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From Innovation to Financial Management: Assessing The User-Friendliness of the Financial Innovations for Efficient Spending and Strategic Execution (Finesse) System

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Abstract— The implementation of the FINESSE System at DSWD FO-CAR aims to enhance financial management processes, promote transparency, and improve overall accountability. This study seeks to examine the impact of the system on staff financial practices for the year 2025. A total of 50 staff members, determined through sampling method, participated as respondents. Data were collected using a structured survey questionnaire, distributed both personally and through Google Forms. Specifically, this study investigates the system's quality, user-friendliness, and contribution in supporting accurate and efficient financial management. The findings indicate that the user-friendliness of the FINESSE System to the DSWD FO - CAR FMD Staffs are very user-friendly, as evidenced by a mean score of 4.22. Moreover, the perceived challenges in using the FINESSE System is neutral, with a mean of 2.87. Ultimately, the FINESSE System was very highly contributory, with an overall mean of 4.43, particularly in enhancing transparency, accountability, and the accuracy of financial transactions. Among the evaluated aspects, transparency and accountability received the highest ranking, highlighting the system's key contribution to the agency's operations. The study further reveals that the system is very beneficial in streamlining work processes, reducing errors, and improving reporting efficiency. Based on these results, it is concluded that the FINESSE System significantly enhances the financial management capabilities of DSWD FO-CAR staff. Its proper utilization contributes to more accurate, transparent, and efficient financial practices. The study underscores the importance of continuous training and system updates to maximize its potential and further strengthen financial governance within the agency.

Keywords— FINESSE System, user-friendliness, FMD Staff, DSWD FO-CAR.

INTRODUCTION

Today's world is currently a technology-driven era where technology significantly helps us in many ways though it has drawbacks but probably we are using technology in many ways so we can make our work better or easier. In order to adapt technology for the government they also integrate the information and communication technologies (ICT) they integrate into their way of government financial reporting and management to ensure accountability, transparency and efficiency (OECD, 2020).

Financial reporting needs accuracy, data need to be accessed on a real-time basis, and effective monitoring of the finance for the government needs to adapt also changes from having a manual recording and tracking of the different transactions that was already crucial. In adapting the development it was also reinforcing the good governance practices by minimizing errors and improving the data accessibility this will lead to make the data

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needed timely and reliable. According to a study by Kimani (2024), Accounting Information Systems play a key role in enhancing the accuracy and reliability of financial reporting. They help minimize errors, maintain data integrity, ensure consistency, provide clear audit trails, and support timely report generation. In more technologically advanced economies, the integration of data analytics and software tools has further reduced reporting inaccuracies. For example, using programs for data validation and reconciliation allows organizations to identify and correct discrepancies more efficiently. Research by Eliana et al. (2023) indicates that both public accountability and the use of information technology positively influence the quality of financial reporting. This implies that higher levels of accountability in financial management can improve organizational performance, foster public trust, and create a more favorable environment for investment. Moreover, the effective application of information technology enhances financial reporting by streamlining the processing of transactions and reports without compromising data integrity.

Nowadays the Information and Communication Technology has been recognized as a significant instrument for macro-level of public financial management around the globe. The transition of governments overtime to automated financial systems is one of the strategies devised for maintaining transparency, efficiency and accountability in managing public revenue. Introduction The three past decades have witnessed a transformation in the treatment of financial data following the advent and implementation of computer based systems like Enterprise Resource Planning and Financial Management Information Systems. These solutions enhance data quality, minimize human error and support fact-based decisions. But the utility of such tools has a lot to do with how user-friendly they are—how much employees find them easy to use and comprehend. Internationally, friendly use systems are associated with productivity and low resistance towards digital transformation leading to effective governance and efficient service delivery (OECD, 2020; World Bank, 2021).

In the Philippines, efforts to increase efficiency and enhance good governance are ongoing as the government increasingly automated financial reporting and budgeting systems. The Department of Budget and Management and the Commission on Audit have introduced several digital systems, such as the Budget and Treasury Management System and other electronic platforms, to standardize and streamline financial transactions. These systems are designed to support timely reporting, promote accountability, and ensure that funds are used efficiently (DBM, 2023). Some government employees encounter difficulties in navigating these systems due to limited system training, technical issues, and varying levels of computer literacy. Studies show that system usability is a major factor influencing the success and adoption of government financial management systems (Cruz & Fajardo, 2020).

