

Budgeting Application Adoption for Student Organization Festival Financial Management

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Abstract

Purpose: This study examines the adoption and effectiveness of a mobile-based budgeting application implemented during the UCIC Festival 2023, organized by the student organization JUSIAM at Universitas Cikal Harapan Indonesia. The primary purpose is to evaluate how digital budgeting tools improve financial transparency, accuracy, and management efficiency within student organizations operating large-scale events.

Methodology: A mixed-methods approach was employed, combining quantitative survey data collected from 47 committee members using a structured questionnaire, semi-structured interviews with five finance division leaders, document analysis of 12 financial reports, and direct observation of budget approval meetings. Data were analyzed using descriptive statistics, thematic analysis, and comparative evaluation of pre- and post-implementation financial records.

Results: The application significantly improved financial transparency (mean = 4.47), user satisfaction (mean = 4.38), and intention to continue using (mean = 4.52) on a five-point Likert scale. Budget accuracy errors were reduced by 38% compared to the previous manual system.

Conclusions: The budgeting application effectively supported financial governance within student organizations and demonstrated strong potential for scalable adoption.

Limitations: The study is limited to a single event context within one institution, constraining generalizability.

Contributions: This research contributes empirical evidence on digital financial tool adoption in non-profit student organization contexts, offering a practical framework for event-based budgeting management.

Keywords: *Budgeting Application, Digital Financial Management, Festival Management, Student Organization, Technology Adoption*

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1. Introduction

The increasing complexity of student organization activities in Indonesian higher education institutions has created a pressing demand for more structured and technology-driven financial management systems (Hidayat & Supriyanto, 2021). Student organizations that manage large-scale events such as festivals, seminars, and cultural exhibitions face multifaceted financial challenges, including budget planning, expenditure tracking, approval workflows, and post-event financial

reporting ([Nugroho, Setiadi, & Kusumawati, 2022](#)). Traditional manual methods, which frequently rely on spreadsheets, handwritten ledgers, or loosely structured document-sharing platforms, are increasingly insufficient for addressing these demands ([Putra & Wulandari, 2020](#)).

Digital transformation in financial management has become a global priority across both public and private sectors, and the higher education context is no exception ([Al-Okaily, Alqudah, Matar, Lutfi, & Taamneh, 2021](#)). Mobile applications and cloud-based financial tools have demonstrated considerable utility in enabling real-time tracking, collaborative budget oversight, and automated reporting ([Kurniawan, Wahyudi, & Hasanah, 2022](#)). Research consistently shows that the adoption of digital financial tools enhances accountability, reduces human error, and supports more informed decision-making in organizational settings ([Tran & Nguyen, 2021](#)).

In the Indonesian student organization ecosystem, JUSIAM (Jaringan Unit Studi Islam dan Manajemen) at Universitas Cikal Harapan Indonesia (UCIC) represents a prominent example of a student body that manages complex multi-division budgeting processes during large-scale annual events such as the UCIC Festival ([Rahmawati, Kurniawan, & Puji, 2023](#)). The UCIC Festival 2023 served as an ideal case study context, involving multiple event divisions, sponsorship management, logistical procurement, and public program coordination, all of which required cohesive and transparent budget management ([Sari & Fadhillah, 2022](#)).

Despite the proliferation of available digital budgeting tools, uptake among student organizations in Indonesia remains inconsistent ([Wibowo & Santoso, 2021](#)). Barriers such as limited digital literacy, resistance to change, lack of institutional support, and unclear system benefits contribute to low adoption rates ([Pratama, Riyanto, & Agustina, 2022](#)). Furthermore, academic literature examining the adoption of financial technology specifically within student organization and festival management contexts in Indonesia remains sparse, creating a notable gap in both theory and practice ([Lestari & Purnomo, 2020](#)).

The Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) provide foundational frameworks for examining user acceptance of digital tools in organizational contexts ([Venkatesh, Morris, Davis, & Davis, 2003](#); [Davis, 1989](#)). These models have been extensively applied in enterprise software adoption research but have seen relatively limited application in non-profit and student organization settings in Southeast Asian contexts ([Zhao, Lynch, & Chen, 2021](#)). Adapting these frameworks to examine budgeting application adoption among student event organizers offers a meaningful theoretical contribution.

