

## Analysis of User Acceptance of the Multipurpose Financing Analysis Application at Bank Syariah X with the UTAUT Model

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### ABSTRACT

**Objective:** This research aims to determine the level of user acceptance of the Excel application for multi-purpose financing analysis at Bank Syariah X. The use of the application in the financing business process is expected to facilitate the work of AO financing analysts, supported by good technological facilities. **Method:** The method used by the author is qualitative, delving into the acceptance of computer technology at Bank Syariah X as a tool for analyzing multipurpose financing, and conducting interviews and direct observations to achieve optimal results. **Results:** The results obtained from this study indicate that the level of acceptance among employees of Bank Syariah X towards the Excel application for multi-purpose financing analysis is considered quite good, with 75% of respondents stating that the use of the application is easy. However, other sources also believe that the use of this Excel application is quite complicated and still requires better improvements. **Novelty:** This study provides insights into employee acceptance of technology in Islamic banking, specifically examining the implementation of an Excel-based analysis tool in financing activities – a topic that has rarely been explored in previous research.

## INTRODUCTION

Computerization technology has become one of the main pillars of modern progress, with its presence bringing about diverse innovations that have changed the way humans work and live their daily lives. Computer technology is capable of helping humans process data quickly and efficiently, making it a solution in all fields of work, especially in banking. Computerization technology is a technology that has a network with computers, including the equipment found on computers, namely system and application software [1]. Computer technology is a series of tools used to transform data into information that can be used as a basis for decision-making [2]. Computer technology generally includes hardware and software, which are used to help improve efficiency in a job. By using computer technology, humans can complete tasks quickly and accurately. Not only that, computer technology can also be used to store and retrieve data, as well as process data/information on a larger scale. Computer technology provides significant benefits in the banking world [3]. MS-Excel is often used to create financial reports because it has automatic features for calculating, analyzing, and presenting data in the form of charts or tables [4].

Computerization technology is needed to improve the efficiency and effectiveness of the bank's performance in supporting employee performance and business processes of all companies within Bank Syariah X. Computerization is used not only in financial services such as tellers and customer service, but also in financing services, namely the

process of analyzing consumer financing such as multi-purpose financing. Multi-purpose financing at Bank Syariah X is a financing scheme for consumption and production offered by the bank or Islamic financial institutions in several ways, namely without salary deduction cooperation (payroll) with a cooperation agreement (PKS) for salary deduction (non-payroll), with collateral (agunan), and without collateral (limit restrictions). The process is fast because there is cooperation and simpler analysis instruments. This unsecured financing is provided to customers with payroll at Bank Syariah X for a certain amount.

Computerization technology in the multi-purpose financing of Bank Syariah X uses Excel application software to assist in analyzing customer data, generating multi-purpose financing analysis reports, and providing data for decision-making by middle management (managers/supervisors) and upper management (branch leaders), resulting in decisions of Approved, Approved with Consideration, and Rejected. The next step is the contract if the customer and decision-maker agree with the multi-purpose financing proposed by the analyst. For multi-purpose financing, the contract is made between the customer, the bank's AO, and the Admin, and then the financing is disbursed. The analysis instrument used is the 5C analysis, which includes Character, Capacity, Capital, Collateral, and Condition of Economy [5]. Character analysis, which is the assessment of customer character, is used to determine the customer's good faith in fulfilling their obligations and to identify positive and cooperative morals, character, and personal traits. Customer personal data includes data from identification documents, as well as employment and income information. Capacity analysis is used to understand the customer's nature and personality. SLIK aims to assess a customer's character in fulfilling their obligations, whether they are punctual or frequently in arrears. Capital analysis refers to the customer's ability to repay the financing provided, based on their income from employment. The purpose of capital analysis is to assess the customer's capital, including the down payment or equity, such as the initial payment for a home purchase, and to determine whether the customer's assets are sufficient to cover their financing in case of arrears. This helps Islamic banks ensure that customers have adequate financial reserves to cover their obligations, especially in emergency situations. Collateral analysis is the asset or object used as collateral for financing. Collateral must be assessed by the bank using several indicators [7]. The appraisal/valuation of collateral has indicators, namely: first, the legality data of the collateral, which consists of the ownership documents of the collateral. Second, the quality of the collateral, which includes the condition of the collateral and its depreciation, such as the physical condition of the collateral if it is a vehicle like a scooter (matic). Third, the marketability of the collateral, which has a resale value. Fourth is the accessibility of the collateral. This refers to the ease of reaching the collateral, such as land that is easily accessible by all vehicles. Or not easily affected by the effects of natural disasters. Analyzing the condition of the economy means external analysis or analysis outside the customer's business environment, such as social, economic, and cultural factors that can affect the overall economy and impact the customer's business.