The Cordillera Administrative Region, meanwhile, is slowly going digital in response to modernization programs of the Philippine government. But the journey towards digital financial management is not without its challenges. Challenges such as insufficient technical support, poor connectivity quality, and different levels of user skills also tend to hamper successful implementation (Baguio Midland Courier, 2023). The launch of the system, a type of digital financial reporting and budget monitoring, and obligation processing platform -- will lead to drastic modernization. Employees may more efficiently code, track and report transactions using the same. But how easy

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it is to use in the first place is still crucial, especially for personnel who interact with it daily, as this will influence its long-term effectiveness and user satisfaction.

In Baguio City, which serves as the administrative center of the Cordillera region, government agencies and offices have also adopted different systems while the Department of Social and Development adopts Financial Innovations for Efficient Spending and Strategic Execution (FINESSE) system to improve financial management operations. Employees from different financial units such as budget, accounting, and cash divisions use the system for daily transactions, including the processing of Obligation Request Status (ORS) and monitoring of financial assistance data. However, users with limited access to some modules—such as the budget, accounting, or cash sections—may experience varying levels of ease and efficiency in performing their tasks. Hence, assessing the user-friendliness of FINESSE in the Baguio context provides valuable insights into whether the system effectively supports its intended functions. Understanding the experiences of the users can help identify both strengths and areas needing improvement, ensuring that digital innovations genuinely enhance public service delivery.

The primary theoretical foundation of this study is the Technology Acceptance Model (TAM), developed by Fred Davis in 1989. TAM is widely regarded as an essential framework for understanding how individuals and organizations adopt new technologies. The model was introduced to address issues of technology resistance and the common underperformance or failure of newly implemented systems. According to TAM, the features of a technological system influence users' motivation to adopt it. This motivation is shaped by two key factors: Perceived Usefulness (PU), which refers to the extent to which a user believes that using the system will enhance job performance and facilitate task completion, and Perceived Ease of Use (PEOU), which reflects how effortless the user perceives the system to be. When both factors are favorable, users are more likely to accept and use the system effectively (Dziak, 2024).

In this study, it determines a user's intention to use, adopt and effectively utilize the system. In the context of the study, user-friendliness directly aligns with the PEOU, while system's contribution to efficient spending and strategic execution reflects perceived usefulness. Thus, FMD employees are more likely to fully embrace the FINESSE system and carry out their duties more effectively if they believe it will help them with their financial transactions and reporting.

The Innovation Diffusion Theory (IDT), developed by Everett Rogers in 1962, explains how new ideas, behaviors, products, or technologies gradually spread through a society rather than being adopted all at once. The theory provides insight into why and how innovations are embraced, the pace at which they diffuse, and the patterns through which knowledge and practices are shared within a population. The manner in which innovations are communicated and the perceptions associated with them are key factors that influence the rate of adoption. According to this theory, innovators play a central role in initiating the diffusion process (Halton, 2025).

Rogers (2003) identifies five attributes that affect the adoption of innovations: relative advantage, which is the perceived benefit of the innovation compared to existing methods; compatibility, which considers how well the

innovation aligns with current practices and needs; complexity, referring to the perceived difficulty of understanding or using the innovation; trialability, the opportunity to experiment with the innovation; and observability, the extent to which the results of the innovation can be seen and evaluated.

In relation to the FINESSE system, this theory helps explain how user-friendliness (complexity) affects the adoption of the system. A system that is less complex, more compatible with work processes, and demonstrates clear advantages is more likely to be accepted and used efficiently by FMD personnel. Hence, IDT supports the study by emphasizing that the degree of

system usability and compatibility influences the speed and success of FINESSE adoption. Within this framework, the FINESSE system, as a financial innovation, is evaluated by users based on how advantageous, compatible, and easy to use it is compared to traditional financial processing methods. A system perceived as less complex and more compatible with users' daily routines is more likely to be accepted and implemented successfully (Rogers, 2003).