The digitalization of public financial management has also been highlighted as a critical factor in strengthening institutional accountability in Indonesia, as reflected in national policy initiatives such as the Indonesian Government's Digital Transformation Roadmap 2021-2024 ([Kementerian, 2021](#)). While these policies primarily target government entities, their principles are increasingly being adapted to educational institutions and their affiliated organizations ([Susanto & Djumena, 2022](#)).

This study addresses the identified gap by empirically investigating the adoption, usability, and effectiveness of a dedicated budgeting application employed during the UCIC Festival 2023. The novelty of this research lies in its examination of digital budgeting tool adoption within a non-commercial, event-specific student organization context in an Indonesian higher education institution, combining multiple data sources to offer a holistic assessment. The purpose of this study is therefore twofold: first, to evaluate the usability and perceived effectiveness of the budgeting application among JUSIAM committee members; and second, to identify key factors influencing adoption and sustained use of the technology in similar organizational contexts.

2. Literature Review

2.1 Digital Financial Management in Organizations

Digital financial management encompasses the use of information technology systems to plan, execute, monitor, and report on financial activities within organizations ([Lutfi, Alrawad, Alsyouf,](#)

[Almaiah, Al-Khasawneh, & Saad, 2022](#)). The transition from paper-based to digital financial processes has been documented extensively in corporate, governmental, and nonprofit contexts, with consistent findings indicating improved accuracy, efficiency, and transparency as core outcomes ([Islam, Lota, & Islam, 2022](#)). In organizational settings, digital tools enable real-time visibility into financial status, automate routine reporting functions, and facilitate multi-stakeholder collaboration in budget oversight ([Chen & Wang, 2021](#)).

The adoption of Enterprise Resource Planning (ERP) systems and Financial Management Information Systems (FMIS) in higher education institutions has similarly demonstrated positive outcomes for budget control and financial governance ([Tarhini, Alalwan, Al-Qirim, Algharabat, & Masa, 2021](#)). However, the unique characteristics of student organizations, including volunteer-driven membership, high annual turnover, limited technological resources, and informal governance structures, create distinctive barriers to digital financial tool adoption that differ substantially from those observed in corporate or governmental environments ([Maulana & Haryono, 2021](#)).

Mobile financial applications, in particular, have gained traction as accessible alternatives to full-scale ERP systems for smaller organizational units ([Oliveira, Faria, Thomas, & Popovic, 2022](#)). These applications typically offer features such as expense categorization, budget tracking dashboards, approval notification systems, and exportable financial summaries, all of which are directly applicable to student event management contexts ([Meng, Zhang, & Hou, 2021](#)). Studies in Southeast Asian contexts have documented that mobile-first financial tools achieve higher adoption rates among younger user groups compared to desktop-based systems, owing to familiarity with smartphone interfaces and the preference for mobile-accessible workflows ([Widjaja, Tanuwijaya, & Handayani, 2022](#)).

2.2 Technology Acceptance in Non-Profit and Student Organization Contexts

The Technology Acceptance Model (TAM), originally proposed by [Davis \(1989\)](#), posits that perceived usefulness and perceived ease of use are the primary determinants of an individual's intention to use a technology. Subsequent extensions of TAM have incorporated contextual variables such as social influence, facilitating conditions, and hedonic motivation, producing richer models suited to diverse organizational settings ([Venkatesh, Thong, & Xu, 2012](#)). In the context of student organizations, perceived usefulness is likely mediated by the directness of financial management tasks for which the application is employed, while perceived ease of use is influenced by prior digital experience and the quality of user interface design ([Purwanto, Asbari, & Santoso, 2021](#)).

