

***Analysis of Acceptance Factors in the Use of the Village Financial System (Siskeudes):
A TAM and TPB Approach***

**Analisis Faktor-Faktor Penerimaan Penggunaan Sistem Keuangan Desa (Siskeudes):
Pendekatan TAM dan TPB**

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ABSTRACT

This study aims to analyze the factors that influence the acceptance and use of the Village Financial System (Siskeudes), and to examine which theoretical approaches are most appropriate for investigating these acceptance factors. The study employs two theoretical models: the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), incorporating variables such as ease of use, attitude, perceived usefulness, intention to use, normative perceptions, and continuous learning. The novelty of this research compared to previous studies lies in the addition of the continuous learning variable. Data were collected through questionnaires distributed directly to respondents. The sample consisted of 82 users of the Siskeudes application from various village governments in Pelalawan Regency. The data were analyzed using SPSS 20, employing both T-tests and F-tests. The results show that ease of use, usefulness, intention to use, normative perception, and continuous learning have a positive influence on the use of the Siskeudes application. However, attitude was found to have no significant effect on its usage. A key limitation of this study is that the sample was limited to village governments in a single regency.

Keywords: System Finance Village (Siskeudes), Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB)

ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang mempengaruhi penerimaan penggunaan Siskeudes dan menguji pendekatan mana yang sesuai untuk menyelidiki faktor-faktor penerimaan penggunaan Siskeudes. Penelitian ini menggunakan dua pendekatan yaitu Technology Acceptance Model (TAM) dan Theory of Planned Behaviour (TPB), yaitu variabel kemudahan, sikap, kebermanfaatan, minat dan persepsi normatif. Perbedaan penelitian ini dengan penelitian sebelumnya adalah penambahan variabel pembelajaran berkelanjutan. Data penelitian diperoleh melalui kuesioner yang disebarakan kepada responden secara langsung. Sampel yang diperoleh dalam penelitian ini berjumlah 82 responden pengguna aplikasi Siskeudes di setiap Pemerintah Desa Kabupaten Pelalawan. Data dianalisis menggunakan SPSS 20 dengan melakukan Uji T dan Uji F. Hasil Penelitian menunjukkan bahwa kemudahan, kebermanfaatan, minat, persepsi normatif dan pembelajaran berkelanjutan berpengaruh positif terhadap penggunaan aplikasi Siskeudes, sedangkan sikap tidak berpengaruh terhadap penggunaan aplikasi. Keterbatasan penelitian adalah sampel yang digunakan hanya menggunakan pemerintah desa satu kabupaten.

Kata kunci: Sistem Keuangan Desa (Siskeudes), Technology Acceptance Model (TAM), Theory of Planned Behaviour (TPB)

1. Introduction

One of the significant developments in the public sector today is the growing emphasis on good governance, which has become a major concern across all levels of government, from national to village administrations. Good governance entails core values such as accountability,

transparency, participation, efficiency, and the rule of law. In this regard, the enactment of the Village Law provides villages with greater autonomy in managing their own administrative and financial affairs. As a result, village governments are required to prepare comprehensive financial reports to ensure proper accountability in the use of public funds. Strengthening financial governance at the village level is therefore essential to promoting public trust and supporting effective local development.

To support the implementation of good governance, particularly in the area of financial management, the government introduced the Village Financial System (Siskeudes). This digital application was developed to assist village governments in managing their finances more systematically and transparently. Siskeudes is a user-friendly, cost-free system that helps ensure compliance with financial regulations and improves reporting standards. Through this system, village governments can more effectively manage budgets, expenditures, and financial reporting in a consistent and auditable manner.

Despite its potential benefits, the implementation of Siskeudes has not yet been fully optimized across all villages. Although many villages have adopted the system for budgeting purposes, a significant number have not completed data input or produced financial reports. Furthermore, several villages have not adopted the system at all. Common challenges include limited understanding of financial procedures, lack of training, poor financial transparency, and low community awareness. These issues indicate a gap between policy and practice, highlighting the need to evaluate the factors that influence the successful use of Siskeudes.