The Information System Success Model (ISSM), introduced by DeLone and McLean (1992), provides a comprehensive framework for evaluating the effectiveness of information systems. The model identifies six core dimensions: system quality, information quality, service quality, system use, user satisfaction, and net benefits (DeLone & McLean, 2003). Of these dimensions, system quality—which encompasses usability, reliability, and efficiency—is particularly important, as it directly influences both user satisfaction and the overall impact on the organization.

This study defines system quality as the user-friendliness of the FINESSE system. If FINESSE is easy to use and efficient, it enhances the user satisfaction and division efficiency in financial management.

A system that is accessible, easy to navigate, and dependable increases user satisfaction and promotes efficient financial processes. The model also emphasizes that when users perceive a system as high-quality and useful, it leads to positive net benefits for both users and the organization (Petter, DeLone, & McLean, 2008). Thus, the ISSM underpins this study's assessment of how FINESSE contributes to the effectiveness of financial management practices.

Purpose of the Study

This research primarily aims to assess the user-friendliness of the FINESSE system as a digital financial reporting tool used in government operations, with particular focus on its implementation in Baguio City. It seeks to determine how the system performs in terms of ease of use, accessibility, functionality, and efficiency from the perspective of its users.

By doing so, the study aims to provide meaningful recommendations that can help improve digital financial systems in government offices and support ongoing efforts toward a more transparent, accountable, and efficient public financial management system.

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Significance of the Study

This significance of the study will give the FINESSE System important feedback to more deeper knowledge of how the advanced technology will show the accountability, transparency and the operational efficiency in the government sector for the financial processes. The results of this research will benefit the following groups:

Government Agencies. The study will contribute to government offices assessing whether their current ICT systems effectively support financial reporting and can guide decision-makers in improving digital systems, strengthening internal controls, and ensuring compliance with financial regulations.

Administrators. Results of the study may serve as a basis for crafting policies that promote digital transformation in financial management. It can support initiatives toward standardized reporting, automation, and technology-driven governance.

Finance Personnel. The research will help financial staff understand how ICT tools influence accuracy, accountability, and the overall quality of financial management practices. It may also highlight areas where additional training or system enhancements are needed.

Academic Researchers and Students. The study will contribute to existing literature on technology-driven public financial management. It can be used as a reference for future studies on ICT adoption, e-governance, and financial systems improvement.

By promoting accountability and transparency through technology, the study indirectly benefits citizens by supporting more efficient and reliable government financial services.

Statement of the Problem

This study aims to determine how user-friendly the FINESSE system of DSWD Field Office – Cordillera Administrative Region is in facilitating financial transactions and processes for its employees.

This study seeks to address the following key questions:

(1) How do DSWD Field Office - CAR FMD Staffs assess the user-friendliness of the FINESSE system in terms of:

1.1 ease of navigation;

1.2 accessibility and availability of system functions;

1.3 efficiency in automating financial processes; and

1.4 adequacy of guidance, support, and training?

(2) What are the perceived challenges encountered by users in utilizing the FINESSE system? (3) How does the perceived user-friendliness of the FINESSE system contribute to the efficiency of financial management practices at DSWD field office CAR?

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METHODOLOGY

2.1 Research Design

The researcher utilized descriptive research design using a quantitative approach , to describe the factual information about the level of user-friendliness of the FINESSE system as perceived by the DSWD Field Office - CAR Financial Management Division (FMD) staff. It was descriptive because the researcher described the and quantified user's experiences, challenges, and perceptions regarding ease of navigation, accessibility, automation efficiency, and adequacy of support and training.

Quantitative research since the data of the study involves gathering numerical data through the structured questionnaire and analyzing it statistically, the researchers identified the measured responses numerically and identified the association or relationship between user-friendliness and efficiency in financial management practices.

2.2 Locale and Population of the Study

Within the Financial Management Division (FMD) the staff contains different sections: the budget which they are responsible for managing budget execution especially in processing the Obligation Request Status (ORS), accounting they are responsible for processing the Disbursement Voucher (DV) and cash which they process payments, where the FINESSE system is used for processing financial transactions and reports.