The Unified Theory of Acceptance and Use of Technology (UTAUT), developed by [Venkatesh, Morris, Davis, and Davis \(2003\)](#), further advances TAM by integrating performance expectancy, effort expectancy, social influence, and facilitating conditions as predictors of behavioral intention and actual use. UTAUT2, an extension targeting consumer contexts, additionally incorporates hedonic motivation, habit, and price value as determinants ([Venkatesh et al., 2012](#)). These frameworks collectively provide a robust theoretical basis for examining why student organization members may accept or resist digital financial management tools ([Al-Marouf, Salloum, Hassanien, & Shaalan, 2021](#)).

Research conducted in Indonesian higher education contexts has identified institutional encouragement, peer influence, and perceived organizational benefit as significant mediators of technology adoption among students engaged in organizational activities ([Handarini & Wulandari, 2020](#)). Specifically, when committee members perceive that the adoption of a digital tool directly reduces workload and increases the credibility of financial reporting, adoption rates improve substantially ([Supriyati & Yanti, 2022](#)). Conversely, concerns about system complexity, data privacy, and the learning curve associated with new platforms consistently emerge as barriers to uptake ([Fadilah, Hasibuan, & Sari, 2021](#)).

2.3 Financial Transparency and Accountability in Event Management

Financial transparency in organizational event management refers to the degree to which financial information is accessible, accurate, and communicated clearly to all relevant stakeholders, including committee members, advisors, sponsors, and institutional oversight bodies ([Abdullahi, Mukhtar, & Faruk, 2021](#)). For student organizations managing public festivals, financial transparency is particularly critical because event budgets often involve multiple revenue streams, including institutional allocations, ticket sales, sponsorships, and merchandise proceeds, each of which requires rigorous tracking and reporting ([Firdaus, Rosyidah, & Hasanah, 2022](#)).

The use of digital tools in event financial management has been shown to significantly reduce the incidence of financial discrepancies and budget overruns through real-time monitoring and automated reconciliation features ([Kaminski, McAleer, & Oliver, 2021](#)). Studies of festival financial management in both commercial and non-commercial contexts document that organizations employing dedicated financial management software demonstrate higher rates of post-event financial reporting compliance and lower rates of fund misappropriation compared to those relying on manual methods ([Lee & Kwon, 2022](#)).

In the Indonesian university context, financial accountability within student organizations is increasingly subject to formal oversight from university administrations, requiring structured budget proposals, expenditure justifications, and post-event financial audits ([Harahap, Hurriyati, Gaffar, & Amanah, 2021](#)). This regulatory pressure serves as both a driver of digital tool adoption and a source of motivation for committee members to develop stronger financial management competencies ([Sitorus & Nasution, 2022](#)). Digital budgeting applications that align with institutional reporting requirements therefore occupy a strategically advantageous position in driving adoption among student organizers ([Rahmawati & Setiawan, 2021](#)).

2.4 Mobile Application Usability in Event Contexts

Usability is a central determinant of technology adoption and sustained use, encompassing dimensions of effectiveness, efficiency, and user satisfaction ([ISO, 2018](#)). In mobile application contexts, usability is further evaluated through measures of learnability, memorability, error tolerance, and interface satisfaction, all of which interact with the specific task environment in which the application is used ([Harley, Heath, & Srinivasan, 2022](#)).

For budgeting applications used in event management contexts, usability requirements are shaped by the high-pressure, time-sensitive nature of festival operations, where committee members must rapidly input expenditures, obtain approvals, and track balances across multiple event categories simultaneously ([Meng, Zhang, & Hou, 2021](#)). Research on mobile usability in organizational contexts consistently finds that simplified navigation structures, clear data visualization, and real-time synchronization are the features most strongly associated with user satisfaction and continued use ([Park & Kim, 2021](#)).

In developing country contexts such as Indonesia, additional usability considerations include connectivity constraints, device diversity, and varying levels of prior application experience among users ([Ndung & Makena, 2022](#)). Applications designed with offline functionality, low bandwidth optimization, and simplified data entry forms tend to achieve higher usability ratings among users in these environments ([Kurniawan, Wahyudi, & Hasanah, 2022](#)). The UCIC Festival 2023 budgeting application was specifically developed with these constraints in mind, providing an important empirical test case for mobile usability in the Indonesian student organization setting.

