affect intention to use CMS and organizational culture is not proven to moderate CMS acceptance. The limitation of the study is that the measurement of organizational culture is limited to the values adopted by the Ministry of PUPR, while organizational culture has broad aspects. Future research can measure organizational culture from different aspects.

INTRODUCTION

In order to meet the public's demand for transparent and accountable governance and to improve the effectiveness and efficiency in managing the state budget, the government is modernizing its payment system. Shifts in the payment system from cash to non-cash are intended to reduce the use of currency, which indirectly increases economic growth (Aminata & Sjarif, 2020) and reduces opportunities for criminal acts of corruption (Kurniati & Nugroho, 2020). Previously, debiting the expenditure account of government work units could only use checks / giro bills now has another alternative, namely using CMS (Minister of Finance, 2016). CMS (Cash Management System) is a banking service for non-individual or institutional customers, which generally has the same concept as internet banking, namely to facilitate non-cash transactions (Muwaffaq & Akhmadi, 2022).

CMS as an application system provides various facilities and benefits for work units in managing their finances (Ministry of Finance, 2020). The user-level division feature in CMS makes

it easy to carry out monitoring and evaluation and the principle of mutual testing in the implementation of payments (Muwaffaq & Akhmadi, 2022). However, the Ministry of Finance's monitoring results show that the use of CMS by work units using virtual expense accounts is only around 47% (Ministry of Finance, 2023). CMS as a digital payment tool or non-cash transaction has not been optimally used in the government environment (Hidayat, 2023; Setiawan et al., 2022; Susanti et al., 2023). The use of CMS is intended to improve the efficiency, effectiveness and accountability of government financial management. Research on the factors that influence interest in using CMS is needed for policy makers or organizations in order to encourage the optimization of CMS use.

Intention to use non-cash payments or internet banking is still widely studied in developing countries such as Vietnam (Nguyen-Viet & Ngoc Huynh, 2021), Cambodia (Ly & Ly, 2022), Jordan (Al-Okaily et al., 2020), and Indonesia (Astuti et al., 2023; Nasreen & Lubis, 2021; Sudarsono et al., 2020; Sutarso & Setyawan, 2022) due to the low level of adoption and acceptance when compared to developed countries (Sharma et al., 2020).

Existing literature related to intention to use internet banking generally focuses on individual customer interest and existing research related to non-individual customer interest is still limited to profit-oriented companies (Alam et al., 2009; Khedmatgozar & Shahnazi, 2018; Rotchanakitumnuai & Speece, 2003). CMS is an internet banking service used by government work units that do not aim to make a profit. The existing literature cannot fully explain the phenomenon of low intention to use CMS in the government environment. This study was conducted on work units in the Ministry of PUPR, which is the largest budget holder and is expected to have a large transaction value in its accounts.

LITERATURE REVIEW

This study uses TAM and TPB in building a research model. TAM predicts the acceptance or use of information systems by individuals through two main constructs, namely perceived usefulness and perceived ease of use (Davis, 1989). Perceived usefulness shows a person's belief that using an information system will be beneficial or can improve performance. Perceived ease of use explains individual perceptions of the amount of effort required to use information systems and indicates the belief that using information systems is easy. Perceived usefulness and perceived ease of use affect intention to use mediated by attitude towards use. Finally, intention to use determines usage behavior (Hartono & Saputro, 2019). The influence of perceived ease of use on interest in use will decrease in line with the period of use of the information system (Davis et al., 1989) and is proven to be an antecedent of perceived usefulness (Davis et al., 1989; Nguyen-Viet & Ngoc Huynh, 2021; Sutarso & Setyawan, 2022).

TPB predicts a person's intention to behave or perform various types of activities through his attitude towards the behavior, subjective norms and perceived behavioral control (Ajzen, 1991a). Intention simultaneously with perceived behavioral control will influence behavior. According to (Cheng, 2019), TPB has the ability to explain individual behavior better than TAM under conditions of social influence.