Since almost all of the FMD staff are actively utilizing the FINESSE System. There were 17 staff under the budget section, 23 in the accounting section, and 10 in the cash section. With the total number of 50, the population will be identified based on the current number of staff in these sections which are actively using the FINESSE System, and a sampling method will be

used since the population size is small and manageable. This ensures that all active users of FINESSE within the division are represented in the study.

2.3 Data Gathering Tools

The tool used for gathering the data is the researcher-made questionnaire, formulated with the assistance of Chatgpt (an AI language model developed by OpenAI) to secure the clarity, coherence, and alignment with the study's objectives. The questionnaire is created to measure the user-friendliness of the FINESSE system. The questionnaire divided into three (3) parts, was provided to the respondents to collect the information needed. Part 1 of the questionnaire collected the data on the degree of user-friendliness of the FINESSE System; Part II is the perceived challenges encountered by users by utilizing the FINESSE system; Part III is the contribution of FINESSE to financial management practices.

Responses in these three parts were measured by the five-point likert scale in order to directly explain how responses are measured. The questionnaires show the efficient and accurate data collection needed, leading the study to reflect the wide range of perception and experiences of the users of the FINESSE system.

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2.4 Reliability and Validity of the Research Instrument

To ensure the quality of the survey-questionnaire, the researcher conducted validity wherein two professionals from DSWD FO-CAR—both experienced users of the FINESSE System reviewed the research instrument they both provide a rating of 5 which indicates that it is highly valid. Their evaluation followed the format provided by the professors and confirmed the relevance and appropriateness of the instrument's content. Then, for reliability testing the researcher floated the questionnaire to 20 respondents who are not included from the target respondents. To measure the reliability the researcher used the Microsoft Excel wherein the Cronbach's Alpha resulted 0.91 in which was considered excellent among the items measuring the concept.

2.5 Data Gathering Procedures

The title research study was approved, the researcher asks the permission of the organization to conduct the study from the Regional Director of the DSWD in a memorandum communication. Upon approval, the researcher consulted the budget section head for the evaluation of the statement of the problem to certify that it was aligned with the research objectives and was an expert related to the study. Then the validation test was done by the two experts in the field who are also users of the FINESSE system and for the reliability test was conducted by floating the questionnaire to 20 respondents who have limited access to the FINESSE system.

Following this, the final questionnaire was encoded in the google forms and shared the link to the target respondents within the FMD. The researcher ensures that the respondents' contribution is entirely voluntary. For privacy and confidentiality , the researcher guarantees that all information gathered will remain confidential and cannot be traced back to any participant by anyone other than the researcher and ensures that they are well-informed that the results are presented in the research. Once the data gathering was done, all responses were tabulated and prepared for statistical analysis using Microsoft Excel.

2.6 Treatment of Data

For Part I of the questionnaire, which determines the level of user-friendliness of the FINESSE System to the DSWD FO–CAR Financial Management Division (FMD) Staff, the statistical tools used include frequency count, mean, and ranking.

The following numerical scale and descriptive equivalents were used in interpreting the responses:

Numerical Scale	Statistical Limits	Descriptive Equivalent	Symbol
5	4.21 – 5.00	Very User-Friendly	VUF
4	3.41 – 4.20	User-Friendly	UF
3	2.61 – 3.40	Moderately User-Friendly	MUF
2	1.81 – 2.60	Slightly User-Friendly	SUF
1	1.00 – 1.80	Not User-Friendly	NUF

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For Part II of the questionnaire, which identifies the perceived challenges encountered by users in utilizing the FINESSE System, the statistical tools used were frequency count, mean, and ranking. The following scale was used in interpreting the results:

Numerical Scale	Statistical Limits	Descriptive Equivalent	Symbol
5	4.21 – 5.00	Strongly Agree	SA
4	3.41 – 4.20	Agree	A
3	2.61 – 3.40	Neutral	N
2	1.81 – 2.60	Disagree	D
1	1.00 – 1.80	Strongly Disagree	SD

For Part III of the questionnaire, which determines the contribution of the perceived user-friendliness of the FINESSE System to the efficiency of financial management practices at DSWD Field Office CAR, the responses were interpreted using the following relative values:

Numerical Scale	Statistical Limits	Descriptive Equivalent	Symbol
5	4.21 – 5.00	Very Highly Contributory	VHC
4	3.41 – 4.20	Highly Contributory	HC
3	2.61 – 3.40	Moderately Contributory	MC
2	1.81 – 2.60	Slightly Contributory	SC
1	1.00 – 1.80	Not Contributory	NC

2.7 Ethical Considerations

This part is important in any research study, the researcher ensures that all ethical standards for conducting the research study are strictly observed, and protects the respondent's rights, integrity and confidentiality throughout the study. Researcher ensures the approval and permission of conducting the research study to the management of the DSWD Field Office - CAR.

Within survey-questionnaire a letter was provided to the target respondents that answering the questionnaire was voluntary, no form of coercion or pressure was exerted on the respondent, assuring that all information provided will be treated with utmost confidentiality and anonymity, this is in compliance with the Data Privacy Law.

RESULTS AND DISCUSSION

3.1 Level user-Friendliness of the FINESSE System to the DSWD FO - CAR - FMD Staffs The FINESSE System is assessed as Very User-Friendly by DSWD FO-CAR FMD staff, with an overall mean of 4.22, reflecting a positive user experience and its effectiveness in supporting financial management tasks.

Navigation indicators scored highly ($\bar{x}$ = 4.30–4.44), showing that users can move through the system intuitively and efficiently. Clear menus and structured layouts help reduce errors and learning time, making routine tasks

easier to complete. The system's accessibility during work hours received the highest rating ($\bar{x}$ = 5.26), indicating that staff can reliably use FINESSE when needed. While occasional downtime ($\bar{x}$ = 3.86) occurs, the system generally provides consistent access, which is essential for uninterrupted operations and timely reporting. Efficiency in Automating Financial Processes ratings ($\bar{x}$ = 4.04–4.32) highlight that FINESSE automates routine financial tasks, reduces manual errors, and produces accurate reports. This supports faster processing and enhances overall productivity, aligning with digital transformation goals. Ratings for training, manuals, and refresher sessions were slightly lower ($\bar{x}$ = 3.54–4.18), showing that while technical support is adequate, additional guidance could improve user confidence and proficiency. Continuous training and updated instructional materials are critical for maximizing system utilization and sustaining high user satisfaction.

Overall, the findings suggest that FINESSE excels in usability, accessibility, and efficiency, while minor gaps in guidance and training can be addressed to further enhance the user experience. These results are consistent with prior research indicating that technical features, combined with adequate support, are key determinants of information system success.

Table 1. Level user-Friendliness of the FINESSE System to the DSWD FO - CAR - FMD Staffs (n=50)

Level user-Friendliness of the FINESSE System to the DSWD FO - CAR - FMD Staffs	5 (VUF)	4 (UF)	3 (MUF)	2 (SUF)	1 (NUF)		Mean Descriptive Equivalent	Rank
1. Ease of Navigation								
1.1 The system interface is intuitive and easy to understand.	28 (140)	15 (60)	6 (18)	1 (2)	0 (0)	4.40	Very User-Friendly	3
1.2 Menus and optionsare well-organized and easy to locate	26 (130)	20 (80)	4 (12)	0 (0)	0 (0)	4.44	Very User-Friendly	2
1.3 Navigating between different functions of the system is simple.	26 (130)	18 (72)	4 (12)	2 (4)	0 (0)	4.36	Very User-Friendly	5
1.4 The system reduces the time needed to perform financial tasks due to clear navigation.	25 (125)	16 (64)	8 (24)	1 (2)	0 (0)	4.30	Very User-Friendly	8.5
2. Accessibility and Availability								
2.1 The system is readily accessible during official working hours.	31 (155)	15 (60)	4 (48)	0 (0)	0 (0)	5.26	Very User-Friendly	1
2.2 The functions of the system are consistently available without frequent downtime.	11 (55)	24 (96)	12 (36)	3 (6)	0 (0)	3.86	User-Friendly	12