Multipurpose financing, Bank Syariah X, is consumer financing that provides fund distribution services to customers with fixed incomes to supplement their personal needs, based on an agreement between the Islamic bank and the Company collectively, coordinated with a payroll system (automatic salary deductions) and non-payroll (manual salary deductions assisted by the company's finance department), with and without collateral, according to the financing limit. Collateral as an additional requirement if the customer applies for a certain amount with the type of collateral being land certificates, home ownership certificates, shop houses, deposits, gold, and motor vehicles. Multipurpose financing can be said to be financing with a purpose based on underlying assets and transactions, such as attaching proof of purchase transactions using the disbursed financing funds to avoid the risk of riba transactions [8]. The selling price agreed upon at the beginning of the contract cannot be changed during the financing period [9]. The ijarah contract is an agreement with the aim of obtaining benefits in the form of goods or labor. Ijarah is also defined as the practice of renting and leasing to obtain the benefits of goods [10].

The Excel application used by Sharia Bank X is able to assist analysts in analyzing data on multi-purpose financing customers. The use of computer technology helps make the analysis more effective and efficient. However, compared to digital information technology, this cannot yet be considered effective and efficient. At Bank Syariah X, the analysis of multi-purpose financing by the consumer financing AO is said to still require technological improvement, as the analysis of multi-purpose financing still uses Microsoft Excel and has not transitioned to digital information technology. This is generally considered less effective and efficient because using Microsoft Excel for risk analysis takes longer working hours and is prone to typing and calculation errors. This risk, if in banking, is like customer data entry and calculation errors that cause analysts to have to work twice as hard to calculate margin amounts or other figures. The analysis process conducted using the Excel application is an analysis of 5C financing to determine the eligibility of multi-purpose financing customers, including an interview between the customer and the AO regarding the customer's needs, such as the need for capital goods or consumer goods. Then, the bank conducts a 5C analysis for financing eligibility. after an agreement is reached with the ijarah contract, including explanations of its risks, obligations, and rights. Installment payments are made monthly, either directly or thru salary deductions from the customer. All multi-purpose financing activities are supervised by the Sharia Supervisory Board and the banking sector, which directly provides financing [11].

Research that aligns with this study is the research conducted by Pane and Syahriza (2023), which investigated "Analysis of the Feasibility of Consumer Financing Customers Thru a Scoring System at Bank Sumut Syariah Multatuli Medan," explaining the consumer financing analysis cycle at Bank Sumut Syariah KCP Mutatuli using the 5C indicators [12]. The similarity of this research is that the research object is consumer financing. The difference between this research and previous research is that this research

object adds computer technology in the form of the Excel application used in the analysis of multi-purpose financing using the UTAUT method.

Also, research that is in line with this research is Abdul Rohman's research (2022) which examines information technology about "Implementation of the UTAUT Model in the Banking Industry in Indonesia" which explains that user acceptance of information technology measured by UTAUT has a significant positive effect on Behavioral Intentions thru User Behavior, namely the intention to use technology is influenced by the actual use behavior of certain technologies [13]. The similarity of this research is that the research object and measurement tool use UTAUT, while the difference from this research is in the research object. Abdul Rohman's (2022) research object analyzed the acceptance of information technology in the banking industry, while this research focuses on Excel computer technology for analyzing sharia multi-purpose financing using UTAUT.