The use of the TAM and TPB model combination in examining the use of technology systems was introduced by Taylor and Todd (1995), namely by combining TPB constructs with the perceived usefulness construct from TAM. The combination of the TAM and TPB models has the best ability to explain and predict internet banking adoption behavior (Rekha et al., 2020).

CMS is an application system as well as an information system that provides balance information, transfer services between accounts, payment services for state revenues and utilities and other facilities in the performance of real-time and online banking transactions (Minister of Finance, 2019).

CMS services are provided by banks for agencies managing government expenditure accounts, both for current accounts (Echelon I level) and virtual accounts (work unit level).

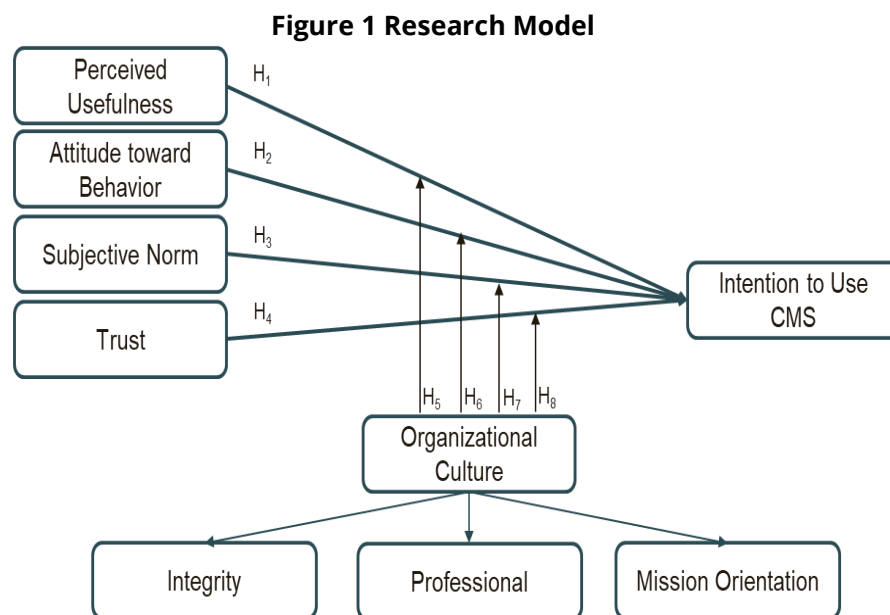
However, the authority to debit expenditure accounts is only at the work unit level, which is carried out by the KPA (Kuasa Pengguna Anggaran) and the treasurer, one of which uses CMS. The operation of CMS is carried out by the expenditure treasurer authorized as a financial transaction maker (transaction maker), and the KPA is authorized as a checker as well as an approver of transactions (approval/signer). The KPA's authority regarding the operation of CMS can be assented by the Commitment Making Officer (PPK) on behalf of the KPA (Ministry of Finance of the Republic of Indonesia, 2019).

Trust is very important in the acceptance of new technology (Bahmanziari et al., 2003). Trust also an important consideration for customers in using internet banking because there is an opportunity for cybercrime (Alam et al., 2009; Astuti et al., 2023). The guarantee of data security and confidentiality will increase customer trust.

Culture is a set of values that are mutually agreed upon and become an identity for members of the organization (Behl et al., 2021). Organizational culture is essential in the acceptance of information technology by individuals and determines the success of an information system (Dasgupta & Gupta, 2019; Wahyuni et al., 2020).

Organizational culture can be a disruptive factor or a driver of acceptance of a technology (Sunny et al., 2019; Wahyuni et al., 2020). Therefore, in this study, organizational culture will refer to the organizational values at the Ministry of PUPR, namely integrity, professionalism, and mission orientation (Ministry of Public Works, 2017).

This study develops the Sudarsono et al (2020) research model by proposing the moderation of organizational culture to examine the effect of perceived usefulness, attitude, subjective norms and trust on intention to use CMS (Figure 1).