2.3 The system is compatible with available office equipment and internet connectivity.	27 (135)	18 (72)	2 (6)	3 (6)	0 (0)	4.38	Very User-Friendly	4
2.4 Multiple users can access the system simultaneously without major issues	26 (130)	16 (64)	7 (21)	1 (2)	0 (0)	4.34	Very User-Friendly	6
3. Efficiency in Automating Financial Processes								
3.1 The system effectively automates routine financial processes.	25 (125)	17 (68)	7 (21)	1 (2)	0 (0)	4.32	Very User-Friendly	7.5
3.2 The system minimizes manual encoding errors.	18 (90)	20 (80)	8 (24)	4 (8)	0 (0)	4.04	User-Friendly	10
3.3 The system accelerates the processing of financial transactions.	27 (135)	14 (56)	8 (24)	1 (2)	0 (0)	4.30	Very User-Friendly	8.5
3.4 The system generates accurate and timely financial reports	26 (130)	16 (64)	6 (18)	2 (4)	0 (0)	4.32	Very User-Friendly	7.5
4. Guidance, Support, and Training								
4.1 Adequate training was provided prior to system implementation.	15 (75)	20 (80)	12 (36)	1 (2)	2 (2)	3.90	User-Friendly	11
4.2 Manuals or guides are available and useful for reference	11 (55)	19 (76)	13 (39)	2 (2)	5 (5)	3.54	User-Friendly	13.5
4.3 Technical support is accessible when system-related issues arise	24 (120)	16 (64)	7 (21)	1 (2)	2 (2)	4.18	Very User-Friendly	9
4.4 Continuous capacity-building or refresher trainings are conducted.	11 (55)	17 (68)	13 (39)	6 (12)	3 (3)	3.54	User-Friendly	13.5
Average Mean						4.22	Very User-Friendl y	

3.2 Perceived Challenges Encountered by Users in Utilizing the FINESSE System (n=50)

Table 2 presents the perceived challenges experienced by DSWD FO-CAR FMD staff in using the FINESSE System. The overall mean of 2.87, interpreted as Neutral, indicates that while users generally view the system positively, certain issues still affect efficiency and experience.

The highest-rated challenge was system downtime or slow response (Mean = 3.38, Rank 1), suggesting occasional delays during peak usage. Limited training (Mean = 3.10, Rank 2) and restricted access to certain functions (Mean = 2.90, Rank 3) were also noted as moderate concerns, indicating that user readiness and role-based access can affect task performance. Other issues, such as interface navigation (Mean = 2.40, Rank 6), limited technical support (Mean = 2.62, Rank 5), and minor data entry errors (Mean = 2.80, Rank 4), were rated lower, reflecting that these areas are generally well managed.

Overall, the findings suggest that while challenges exist—particularly downtime and training gaps—they do not substantially hinder system use. Addressing these areas could further improve user satisfaction and operational efficiency, consistent with prior studies on government digital systems (Munandar & Santoso, 2025; Lestari et al., 2023).

Table 2. Perceived Challenges Encountered by Users in Utilizing the FINESSE System (n=50)

Perceived Challenges in Using the FINESSE System	5 (SA)	4 (A)	3 (N)	2 (D)	1 (SD)		Mean Descriptive Equivalent	Rank
1. The system often experiences downtime or slow response time that affects my work.	6 (30)	14 (56)	24 (72)	5 (10)	1 (1)	3.38	Neutral	1
2. There is limited access to certain functions that I need for my tasks.	6 (30)	7 (28)	17 (51)	16 (32)	4 (4)	2.9	Neutral	3
3. There is a lack of training or orientation provided on how to use the system.	7 (35)	10 (40)	18 (54)	11 (22)	4 (4)	3.1	Neutral	2
4. I find it difficult to navigate the system's interface.	4 (20)	3 (12)	8 (16)	29 (58)	6 (6)	2.4	Disagree	6
5. There is limited technical support available when issues occur.	4 (20)	6 (24)	13 (39)	21 (42)	6 (6)	2.62	Disagree	5
6. System limitations lead to data entry errors.	5 (25)	5 (20)	20 (60)	15 (30)	5 (5)	2.80	Neutral	4
Average Mean						2.87	Neutral	

3.3 The Perceived User-Friendliness of the FINESSE System Contribute to the Efficiency of Financial Management Practices at DSWD Field Office CAR

The study revealed that the FINESSE System is perceived by DSWD FO-CAR staff as a highly effective tool for financial management, with an overall mean score of 4.43, indicating it is "Very Highly Contributory." Staff rated transparency and accountability as the top benefit (Mean = 4.52), followed by the accuracy of financial transactions

(Mean = 4.46), while reducing delays in financial processes received the lowest, yet still strong, rating (Mean = 4.32).