Therefore, the researcher aims to present a different study that is still in line with previous research on the acceptance of using the Excel application for analyzing multi-purpose financing at Bank Syariah X, with UTAUT variables and indicators including the multi-purpose sharia financing analysis cycle, the Excel application for multi-purpose financing analysis, and the Unified Theory of Acceptance and Use of Technology (UTAUT). (UTAUT) It is a framework developed by Venkatesh and his colleagues. This thinking is used to evaluate the potential success of implementing new technology for employees and to help understand the factors driving its acceptance, with the goal of designing interventions such as computer-based training, socialization, and so on [14]. The UTAUT variables applied in this study include 4 categories: performance expectancy, effort expectancy [15], social influence, and facilitating conditions [16]. The sample of respondents was taken from Excel application users for multi-purpose financing analysis, namely consumer financing officers, financing administrators at Bank Syariah X in several branches, including the Surabaya Central Branch, Merr Sub-Branch, Wiyung, and Sidoarjo Central Branch, totaling 4 people.

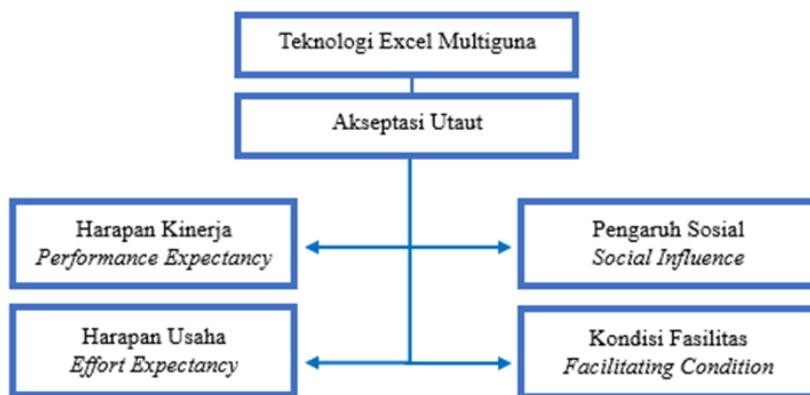
## RESEARCH METHOD

This study applies a descriptive qualitative method to delve into the acceptance of computer technology at Bank Syariah X as a tool for analyzing multi-purpose financing. Data collection was conducted using interview techniques and direct observation at Bank Syariah X, exploring user acceptance of the Excel application for multi-purpose financing analysis thru the UTAUT variables: performance expectancy, effort expectancy, social influence, and facilitating conditions. This descriptive approach focuses on a detailed description of the experiences, perceptions, and obstacles faced by users in using the Excel application for multi-purpose financing analysis, providing insights into how each factor in the UTAUT model plays a role in the acceptance of the Excel application by multi-purpose financing analysts at Bank Syariah X [17]. The research location and time were at the Head Office of Sharia Bank X located at Jl. Dr. Soetomo No.37, DR. Soetomo, Kec. Tegalsari, Surabaya, East Java 60264.1 Second, the Sub-Branch at Perumahan

Pratama, Jl. Raya Menganti, Ruko A8, Babatan, Kec. Wiyung, Surabaya, East Java 60227. The research was conducted after the research letter was approved.

This research requires primary data sources obtained directly from their source, thru structured interviews with Excel application users, namely multi-purpose financing AO and financing administrators. Interview materials include the multi-purpose financing cycle, Excel application computerization technology for customer data input, multi-purpose financing analysis, and analysis reports using 4 UTAUT indicators. Secondary data includes relevant supporting data, such as multi-purpose financing literacy, multi-purpose financing application forms, multi-purpose financing brochures and SOPs, and the Excel application for analyzing the eligibility of multi-purpose financing prospective customers.

Data reduction can be defined as summarizing, extracting essential elements, prioritizing necessary information, and then identifying themes and patterns from a large volume of data. In this study, triangulation is understood as an effort to obtain data information from the application of multi-purpose financing analysis and to interpret it based on that data so that it can be more accurate and credible. First, computerization technology researchers triangulated data sources to ensure accuracy by directly examining data in the field obtained from various sources. Second, computerization technology researchers triangulated techniques, which involved examining data from the same source but using different techniques. First, they used interview techniques, followed by observation and documentation techniques. Then, the data was presented in the form of simple descriptions, relationships between categories, diagrams, and informative writing. Data transformation was then performed to create concept charts and columns showing the relationships between variables in the UTAUT model, with the assistance of ATLAS.ti software [18]. The final stage is drawing conclusions, which involves summarizing the entire data analysis process and providing answers to the research questions.