Perceived Usefulness (PU)

Perceived usefulness indicates the level of individual confidence that using the system will improve performance and provide benefits to individuals (Davis et al., 1989). Based on TAM, perceived usefulness affects the intention to use technology or information systems. Previous research provides empirical evidence that perceived usefulness or perceived benefits have a positive and significant effect on intention to use internet banking in Indonesia (Sudarsono et al., 2020; Sutarso & Setyawan, 2022).

Similar results were obtained by (Nguyen-Viet & Ngoc Huynh, 2021) who examined internet banking adoption behavior in Vietnam. (Alhassany & Faisal, 2018) found perceived

usefulness as the most powerful factor influencing intention to adopt internet banking in North Cyprus. According to the description above, it is strongly suspected that the perceived usefulness of using CMS affects the interest in using CMS.

- H1: Perceived usefulness has a positive effect on intention to use CMS

Attitude toward Behavior (AT)

Attitude toward behavior indicates the extent to which a person likes or dislikes a particular behavior based on his personal evaluation or judgment (Ajzen, 1991a; Hill et al., 1977). Based on the TPB model, attitudes towards behavior can directly influence a person's behavioral intention. Attitudes have been shown to have a positive effect on interest in using technology or information systems (Ahmad et al., 2021; Wahyuni et al., 2020). Attitude was also found to be a predictor of acceptance or adoption of internet banking by individual customers (Ly & Ly, 2022; Nguyen-Viet & Ngoc Huynh, 2021).

Research by (Sudarsono et al., 2020) shows that attitude is the strongest factor influencing intention to use internet banking for conventional bank and Islamic bank customers before and during the Covid-19 pandemic. Based on the description above, individual attitudes towards using CMS are thought to strongly influence intention to use CMS.

- H2: Attitude towards using CMS has a positive effect on interest in using CMS

Subjective Norm (SN)

Subjective norms are related to social pressure that comes from people who are considered important by an individual (Ajzen, 1991a; Hill et al., 1977). Individuals are motivated to perform a behavior when people who are considered important support the behavior. Subjective norms have been shown to influence intention to use internet banking (Chang et al., 2020; Sudarsono et al., 2020).

The greater a person's motivation to follow or meet the expectations of others whom he considers important, the greater the subjective norm. In this study context, government organization cannot be separated from the rules and norms that govern individual behavior in the organization and the existence of an organizational structure that creates a hierarchy is thought to create social pressure for individuals in making decisions that have an impact on their work. Subjective norms are thought to strongly influence intention to use CMS.

- H3: Subjective norms has a positive effect on interest in using CMS

Trust (T)

Trust is the willingness of one party to be vulnerable to the actions of another party in the belief that the party will fulfill all its obligations as expected (Allen & Wilson, 2003; Bashir & Madhavaiah, 2014; Mayer et al., 1995) associate trust with belief in the reliability and integrity of the partner.

Trust is an important factor in the process of accepting new technology (Bahmanziari et al., 2003) and is the foundation for banking services and services activities. Trust has a positive effect on intention to use technology (Astuti et al., 2023; Sutarso & Setyawan, 2022). CMS as a form of internet banking service for government agencies should be able to provide confidence in the security of transactions, and be reliable. Therefore, trust are thought to strongly influence intention to use CMS.

- H4: Trust has a positive effect on interest in using CMS

Organizational Culture (OC)

Organizational culture is a set of shared values, attitudes, and actions that distinguish one organization from another (Behl et al., 2021) and influence the values of individuals in the organization (Dasgupta & Gupta, 2019). Organizational culture can also be interpreted as a set of

shared basic assumptions that are learned in a group and used to address external adaptation and internal integration problems (Schein & Schein, 2016, p.7).

Research by Sharma, et al. (2020) provides empirical evidence that national culture moderates the relationship between performance expectancy and intention to adopt internet banking in Fiji, risk-averse culture is proven to weaken the effect of performance expectations on interest.

Performance expectancies use the root construct of perceived usefulness so that culture is also considered to moderate perceived usefulness with intention to use. Researchers assume that the organizational culture in government agencies, although different from one another, is always aimed at improving employee performance in order to achieve organizational goals, namely efficiency and effectiveness. Perceived usefulness has a stronger influence on encouraging interest in using CMS when organizational culture supports employee performance.