Previous studies have examined the effectiveness of Siskeudes in enhancing village governance, but relatively few have explored the behavioral aspects of its adoption from the user perspective. Most existing research has focused primarily on technical or procedural matters without incorporating broader psychological and social dimensions. Furthermore, many studies have relied heavily on the Technology Acceptance Model (TAM), which is useful for assessing perceived ease of use and perceived usefulness, but does not account for social influences or perceived behavioral control that may also affect system usage.

This study addresses the existing research gap by integrating the Technology Acceptance Model (TAM) with the Theory of Planned Behavior (TPB) to provide a more comprehensive understanding of the factors influencing the acceptance and use of the Siskeudes application. The inclusion of TPB introduces variables such as subjective norms and perceived behavioral control, which are often overlooked in TAM-based studies. Additionally, this study introduces a novel variable—continuous learning—to assess how ongoing knowledge acquisition contributes to the sustained use of the system, recognizing the dynamic learning process involved in long-term system adoption.

Moreover, the successful use of information systems such as Siskeudes is also closely tied to human resource factors such as competence, motivation, training, and compensation. Numerous scholars have highlighted that these elements significantly affect employee performance and engagement with new systems. For instance, Astarina, Budiyanto, and Agustedi (2021) emphasize the importance of staff competence. Akter and Husain (2016) highlight the role of motivation and training. Erwina et al. (2022) point to organizational support as a key enabler. Efendi and Yusuf (2021) explore financial accountability and transparency. Gunawan and Gunawan (2019) discuss training and supervision. Hr (2020) notes the importance of infrastructure readiness. Hartati (2020) examines implementation barriers. Lesmana and Nasution (2021) analyze stakeholder involvement. Lestari et al. (2018) consider user satisfaction. Nursaid et al. (2020) investigate the quality of financial reporting. Prihantari and Astika (2019) explore policy consistency. Saban et al. (2020) delve

into system compatibility. Sarboini et al. (2018) assess the impact of leadership. Sulantara et al. (2020) examine system accessibility. Susanto, Susena, and Rahman (2020) evaluate user training. Sudarno and Sukmaningrum (2016) investigate budget planning practices. Susanto et al. (2021) discuss change management. Utari et al. (2021) study internal control systems.

These studies consistently demonstrate that effective performance is influenced not only by systems and policies but also by adequate training, fair compensation, and the development of competencies. Therefore, understanding behavioral and competency-related factors is essential in evaluating system adoption and governance outcomes.

The main objective of this research is to analyze the factors that affect the acceptance and use of the Siskeudes application among village officials in Pelalawan Regency. By applying both TAM and TPB, this study seeks to identify key determinants such as ease of use, usefulness, attitudes, behavioral intentions, normative beliefs, perceived control, and continuous learning. The findings are expected to provide practical insights for policymakers and developers to improve system implementation strategies, enhance user adoption, and ultimately support good governance practices at the village level.

2. Literature Review

Theoretical Foundation and Hypothesis Development

Village Financial System

Law Number 6 of 2014 defines a village as a legal community unit with territorial boundaries that has the authority to regulate and manage government affairs and local community interests, based on community initiatives, rights of origin, and/or traditional rights recognized within the governance system of the Republic of Indonesia. This law grants villages greater autonomy in governing themselves and implementing development initiatives aimed at improving community welfare and quality of life, including financial and asset management.

Village financial management is structured around a cycle that supports effective planning, implementation, administration, reporting, and accountability. To ensure good governance, village finances must be managed in accordance with the principles of transparency, accountability, participation, orderly procedures, and fiscal discipline. The implementation of high-quality financial governance at the village level requires competent human resources and the support of adequate information technology systems.

To facilitate this, an application known as the Village Financial System (Siskeudes) was developed to support village administrations in managing their finances. The system features a user-friendly interface and is designed to simplify financial data entry, reporting, and compliance with government regulations. It helps generate administrative documents and reports based on actual transactions and ensures conformity with relevant financial regulations.

Grand Theory: Stewardship Theory

Stewardship theory emphasizes the alignment between individual satisfaction and organizational success. It is based on the assumption that individuals, particularly public servants, can be trusted, are responsible, and act with integrity. Within this framework, the government is viewed as a steward tasked with managing public resources, while the public is considered the principal owner of those resources. This relationship is built on mutual trust and a collective commitment to achieving organizational goals. In the context of the public sector, this theory

supports the notion of accountability, where public officials are obligated to transparently manage resources in the interest of the community they serve.