**Figure 1.** UTAUT Measurement Instrument Diagram.

## RESULTS AND DISCUSSION

### A. Definition of Multipurpose Financing at Bank Syariah X

This research was conducted at Bank Syariah X in Surabaya to analyze the business processes of multipurpose financing and the role of computer applications in assisting the financing business process, from inputting the financing application form, 5C analysis, financing decision recommendations, financing contracts, to disbursing customer financing funds.

Multipurpose financing has 2 financing schemes: multipurpose financing with payroll and non-payroll agreements, which are cooperation agreements (PKS). Multipurpose payroll financing is financing that can be provided to customers or employees who use the payroll system thru Bank Syariah X, while non-payroll multipurpose financing is financing provided to customers who do not use the payroll system at Bank Syariah X, but with the condition that they must work at a company that has a PKS with Bank Syariah X. The maximum term for multipurpose payroll financing is 20 years, such as for civil servants, ASN, BUMN employees, TNI, and POLRI, while the maximum term for non-payroll financing is 8 years. Here are some types of multipurpose financing at Bank Syariah X and their requirements:

**Table 1.** Types of multi-purpose financing at Bank Syariah X.

| Aspect                             | Payroll                                                                                                                                                                                                   | Non payroll                                     |                                                 |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|-------------------------------------------------|
|                                    |                                                                                                                                                                                                           | Cooperation Agreement (PKS)                     | Civil Servant (PNS) Employee                    |
| Product Purpose                    | For the purchase of consumptive goods in accordance with Sharia principles                                                                                                                                |                                                 |                                                 |
| Contract (Akad)                    | murabahah                                                                                                                                                                                                 |                                                 |                                                 |
| Agreement Cooperation Requirements | PKS Payroll                                                                                                                                                                                               | Cooperation Agreement only                      |                                                 |
| plafond                            | Minimum age 18 years<br>Payroll/salary through Bank Syariah X<br>Permanent employee<br>With the approval of the workplace supervisor<br>70% of gross salary, depending on the cooperation agreement (PKS) | 70% of gross salary, depending on the agreement | 90% of gross salary, depending on the agreement |
| Period                             | Up to 20 years                                                                                                                                                                                            | Up to 8 years                                   | Up to 20 years                                  |
| Installment Payment                | Automatic salary deduction                                                                                                                                                                                |                                                 | Salary deduction by the office treasurer        |
| Customer                           | Civil servants (ASN), state-owned enterprises (BUMN), military (TNI), police (POLRI), and private employees with a cooperation agreement (PKS)                                                            |                                                 |                                                 |

Multipurpose financing at Sharia Bank X uses the murabahah contract. The murabahah contract is an agreement for the sale and purchase of goods that clearly includes the price and profit margin obtained by one of the agreed-upon parties. According to the fatwa of the National Sharia Council, the murabahah contract is a transaction for the sale and purchase of goods with the purchase price being affirmed as being paid at a higher price as profit. Therefore, the conclusion is that the murabahah contract is a contract for the sale and purchase of goods at a price agreed upon by both parties, after the price of the goods and their margin have been explained [19]. Multipurpose financing and the use of financing must comply with Islamic law, meaning they do not involve transactions containing elements of usury, uncertainty, haram, and gambling.

Legal Basis for Murabahah:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَمَ الرِّبَا

...“...while Allah has permitted trade and forbidden usury...” (Al-Baqarah: 275) [9]. From the above verse, Allah clearly states that trade is a permissible activity and usury is a forbidden or prohibited act. This means that trade conducted with transactions containing usury is haram.

Computerization technology in the multi-purpose financing business process at Bank Syariah X uses the Excel application, starting from customer financing applications to financing disbursement documents. The Excel application is software that helps financing analysts analyze financing, create reports on financing analysis results, and generate financing contract documents and financing disbursement documents using a scoring system. This Excel application aims to make it easier for analysts to assess the creditworthiness of potential loan customers using a structured and detailed system in accordance with company rules (SOP), thereby reducing the error rate in loan analysis and achieving the multi-purpose loan target, resulting in efficient and effective performance. Efficient performance means being able to optimize time, effort, and resources, resulting in savings or efficiency. Target effectiveness means that the target number of multi-purpose financing disbursements can be achieved with a small margin of error. The effectiveness that can be achieved with the use of Excel is:

#### 1. Number of Financing Disbursements

By implementing Excel technology, it can help achieve a higher financing disbursement target because the business process is more structured yet detailed, resulting in efficient use of manpower, time, and resources.