- H5: Organizational culture strengthens the effect of perceived usefulness on intention to use CMS.

The attitude of an individual is determined by his beliefs about the attributes of the object and his assessment of these attributes (Hill et al., 1977). Attitude, like or dislike towards a particular object is influenced by the values that individuals hold (French et al., 2015), and organizational culture affects the values of individuals in the organization (Dasgupta & Gupta, 2019). Therefore, organizational culture can influence a person's attitude towards information systems. (Wahyuni et al., 2020) provides empirical evidence that organizational culture moderates the relationship between behavioral attitudes towards information system implementation. Organizational culture acts as a guide and provides direction while monitoring individual behavior in the organization so that it is considered capable of increasing the use of accounting information systems by employees at Ganesha University of Education.

- H6: Organizational culture strengthens the effect of attitude on interest in using CMS.

Organizational culture as a set of shared values interacts with individuals or members in it, organizational structure and supervisory systems so as to create norms of behavior (Wahyuni et al., 2020). Organizational culture is also spread by leaders or superiors who can exert social pressure on individuals in doing or not doing a behavior. Government organizations have a clear organizational structure and describe the delegation relationship between superiors and subordinates or individuals who are in their coordination. Wahyuni et al., (2020) provides empirical evidence that organizational culture moderates the relationship between subjective norms and information system implementation. A strong organizational culture is considered capable of increasing the use of accounting information systems by employees at Ganesha University of Education.

- H7: Organizational culture strengthens the influence of subjective norms on interest in using CMS.

Trust based on the cognition dimension is the result of a reasonable assessment of the reliability, reputation, competence and commitment of a service provider whether a person or organization can be trusted (Bello Bada & Karupiah, 2021; Chhetri, 2014; Lewis & Weigert, 1985). Trust is formed due to interactions between individuals. In an organizational context, individual behavior and interactions between individuals are influenced by the culture or values adopted by the organization. The authors assume that a positive and strong organizational culture supports the creation of employee professionalism in order to achieve performance targets and organizational goals. Employees in organizations that have a strong culture will have a high sense of responsibility for their work to support the achievement of organizational goals, including efficiency and effectiveness. Intention to use a new information system or application will be greater if the information system can be trusted.

- H8: Organizational culture strengthens the effect of trust on interest in using CMS.

METHODS

This study uses a quantitative approach with a causal descriptive type that aims to explain the phenomenon while testing the causal relationship between variables (Bougie & Sekaran, 2020). The data used in this study are primary data collected through surveys or distributing questionnaires. The study population was the treasury officials of work units at the Ministry of PUPR who managed the virtual expenditure accounts of work units, namely the expenditure treasurer and KPA, which amounted to at least 1,406 people. The research sample was determined as many as 312 CMS users consisting of treasurers, KPA or PPK, especially those who have experience conducting financial transactions using CMS. The variables of the study were measured using indicators adapted from previous research and related literature with adjustments to the CMS context. Indicators of intention to use are adapted from research by (Ly & Ly, 2022; Venkatesh et al., 2012). The perceived usefulness indicator is adapted from the indicators used by (Ly & Ly, 2022; Sudarsono et al., 2020)). Indicators of attitude, subjective norms and trust are adapted from research by (Chomeya, 2010; Sudarsono et al., 2020).

Indicators of organizational culture in this study are the values adopted by the Ministry of PUPR, namely integrity, professionalism, mission orientation (Ministry of Public Works, 2017). Indicator measurements use an even Likert scale of 1-6 (Strongly Disagree, Disagree, Slightly Disagree, Slightly Agree, Agree, and Strongly Agree) with consideration to make it easier for respondents to provide answers and produce high reliability (Chomeya, 2010).

In the research model, there is a hierarchical construct, namely organizational culture as a higher order construct (HOC) with integrity, professionalism and mission orientation constructs as the lower order construct (LOC). Thus, we chose the disjoint two-stage approach to test the research model so that the validity and reliability of all constructs are obtained thoroughly for both LOC and HOC (Sarstedt et al., 2021).