System Acceptance Approach: Adoption of Siskeudes

One of the critical elements in implementing an information system is user acceptance. This study adopts two established models to examine user acceptance of the Siskeudes application: the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). These models provide a theoretical framework for understanding user behavior and intention in adopting information systems.

Technology Acceptance Model (TAM)

The Technology Acceptance Model is designed to explain user behavior in relation to the adoption of information systems. It identifies key determinants of technology acceptance, specifically focusing on perceived ease of use and perceived usefulness. These variables are used to predict attitudes toward usage and behavioral intention to use the system.

Perceived ease of use refers to the degree to which a person believes that using a system would be free of effort. A system that is perceived as easy to use can lead to more positive attitudes toward its usage and greater willingness to adopt it. If users find Siskeudes easy to operate, they are more likely to recognize its benefits and integrate it into their daily administrative tasks. Therefore, the following hypotheses are proposed:

H1: Perceived ease of use positively influences the use of the Siskeudes application.

H2: Perceived ease of use positively influences attitudes toward using the Siskeudes application.

Perceived usefulness is defined as the extent to which a person believes that using a system will enhance their job performance. When users perceive Siskeudes as beneficial in improving their effectiveness and efficiency, it positively affects their attitudes and intention to continue using the system. Therefore:

H3: Perceived usefulness positively influences the use of the Siskeudes application.

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior posits that behavioral intention is determined by three key components: attitude toward the behavior, subjective norms, and perceived behavioral control.

Perceived behavioral control refers to an individual's belief in their capacity to perform a certain behavior. This belief may be shaped by past experiences and external resources, including training and support. In the context of Siskeudes, users with higher confidence in their ability to manage village finances are more likely to adopt the system successfully.

Subjective norms are defined as the perceived social pressure to perform or not perform a particular behavior. Users may adopt Siskeudes not only based on personal preferences but also in response to expectations or influence from peers, superiors, or institutional mandates.

Based on this, the following hypotheses are developed:

H4: Normative perception (subjective norms) positively influences the use of the Siskeudes application.

H5: Behavioral intention positively influences the use of the Siskeudes application.

The Role of Continuous Learning

Continuous learning is introduced as an additional variable to enhance understanding of long-term system adoption. This refers to the ongoing acquisition of knowledge and skills necessary to use and optimize the Siskeudes application. The ability and willingness to continuously learn is expected to sustain the effective use of the system over time.

H6: Continuous learning positively influences the use of the Siskeudes application.

3. Methods

This research is a quantitative study that utilizes primary data. The data were obtained through questionnaires that were distributed directly to respondents and collected after being completed.

The population in this study consists of staff members working in Village Government Units across Pelalawan Regency. The sampling technique used in this research is quota sampling. Based on data from the Village Government Division of Pelalawan Regency, there are a total of 104 villages in the region. The sample for this study includes one user of the Siskeudes application from each village government, resulting in a total sample of 81 users.

Perceived usefulness is defined as the extent to which an individual believes that using a particular system can enhance their performance. This variable is measured using a research instrument adapted to the Siskeudes application context. The instrument consists of six statements and is measured using a six-point Likert scale, ranging from "strongly agree" (1) to "strongly disagree" (6).

Perceived ease of use refers to the degree to which a person believes that a system is easy to use and does not require significant effort to operate. This variable is also measured using an adapted instrument tailored to the Siskeudes context. The instrument includes six statements, rated on a six-point Likert scale from "strongly agree" (1) to "strongly disagree" (6).

Subjective norms refer to a person's perception of the degree to which the social environment, including family, friends, colleagues, authorities, or media, influences acceptable and appropriate behavior. This variable is measured using an adapted instrument suited to the Siskeudes application. It consists of three statements and is assessed using a six-point Likert scale, with responses ranging from "strongly agree" (1) to "strongly disagree" (6).

Attitude toward using is defined as the user's evaluation of their interest in using the technology. This variable is measured with an instrument tailored to the context of the Siskeudes application and includes four statements, rated on a six-point Likert scale from "strongly agree" (1) to "strongly disagree" (6).