The high score for transparency and accountability suggests that the system enhances audit readiness, record clarity, and traceability of financial activities. Similarly, the strong rating for transaction accuracy indicates that FINESSE minimizes human error and improves the correctness of documentation and reporting.

The system also supports decision-making (Mean = 4.44) by providing timely and organized financial information, allowing program implementers and budget personnel to act on real-time data.

Although process delays ranked lowest, the system still accelerates financial operations, with remaining delays attributed to factors such as staffing limitations or coordination challenges.

Additionally, the system contributes significantly to monitoring, reporting, and coordination (Mean = 4.42), demonstrating its ability to centralize data and ensure consistency across units. Overall, these results confirm that FINESSE enhances financial operations, strengthens accountability, and supports efficient decision-making within the agency.

Table 3. The Perceived User-Friendliness of the FINESSE System Contribute to the Efficiency of Financial Management Practices at DSWD Field Office CAR

Contribution of FINESSE to Financial Management Practices	5 (VHC)	4 (HC)	3 (MC)	2 (SC)	1 (NC)		Mean Descriptive Equivalent	Rank
1. The system has improved the accuracy of financial transactions.	27 (135)	19 (76)	4 (12)	0 (0)	0 (0)	4.46	Very Highly Contributory	2
2. The system has reduced delays in financial management processes.	24 (120)	18 (72)	8 (24)	0 (0)	0 (0)	4.32	Very Highly Contributory	5
3. The system has enhanced transparency and accountability.	30 (150)	16 (64)	3 (9)	1 (2)	1 (1)	4.52	Very Highly Contributory	1
4. The system has contributed to better decision-making	24 (120)	24 (96)	2 (6)	0 (0)	0 (0)	4.44	Very Highly Contributory/ Highly Contributory	3
5. The system has improved the monitoring, reporting, and overall coordination of financial operations.	24 (120)	23 (92)	3 (9)	0 (0)	0 (0)	4.42	Very Highly Contributory	4
Average Mean						4.43	Very Highly Contributory	

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CONCLUSIONS AND RECOMMENDATIONS

The study shows that the FINESSE System significantly improves financial management at DSWD FO-CAR. Employees report increased efficiency, reliability, and accountability, with transparency being the most notable benefit.

The system provides accurate, traceable financial information, reduces manual errors, and supports informed decision-making. While some delays in processes remain due to external factors, FINESSE still greatly contributes to monitoring, reporting, and coordination, demonstrating its effectiveness in strengthening organizational performance.

Based on these findings, several recommendations are proposed to enhance the system's efficiency and effectiveness.

First, the agency may consider improving system functionalities and processing speed to address minor delays experienced by users.

Technical enhancements, such as server upgrades or optimization, can improve overall performance. Second, regular training sessions and refresher courses should be provided to ensure all employees fully understand and utilize the system's features.

Strengthening ICT infrastructure and connectivity support is also recommended, as reliable internet access and prompt technical assistance are essential for uninterrupted system use.

Additionally, updating and standardizing operational procedures related to FINESSE can reduce inconsistencies and ensure uniform system usage across all sections.

Developing additional system modules, such as tools for forecasting or advanced financial analytics, could further enhance decision-making and financial planning. Establishing regular feedback mechanisms, including user satisfaction surveys, would help identify areas for improvement.

Finally, future research should examine the long-term effects of FINESSE on financial performance, user adaptability, and service delivery. By implementing these recommendations, the agency can continue to strengthen the FINESSE System and maintain its significant role in achieving efficient, transparent, and accountable financial management.

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