#### 2. Improved Customer Service

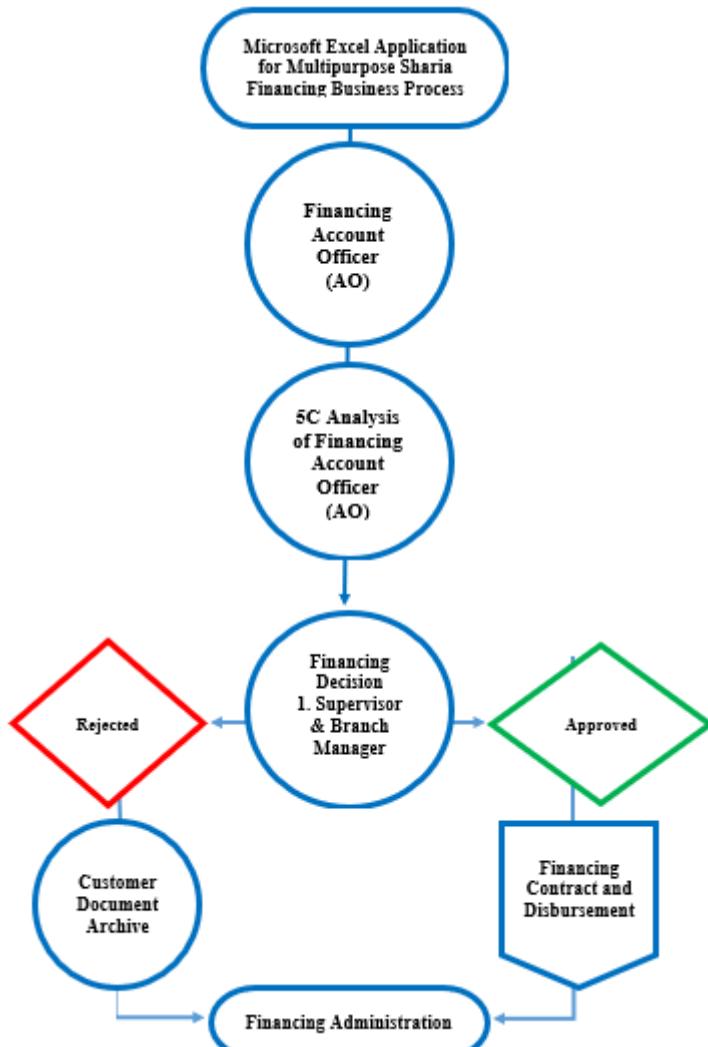
Technology helps speed up service because the business process becomes faster. That is, a maximum of 3 working days from loan application to loan disbursement.

#### 3. Better Risk Management

The implementation of technology in the form of a well-structured Excel application can simplify the work of loan analysts, thus reducing human and technological errors and preventing fraud. With proper financing analysis, it is possible to mitigate the risk of

customers falling behind on payments, leading to default, and to make data-driven decisions.

**B. The Multipurpose Financing Business Process at Bank Syariah X Consists of Five Stages, Namely:**



**Figure 2.** Multipurpose Financing Cycle of Bank Syariah X.

**1. Inputting Financing Application Data**

The financing proposal is submitted by the consumer financing AO by completing the required documents for multipurpose financing. The data will then be entered into Excel for 5C analysis.