The evaluation procedure is carried out in stages, namely 1) the first stage, measurement model testing consisting of reliability and construct validity tests is carried out on the model without including HOC; 2) the second stage, tests on the structural model are carried out by involving HOC, and the LOC latentvariable score (LVS) obtained from stage one is used as an indicator of HOC. The model in the second stage is the basis for testing the determinants coefficient of the model and hypothesis testing. The model evaluation was conducted using SEM PLS with the SmartPLS 3.0 software.

RESULTS

Descriptive analysis

The respondents in this study were dominated by women as many as 167 (63%) and the remaining 100 (37%) men. Most respondents are between 41-50 years old as many as 112 (42%), followed by respondents aged over 50 years as many as 108 (40%) and the rest are under 40 years old as many as 47 (18%).

Based on educational background, most respondents are college graduates as many as 216 (81%) and the rest are diploma and high school graduates. The expenditure treasurer was the most respondent, namely 226 (85%) followed by PPK as many as 24 (9%) and finally KPA as many as 17 (6%).

Measurement model evaluation

All indicators and constructs are valid and reliable. The AVE value of all constructs > 0.50. The outer loading value, Cronbach's alpha and composite reliability at the indicator or construct

level each > 0.70. There is an indicator that is < 0.70 (MP1) but the reliability of the indicator is still acceptable because the AVE value of the MP construct was fulfilled (Hair et al., 2022, p.117-119).

Table 1 Outer loading, Cronbach's Alpha, Composite Reliability, AVE

Variable/Construct	Item	Outer Loading	Cronbach's α		AVE
Intention to Use (IU)	IU1	0,641	0,859	0,905	0,707
	IU2	0,879			
	IU3	0,912			
	IU4	0,901			
Perceived Usefulness (PU)	PU1	0,879	0,912	0,938	0,790
	PU2	0,865			
	PU3	0,901			
	PU4	0,911			
Attitude towards Behavior (AT)	A2	0,939	0,905	0,941	0,841
	A3	0,907			
	A4	0,904			
Subjective Norm (SN)	SN1	0,834	0,814	0,889	0,727
	SN2	0,895			
	SN3	0,827			
Trust (T)	T1	0,908	0,943	0,959	0,854
	T2	0,934			
	T3	0,944			
	T4	0,910			
Organizational Culture: Integrity (IN)	IN1	0,938	0,901	0,938	0,834
	IN2	0,903			
	IN3	0,899			
Organizational Culture: Professional (PF)	PF1	0,882	0,906	0,934	0,781
	PF2	0,872			
	PF3	0,907			
	PF4	0,873			
Organizational Culture: Mission Orientation (MO)	OM1	0,973	0,950	0,976	0,952
	OM2	0,978			

Source: Data Processed, 2024

Discriminant validity testing of constructs is done using the Fornell-Larcker criterion. All constructs are considered valid because the construct value is greater than its correlation with other constructs.

Table 2 Fornell-Larcker Criterion

	IN	T	IU	SN	MO	PF	PU	AT
IN	0,913							
T	0,537	0,924						
IU	0,520	0,774	0,841					
SN	0,498	0,729	0,682	0,853				
MO	0,559	0,442	0,444	0,401	0,976			
PF	0,833	0,606	0,610	0,572	0,692	0,884		
PU	0,556	0,743	0,702	0,661	0,435	0,625	0,889	
AT	0,584	0,774	0,748	0,689	0,458	0,635	0,838	0,917

Source: Data Processed, 2024

Determinants Coefficient

The R-Square value resulted in this study is 0.680 which means that the variable intention to use CMS can be explained by the variables of perceived usefulness, attitude, subjective norms and trust along with moderation of the organizational culture variable by 68% and the remaining 32% is explained by other factors outside the research model.

Hypothesis Testing

The decisions on hypothesis acceptance are made by looking at the path coefficient value, t statistics and p values. The research hypothesis is accepted if the path coefficient is positive, the t statistical value > 1.64 and the p value < 0.05.