3. Research Methodology

This study employed a convergent parallel mixed-methods design, integrating quantitative and qualitative data collection and analysis to provide a comprehensive assessment of budgeting application adoption among JUSIAM committee members during the UCIC Festival 2023 ([Creswell & Creswell, 2018](#)). The quantitative strand consisted of a structured online questionnaire administered to 47 committee members who were directly involved in event financial management activities. The

questionnaire utilized a five-point Likert scale to measure constructs including perceived ease of use, perceived usefulness, financial transparency, budget accuracy, user satisfaction, and behavioral intention to continue using the application. Items were developed and validated based on established TAM and UTAUT measurement instruments adapted for the student organization context ([Venkatesh, Morris, Davis, & Davis, 2003](#); [Davis, 1989](#)). Cronbach's alpha reliability coefficients for all constructs exceeded the acceptable threshold of 0.70, confirming internal consistency. Descriptive statistics, including means and standard deviations, were computed for all quantitative variables using IBM SPSS Statistics version 26.

The qualitative strand comprised semi-structured interviews conducted with five finance division leaders selected through purposive sampling based on their central role in the financial management workflow. Interview protocols explored participants' experiences with the application, perceived challenges, observed improvements in financial transparency, and recommendations for future development. Interview transcripts were analyzed using thematic analysis following the six-phase framework proposed by [Braun and Clarke \(2006\)](#). Document analysis was additionally conducted on 12 financial reports and budget tracking logs generated before and after application implementation, enabling comparative evaluation of error rates, reporting completeness, and budget deviation. Three budget approval meeting sessions were observed to assess real-time application usage in collaborative decision-making contexts. The triangulation of these multiple data sources strengthened the validity and credibility of research findings ([Denzin, 2017](#)).

Table 1. Research instruments and data collection methods

No.	Data Collection Method	Target Respondent	Purpose
1	Online Questionnaire (Google Form)	JUSIAM Committee Members (n=47)	Measure usability, satisfaction, and adoption of the budgeting app
2	Semi-Structured Interview	Finance Division Leaders (n=5)	Explore in-depth perceptions on financial transparency and control
3	Document Analysis	Financial Reports and Budget Logs (n=12 documents)	Compare pre- and post-implementation financial accuracy
4	Observation	Budget Approval Meetings (n=3 sessions)	Assess real-time usage and workflow integration

Table 1 presents the data collection methods employed in this study, including online questionnaires, semi-structured interviews, document analysis, and direct observation. These methods were used to gather both quantitative and qualitative data regarding the usability, effectiveness, and implementation of the mobile-based budgeting application during UCIC Festival 2023.

4. Results and Discussions

4.1 Results

The quantitative survey results revealed consistently high scores across all measured constructs, indicating strong overall acceptance and satisfaction with the budgeting application among JUSIAM committee members. Financial transparency achieved the highest mean score ($M = 4.47$, $SD = 0.54$), reflecting participants' strong agreement that the application improved the visibility and clarity of financial information throughout the festival management process ([Hidayat & Supriyanto, 2021](#)). Intention to continue using the application also recorded a notably high mean score ($M = 4.52$, $SD = 0.48$), suggesting that users perceived sufficient value in the tool to recommend its continued adoption in future events ([Lutfi, Alrawad, Alsyouf, Almaiah, Al-Khasawneh, & Saad, 2022](#)).

Budget accuracy and control yielded a mean score of 4.29 ($SD = 0.68$), which, while slightly lower than other constructs, still indicates substantial satisfaction with the application's capacity to reduce financial discrepancies. Comparative document analysis confirmed this finding, revealing a 38% reduction in budget entry errors and a 45% improvement in reporting completeness when comparing pre-implementation manual records with post-implementation digital records ([Firdaus, Rosyidah, & Hasanah, 2022](#)). Perceived ease of use scored 4.31 ($SD = 0.61$), indicating that the majority of users

found the application's interface intuitive and accessible despite varying levels of prior digital tool experience ([Park & Kim, 2021](#)).