**Table 2.** Multipurpose Financing Application Data.

| No | Input Instrument  | Description                                                          |
|----|-------------------|----------------------------------------------------------------------|
| 1  | Customer Identity | Adjusting the authenticity of personal data KTP/KK/NIP               |
| 2  | Capacity Data     | Occupation Status of Employment, Customer Income, Customer Loan Data |
| 3  | Capital Data      | Financial Data (Current Assets and Fixed Assets)                     |

|   |                                      |                                                                             |
|---|--------------------------------------|-----------------------------------------------------------------------------|
| 4 | Collateral Data                      | Decree of Permanent Employee Appointment and Latest Position Decree         |
| 5 | Condition of the Economy Data        | Company/workplace data of the customer                                      |
| 6 | Salary/Payroll Cooperation Agreement | Whether there is a Payroll or non-payroll PKS with the customer's workplace |

## 2. 5C Analysis

The 5C financing analysis aims to determine the eligibility of customers using five key instruments. First, the Character assesses the personality or character of the individual receiving the financing. Second, Capacity evaluates the customer's ability in their occupation. Third, Capital determines how much capital or savings the customer possesses. Fourth, Collateral refers to physical or non-physical guarantees. Fifth, Condition examines the customer's economic situation from the perspective of their occupation [20].

The first instrument in the 5C financing analysis is the assessment of the character aspect, which involves reviewing the customer's financing history through SLIK OJK or BI Checking reports containing information on whether their financing has been repaid or is still outstanding. SLIK serves to assess the customer's character in fulfilling their obligations, whether they are punctual or frequently in arrears [6]. This information is shown in the table below:

**Table 3.** Customer character data.

| No | Character Instrument           | Description                                                                                           |
|----|--------------------------------|-------------------------------------------------------------------------------------------------------|
| 1  | Customer Identity              | Adjusting the authenticity of personal data KTP/KK/NIP                                                |
| 2  | Trade Checking                 | Gathering customer information through authorized persons within the company where the customer works |
| 3  | Checking Other Banks           | Viewing the customer's financial status at other banks through fellow bank officers                   |
| 4  | Customer Character Information | Observing the customer's good/bad habits, especially regarding their financial behavior               |

Other customer application data instruments entered into the Excel-based financing analysis application according to the Financing Application Form include job identity, total income, financing request, and assets owned.

The second instrument is the assessment of capacity or the ability of potential customers to repay financing according to the term, such as their job or business, and business management, allowing the bank to determine their income and assess repayment capability. To evaluate the capacity aspect, data are assessed as shown below:

**Table 4.** Financing customer capacity data.

| No | Capacity Indicator | Description                                                                                                                                                                         |
|----|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | BI Checking        | Customer's credit history at the Bank, whether there has ever been bad credit (Category 3, 4, and 5). Type of work: Company where the customer works and permanent employee status. |
| 2  | Monthly Income     | Basic salary, allowances, and other income.                                                                                                                                         |
| 3  | Monthly Expenses   | Daily needs, monthly dependents, other credit obligations (if any).                                                                                                                 |

Capacity analysis is conducted by the Account Officer (AO) through verification and surveys regarding the company where the customer works, employment data, and calculations of income and monthly loan installments. The analyst then calculates the customer's maximum installment capacity according to the ceiling provided by the bank, granting 90% of funds to customers who are civil servants, BUMN employees, military or police officers, legislative members (payroll and non-payroll). The maximum installment of 70% is given to private employees, foundation employees, cooperative members (PKS), and retired payroll customers.

The maximum installment for multipurpose financing differs based on the type of employment and cooperation agreement between the customer and Bank Syariah X. Net income is the gross income minus existing loan installments at other banks. Based on the table data, the maximum installment for multipurpose financing is divided into two categories, calculated as follows:

Provision 1: Maximum installment for payroll customers

$$\text{Maximum Installment} = \text{Gross Income} \times 90\%$$

Provision 2: Maximum installment for non-payroll PKS customers

$$\text{Maximum Installment} = \text{Net Income} \times 70\%$$

**Table 5.** Customer capital data.

| Input Data Capital |                                                                                                                                  |                                                                                                                                                                        |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Assets (Wealth)    | Current Assets                                                                                                                   | Long-Term Assets                                                                                                                                                       |
|                    | <ul style="list-style-type: none"> <li>• Savings</li> <li>• Deposits</li> <li>• Gold</li> <li>• Short-term securities</li> </ul> | <ul style="list-style-type: none"> <li>• Vehicles</li> <li>• Land and buildings</li> <li>• Long-term investments such as bonds and long-term stocks, shares</li> </ul> |
| Debt or Loans      | Customer and spouse loans                                                                                                        |                                                                                                                                                                        |

The capital aspect involves examining the customer's wealth. The purpose of this assessment is to determine the amount of capital or assets owned by potential customers. The more assets a customer has, the higher the value assigned by the bank. In multipurpose financing, this assessment is typically conducted by examining savings accounts and bank statements.