Hypothesis	Variable	Path Coeff.	T Statistic	P Values	Decisions
H1	PU -> IU	0,082	0,924	0,178	Not supported
H2	AT -> IU	0,238	2,359	0,009	Supported
H3	SN -> IU	0,141	1,936	0,027	Supported
H4	T -> IU	0,373	3,406	0,000	Supported
H5	OC*PU -> IU	0,119	1,524	0,064	Not supported
H6	OC*AT -> IU	-0,148	1,493	0,068	Not supported
H7	OC*SN -> IU	0,028	0,454	0,325	Not supported
H8	OC*T -> IU	-0,020	0,209	0,417	Not supported

Source: Data Processed, 2024

DISCUSSION

Based on the results of hypothesis testing in table 4, several findings are obtained, as follows. Perceived usefulness does not significantly affect the intention to use CMS. Similar results were found by (Nasreen & Lubis, 2021) on the acceptance of internet banking by banking customers in the Jakarta area. The results of this study do not support TAM (Davis, 1989) but can be explained by TRA (Hill et al., 1977). Perceived usefulness of CMS does not affect intention to use CMS directly mediated by attitudes towards using CMS. It is also possible that perceived usefulness was not found to be significant in influencing intention to use due to the presence of attitude and trust in the model. Attitude and trust are frequently found to be strong factors that determine intention to adopt internet banking in Indonesia and developing countries.

Attitude towards using CMS has a positive and significant effect on interest in using CMS. The results are in line with previous research which provides evidence that attitudes have a positive effect on intention to use internet banking (Astuti et al., 2023; Chang et al., 2020; Ly & Ly, 2022; Nguyen-Viet & Ngoc Huynh, 2021; Sudarsono et al., 2020; Sutarso & Setyawan, 2022). The

research results support TPB. When users have positive or good feelings towards using CMS, it will encourage the intention to use CMS.

Subjective norms have a positive and significant effect on interest in using CMS. The results of the study are in line with previous research which proves that subjective norms are a strong factor that predicts interest in adopting internet banking (Alhassany & Faisal, 2018; Sudarsono et al., 2020), mobile payment (Al-Okaily et al., 2020) or cashless transactions (Raj L. et al., 2023). In the context of this study, participants believe that superiors, peers and the work environment support the use of CMS, thus increasing individual interest in using CMS.

Trust has a positive and significant effect on intention to use CMS. The results of the study are in line with previous research (Astuti et al., 2023; Sutarso & Setyawan, 2022) which proves trust as the strongest factor influencing interest in using internet banking in Indonesia, and cashless transactions in India (Raj L. et al., 2023). Trust plays an important role in shaping the importance of the need to use internet banking in customers (Nasreen & Lubis, 2021). Trust in the banking service context is closely related to reliability, transaction security and confidentiality of customer data. The results of the study further strengthen the role of trust as a determinant of the intention to use information systems. Individuals are interested in using CMS if they believe that CMS services can reliably and securely process financial transactions, and guarantee the confidentiality of financial data.

Organizational culture does not significantly strengthen the effect of perceived usefulness on intention to use CMS. Research conducted by (Sharma et al., 2020) shows that the moderating effect of organizational culture varies depending on the context of organizational culture or organizational values. Some researchers find the role of organizational culture as an antecedent of technology acceptance (Dasgupta & Gupta, 2019; Ghasemtabar et al., 2019). Therefore, it is possible that the role of organizational culture in CMS acceptance is not as a moderator but rather as an antecedent of CMS acceptance. In the context of this study, organizational culture does not significantly moderate the acceptance of CMS can also be due to the use of CMS is not mandatory. CMS is an alternative method of payment to debit account of expenditure. The non-usage of CMS does not interfere with the culture of integrity, professionalism and mission orientation of the organization. Financial management can still be conducted according to procedures and regulations, and organizational goals are not interrupted.