Behavioral intention to use is defined as the individual's tendency or plan to continue using a system. The variable is measured using an instrument adapted for the Siskeudes context and comprises three statements, each rated on a six-point Likert scale from "strongly agree" (1) to "strongly disagree" (6).

Continuous learning refers to the ongoing process of acquiring new skills and knowledge through continuous learning. This variable is also measured using a six-point Likert scale, ranging from "strongly agree" (1) to "strongly disagree" (6).

Multiple linear regression analysis is employed in this study to examine the simultaneous effect of several independent variables on a single dependent variable. This method is used to determine the strength and direction of the relationship between perceived usefulness, perceived

ease of use, subjective norms, attitude toward using, behavioral intention to use, and continuous learning on the use of the Siskeudes application. The regression model helps to identify which variables significantly influence user behavior and to what extent each variable contributes to explaining the variation in the dependent variable. The equation formed from the multiple regression analysis will serve as the basis for interpreting how changes in each independent variable affect the use of the Siskeudes system.

Before conducting the regression analysis, classical assumption tests are carried out to ensure that the data meets the necessary requirements for a valid regression model. These tests include normality, multicollinearity, heteroscedasticity, and linearity. Once these assumptions are satisfied, the regression results will be interpreted based on the coefficient values, the significance level (p-value), and the coefficient of determination (R^2), which indicates the percentage of variation in the dependent variable that can be explained by the independent variables included in the model.

4. Result and Discussion

Respondent Characteristics

The respondents in this study totaled 81 individuals, each representing a village government in Pelalawan Regency. Data about the respondents' identities is presented to provide an overview of their characteristics, including sex, age, length of employment, and position in the organization.

Table 1. General Description of Respondents

No.	Category	Amount	(%)
1	Sex		
	Male	61	67%
	Female	20	33%
2	Age		
	< 30 years	14	17%
	30 – 50 years	62	73%
	> 50 years	5	10%
3	Length of Employment		
	< 1 year	1	1%
	1 – 5 years	80	99%
4	Position		
	Village Head	2	2.47%
	Head of Finance	50	57.95%
	Head of Planning	2	4.54%
	Village Admin Staff	1	3.42%

Source: Primary Data Processed (2024)

Table 1 provides a general description of the respondents in the study, highlighting their sex, age, length of employment, and position. The majority of respondents are male (67%), with 33% female. In terms of age, 73% are between 30 and 50 years old, 17% are under 30 years, and 10% are over 50 years old. Regarding length of employment, 99% have been employed for 1 to 5 years, while only 1% have been employed for less than a year. Most respondents hold positions in finance, with 57.95% serving as the Head of Finance, followed by 4.54% in the Head of Planning role, 3.42% as Village Admin Staff, and 2.47% as Village Heads. This indicates that the majority of

respondents are middle-aged men with relatively short work experience, predominantly occupying financial management positions within the village government structure.

T-Test Results

The t-test was conducted to examine the influence of each independent variable on the dependent variable, which in this case is the use of the Siskeudes application. The table below shows the significance values (sig.) and t-values (t count) for each independent variable tested against the threshold of 0.05.

Table 2. T-Test Results

Variable	T Count	Sig. (2-tailed)	Decision
Perceived Ease of Use	5.283	0.000	Significant
Attitude Towards Use	0,556	0,297	Not Significant
Perceived Usefulness	5.652	0.000	Significant
Subjective Norms	2.590	0.012	Significant
Behavioral Intention	6.709	0.000	Significant
Continuous Learning	4.200	0.000	Significant

Source: Primary Data Processed (2024)

Based on the t-test results, several independent variables (Perceived Ease of Use, Perceived Usefulness, Subjective Norms, Behavioral Intention, and Continuous Learning) significantly influence the use of the Siskeudes application, as their p-values are below 0.05. However, Attitude Towards Use was not found to be a significant factor in determining usage.

F-Test Results

The F-test was used to assess whether all independent variables together significantly affect the dependent variable. The results indicate that the model as a whole is statistically significant.