Table 2. Descriptive statistics of survey results (n = 47)

Variables / Indicator	Mean	Std. Dev.	Min	Max
Ease of Use (Perceived Usability)	4.31	0.61	3	5
Financial Transparency	4.47	0.54	3	5
Budget Accuracy and Control	4.29	0.68	2	5
User Satisfaction	4.38	0.59	3	5
Intention to Continue Using	4.52	0.48	4	5
Overall Digital Financial Management	4.39	0.55	3	5

Table 2 present qualitative interview findings reinforced and expanded upon the quantitative results. Thematic analysis identified four primary themes: (1) improved real-time financial visibility; (2) enhanced collaborative approval processes; (3) reduced administrative burden; and (4) challenges related to initial system learning. Finance division leaders consistently reported that the application's real-time synchronization feature was transformative for their workflow, enabling instant visibility of expenditures across all event divisions without requiring centralized meetings or document exchanges ([Rahmawati, Kurniawan, & Puji, 2023](#)). One participant noted that the shift from WhatsApp-based budget sharing to the application environment eliminated confusion caused by version conflicts in shared spreadsheet files, directly improving the reliability of financial data during peak festival operations.

Observational data collected during three budget approval meetings confirmed that the application facilitated faster approval cycles compared to previous manual processes. In the pre-implementation period, budget approval processes required an average of 2.3 days from submission to authorization. Post-implementation, this cycle was reduced to an average of 6.4 hours, representing an 85% improvement in approval turnaround time ([Kaminski, McAleer, & Oliver, 2021](#)). Committee members demonstrated confident navigation of the application's approval interface during observed sessions, and the built-in notification system effectively prompted timely responses from authorizing committee heads.

4.2 Discussion

The findings of this study strongly support the proposition that a purpose-built budgeting application can substantially enhance financial management effectiveness in student organization event contexts. The high scores observed for financial transparency (M = 4.47) and behavioral intention (M = 4.52) are consistent with TAM and UTAUT predictions that perceived usefulness is the strongest driver of adoption intention ([Davis, 1989](#); [Venkatesh, Morris, Davis, & Davis, 2003](#)). In this case, usefulness was directly manifested through measurable improvements in financial accuracy, reporting efficiency, and approval cycle times, providing committee members with clear experiential evidence of the application's value ([Al-Okaily, Alqudah, Matar, Lutfi, & Taamneh, 2021](#)).

The 38% reduction in budget entry errors observed through document analysis represents a particularly significant finding, as financial inaccuracies in student organization event management can have serious consequences for institutional accountability and event viability ([Abdullahi, Mukhtar, & Faruk, 2021](#)). This finding aligns with broader evidence from the digital financial management literature indicating that structured input interfaces and validation checks in mobile financial applications substantially reduce human data entry errors compared to unstructured manual recording methods ([Islam, Lota, & Islam, 2022](#)). The integration of automated calculations and categorization within the application appears to have been especially effective in reducing errors associated with multi-division budget consolidation.

The improvement in approval turnaround time from 2.3 days to 6.4 hours further demonstrates the operational efficiency gains achievable through digital workflow integration. This finding resonates

with research on digital approval systems in organizational management, which consistently documents that mobile notification-driven approval workflows reduce administrative delays by eliminating the need for physical document circulation and in-person sign-off processes ([Meng, Zhang, & Hou, 2021](#)). In the high-tempo environment of festival event management, where expenditure decisions must often be made rapidly in response to unforeseen operational needs, such reductions in approval latency can be decisive for event success ([Sari & Fadhillah, 2022](#)).

Qualitative findings regarding initial learning challenges indicate that the transition from familiar manual tools such as spreadsheets and messaging platforms to a structured budgeting application required deliberate onboarding support. This observation is consistent with literature documenting that perceived complexity during initial technology adoption phases can temporarily suppress satisfaction scores and create resistance among less experienced users ([Fadilah, Hasibuan, & Sari, 2021](#)). The relatively lower mean for budget accuracy and control ($M = 4.29$) compared to transparency and behavioral intention may reflect residual uncertainty among some users regarding the completeness of their data entry practices during the early adoption phase, rather than dissatisfaction with the application itself.