Organizational culture does not significantly weaken the influence of attitudes on intention to use CMS. These results do not support the research conducted by (Wahyuni et al., 2020) which provides empirical evidence that organizational culture strengthens the influence of attitudes on the successful implementation of SAI. Attitudes are formed from personal experiences or experiences of others, information received, social norms, social environmental influences, and individual psychological factors and are influenced by individual values and priorities (Ajzen, 1991b). On the other hand, organizational culture can drive the attitudes and behaviors of organizational members (O'reilly & Chatman, 1996). Therefore, organizational culture can weaken the influence of attitudes on interest in using CMS. In the context of this study, the role of organizational culture in weakening the influence of attitudes on intention to use CMS is not significant due to the use of CMS is not an obligation.

CMS is not mandatory and is not the only digital payment tool that can be used to debit expense accounts. The organizational culture of integrity, professionalism and mission orientation is not disturbed even though CMS is not used. The expenditure account is still managed according to regulations and procedures and continues to support organizational goals.

Organizational culture does not significantly strengthen the influence of subjective norms on intention to use CMS. The results of the study are not in line with research conducted by Wahyuni et al. (2020) but supports the research of (Al-Okaily et al., 2020; Sharma et al., 2020). Organizational culture was not found to moderate social influence or subjective norms on interest in using the JoMoPay digital payment system in Jordan (Al-Okaily et al., 2020) and

internet banking in Fiji (Sharma et al., 2020). The moderating effect of organizational culture was not found on the relationship between subjective norms and intention to use CMS since it is possible that organizational culture acts as an antecedent of technology acceptance as evidenced by previous studies (Dasgupta & Gupta, 2019; Ghasemtabar et al., 2019). In the context of this study, organizational culture may not strengthen the influence of subjective norms on intention to use CMS due to the fact that CMS is not mandatory. The culture of integrity, professionalism and mission orientation is not compromised even if individuals do not use the CMS. Superiors, peers and the working environment will not impose the use of CMS since it is optional.

Organizational culture does not significantly weaken the effect of trust on intention to use CMS. Trust is the strongest determinant of information technology adoption in developing countries and organizational culture plays an important role in shaping initial customer trust (Aljaafreh et al., 2021). Organizational culture as social control (O'reilly & Chatman, 1996) can be used to lead the member to use CMS. Therefore, organizational culture can weaken the effect of trust on intention to use CMS.

The moderating effect of organizational culture on the relationship between trust and interest in using CMS was not found significant, possibly caused by culture being an antecedent of trust. The other possibility that the moderating effect of organizational culture is not significant is the *non-mandatory* nature of CMS. The choice of CMS, whether used or not, financial management can still be performed in accordance with regulations and procedures, and support the achievement of organizational goals.

CONCLUSION

The use of CMS by government work units is one form of modernization of the government payment system which aims to improve the efficiency, effectiveness and accountability of government financial management. CMS has not been optimally used by government work units despite providing various benefits that help work units to manage their accounts. The existing literature related to intention to use internet banking mostly examines the acceptance of internet banking for individual customers. Therefore, this study aims to find the determinants of intention to use CMS in government work units.

The research model was developed on the basis of a combination model of TAM and TPB, trust factors and organizational culture as moderator variables. Based on the study results, it can be concluded that: 1) the acceptance of CMS in the government environment cannot be explained by TAM but can be explained by TRA; 2) the strongest factors affecting interest in using CMS in order are trust, attitude and subjective norms; 3) organizational culture is not proven to be a moderator of CMS acceptance, but most likely an antecedent of perception, attitude, subjective norms and trust 4) the research model developed has good predictive ability, all constructs in the model together can explain changes in the intention to use CMS by 68%.

SUGGESTION

1. This study only measures organizational culture variables based on the artifacts of the values adopted by the organization which is the identity of the organization where the research is conducted so that it cannot be generalized. It is recommended for further research that organizational culture can be measured through other aspects or theories such as the dimensions of organizational culture proposed by Denison and Mishra (1995).
2. This study on acceptance of CMS by government work units is only limited to intention to use CMS, future research can be considered to expand the scope of CMS acceptance to actual usage.

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