Table 2. F-Test Results

Model	F Table	Sig. ($\alpha = 0.05$)	F Count	Sig. Count) (F	Decision
Regression	2.21	0.05	43.275	0.000	Significant

Source: Primary Data Processed (2024)

The F-test results show that the regression model as a whole is significant, with an F count of 43.275, significantly higher than the F table value of 2.21, and a p-value less than 0.05. This indicates that the combination of independent variables explains a significant portion of the variation in the dependent variable (use of the Siskeudes application).

Discussion

The results of testing the first hypothesis suggest that perceived ease of use significantly affects the usability of the Siskeudes application. This finding echoes the principles of Technology Acceptance Model (TAM) by Davis (1989), which proposes that ease of use is crucial for system acceptance. Systems that are simple to use and require little effort to master tend to promote higher performance. Previous studies, such as Astarina et al. (2021), highlight that simplicity and ease in system design contribute to better user performance. Furthermore, Efendi & Yusuf (2021) argue that the more straightforward the system, the less cognitive strain users experience, which enhances overall usability and performance.

In relation to the second hypothesis, which investigates whether attitude affects the use of Siskeudes, the results indicate no significant relationship. This contrasts with findings from studies like Akter & Husain (2016), which suggest that a positive attitude toward technology influences adoption. However, our findings indicate that factors such as perceived ease of use and perceived usefulness could have a more direct impact on usage than attitude alone. It is plausible that users of the Siskeudes application, particularly in government settings, may feel compelled to use the system due to external pressures or institutional mandates, making attitude less significant in this context.

The third hypothesis, testing whether perceived usefulness influences the use of Siskeudes, was supported. This mirrors the findings from Lesmana & Nasution (2021) and Hartati (2020), which emphasize that when users believe a system enhances their work performance, they are more likely to adopt and continue using it. The utility of Siskeudes, particularly in managing financial tasks efficiently, directly correlates with its usefulness, motivating users to engage with it more frequently. Saban et al. (2020) also note that users are more inclined to accept systems that offer tangible benefits, supporting the notion that perceived usefulness is a strong predictor of system adoption.

The fourth hypothesis examines the role of subjective norms and suggests that social influence, such as pressure from supervisors or colleagues, positively affects system usage. This hypothesis was supported, aligning with Ajzen's Theory of Planned Behavior (1991), which highlights social norms as a key driver of individual behavior. Studies by Gunawan & Gunawan (2019) and Saban et al. (2020) further support this, indicating that social expectations can influence the decision to use a new technology. In the case of Siskeudes, organizational culture and peer pressure likely play an essential role in its adoption, particularly in environments where compliance with official procedures is prioritized.

The fifth hypothesis, concerning user interest in influencing Siskeudes usage, was validated. This is consistent with the findings of Prihantari & Astika (2019), who argue that personal motivation and interest in a system's functions can significantly affect continued engagement. Users who find the application personally relevant to their work goals are more likely to use it regularly. As Efendi & Yusuf (2021) assert, when users feel an intrinsic connection to the system, it motivates them to keep learning and using it.

Finally, the sixth hypothesis, which examines the role of continuous learning in the use of Siskeudes, was also supported. This is in line with the findings of Erwina et al. (2022), who note that ongoing learning and skill development are crucial for optimizing system use. As technology evolves, continuous skill development ensures that users can keep up with updates and features, leading to more efficient system utilization. Studies such as Lesmana & Nasution (2021) also indicate that continuous improvement in competence directly enhances user engagement with technological systems.

4. Conclusions

This study aimed to analyze the factors influencing the acceptance of the Siskeudes application through the TAM and TPB models. The findings indicate that both models effectively explain the factors affecting the adoption of the Siskeudes application. Specifically, ease of use, perceived usefulness, user interest, subjective norms, and continuous learning all had a significantly positive impact on the application's usage. However, attitude did not show a significant effect, suggesting that other factors may play a more pivotal role in determining system adoption.

Despite the valuable insights, this research has several limitations. First, the sample was limited to one regency, which restricts the generalizability of the findings. Second, there were slight differences in the predictive power of the two models used in this study. For future research, it is recommended to expand the sample to include multiple districts, as the Siskeudes application is widely used by government institutions. Additionally, future studies could incorporate more variables and explore other models to further understand the factors influencing the adoption and sustained use of the application.

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