From a theoretical perspective, the findings extend the application of TAM and UTAUT to a non-profit student organization event management context in Indonesia, demonstrating that these frameworks retain predictive validity beyond the corporate and governmental settings in which they were originally developed ([Venkatesh, Thong, & Xu, 2012](#)). The social influence dimension of UTAUT was particularly evident in the qualitative data, with committee members frequently referencing peer behavior and organizational leadership endorsement as factors motivating their engagement with the application ([Maulana & Haryono, 2021](#)). This finding suggests that adoption strategies should deliberately leverage social dynamics within student organizations through peer champions and leadership advocacy.

The study's findings have practical implications for student organization administrators, university financial oversight offices, and application developers targeting the higher education event management market. The evidence supports the value of investing in purpose-built digital financial tools for student organizations as a means of improving financial accountability and reducing administrative burden ([Supriyati & Yanti, 2022](#)). However, effective adoption requires structured onboarding programs, institutional endorsement, and application features specifically designed for the operational realities of student event management, including offline functionality, multi-user approval workflows, and exportable reporting formats compatible with institutional financial reporting standards ([Kurniawan, Wahyudi, & Hasanah, 2022](#)).

5. Conclusions

5.1 Conclusion

This study demonstrates that the implementation of a mobile-based budgeting application during the UCIC Festival 2023 significantly improved financial management outcomes, the organizing student organization. Across all measured dimensions, including financial transparency, budget accuracy, user satisfaction, and behavioral intention to continue using the application, participants reported strong positive assessments. Quantitative evidence of a 38% reduction in budget entry errors and an 85% improvement in approval turnaround time provides compelling empirical support for the operational effectiveness of the application. These findings confirm that purpose-built digital financial tools can deliver meaningful improvements in financial governance for student organizations managing complex event budgets, and they extend the applicability of TAM and UTAUT frameworks to this underexplored organizational context. The study adds to the growing body of evidence advocating for the strategic integration of financial technology in higher education organizational management.

5.2 Research Limitations

Several limitations constrain the scope and generalizability of the current findings. First, the study is bounded to a single event, the UCIC Festival 2023, and a single institution, UCIC, which limits the transferability of findings to other student organizations, event types, or institutional contexts. Second,

the sample size of 47 committee members, while appropriate for a case study design, precludes the statistical power required for inferential analysis of subgroup differences or causal modeling. Third, the cross-sectional nature of the study captures user perceptions at a single point in time, preventing longitudinal analysis of adoption trajectories or sustained behavioral change. Fourth, social desirability bias may have influenced self-reported satisfaction and usability scores, particularly given the organizational context in which committee members may feel encouraged to report positively on tools endorsed by leadership. Finally, the study does not account for technical performance metrics of the application itself, such as server reliability, data processing speed, or security architecture, which are also relevant to holistic evaluation of digital financial tool effectiveness.

5.3 Directions and Future Study

Future research should extend the current findings through longitudinal studies that track application adoption and financial management outcomes across multiple festival cycles and academic years, enabling assessment of sustained behavioral change and iterative application improvement. Comparative studies examining budgeting application adoption across multiple student organizations and institutions in Indonesia would significantly enhance the generalizability of findings and allow for identification of contextual moderators of adoption success. From a methodological perspective, future studies should incorporate structural equation modeling to test causal relationships between TAM and UTAUT constructs in student organization contexts, providing stronger theoretical contributions to the technology adoption literature. Additionally, research examining the integration of budgeting applications with institutional financial management systems would yield valuable insights into the potential for scaling digital financial tools across university administrative ecosystems. Development of context-specific usability frameworks for student event financial management software represents a further productive avenue for both academic inquiry and practical application design.

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Author Contributions

MUA conceptualized the study, designed the research methodology, conducted data collection and analysis, interpreted the findings, and drafted the manuscript. MUA also reviewed, revised, and approved the final version of the manuscript for publication.

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