The Collateral aspect involves assessing the eligibility of guarantees provided by customers. For multipurpose financing at Bank Syariah X, the required guarantees are the original Permanent Employee Appointment Decree, the latest Position Decree, and the original Salary Deduction Authorization Letter. These guarantees are mandatory as they serve as a key determinant in the financing decision, given that multipurpose financing can only be granted to permanent employees of companies that have partnered with Bank Syariah X.

**Table 6.** Customer economic condition data.

| <b>Input Data Condition of the Economy</b>                                                               |                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• Length of company establishment</li> <li>• Workplace</li> </ul> | <ul style="list-style-type: none"> <li>• Company deed of establishment</li> <li>• Scale and type of company (national, private, etc.)</li> <li>• Company condition</li> <li>• Company location</li> </ul> |

The Condition of Economy analysis determines the value of the economic condition aspect, specifically the economic conditions affecting the customer's workplace. This includes assessing whether the company is highly sensitive to national economic conditions, the company's age, and its development, such as branch expansion across regions and countries. This assessment ensures the customer's financial stability to repay the loan.

### 3. Financing Decision

After the AO completes the financing proposal evaluation, the next step is to seek approval from the financing manager and the branch head authorized to approve customer financing. Approval is granted through signing the evaluation documents and verifying the financing ceiling and customer guarantees.

### 4. Financing Agreement

The financing agreement is conducted after the financing decision is approved by the Financing Manager and the Branch Head. The financing admin staff performs final verification to ensure that all financing requirement documents are complete. The financing agreement must include witnesses – two men, or one man and one woman, or two women and one man. Required documents include customer identity, guarantees, financing admin documents, insurance policy (if applicable), and the salary deduction authorization letter (for non-payroll PKS customers).

### 5. Financing Disbursement

Financing disbursement is carried out by the Financing Admin after the financing agreement. The Financing Admin prepares a financing advice note signed by the

financing manager and the branch head. The disbursement process must be completed within a maximum of 24 hours. Financing disbursement follows two mechanisms: first, for payroll customers, funds are transferred directly to their payroll account; second, non-payroll customers must have a Bank Syariah X savings account to receive the funds.

### C. User Acceptance of the Multipurpose Financing Analysis Application Based on UTAUT Using ATLAS.ti

Based on the research conducted, it was found that the use of Excel technology for financing analysis is quite effective and well accepted by users, namely Account Officers (AOs) and Financing Admins. Of the four respondents, 75% stated that the Excel application works well but is not yet fully efficient for multipurpose financing analysis at Bank Syariah X, while 25% rated it as less effective.

#### 1. Performance Expectancy

In the performance expectancy aspect, the main indicator determining employees' acceptance of the Excel-based financing analysis application is speed. From the network results shown in Figure 3, it can be observed that the use of Excel for financing analysis helps employees complete their tasks faster and save time.

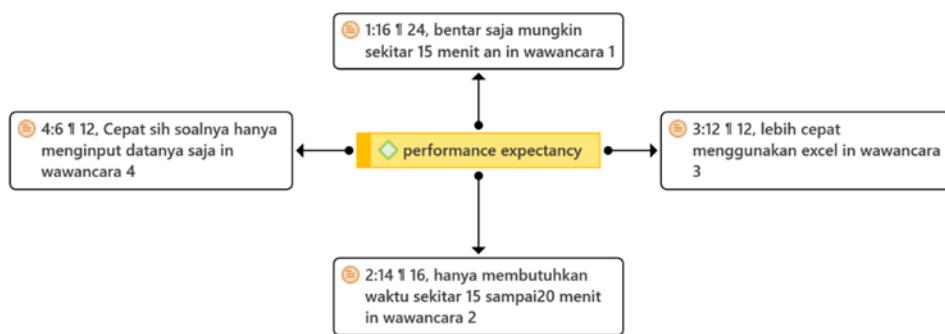


Figure 3. Network results for performance expectancy.

#### 2. Effort Expectancy

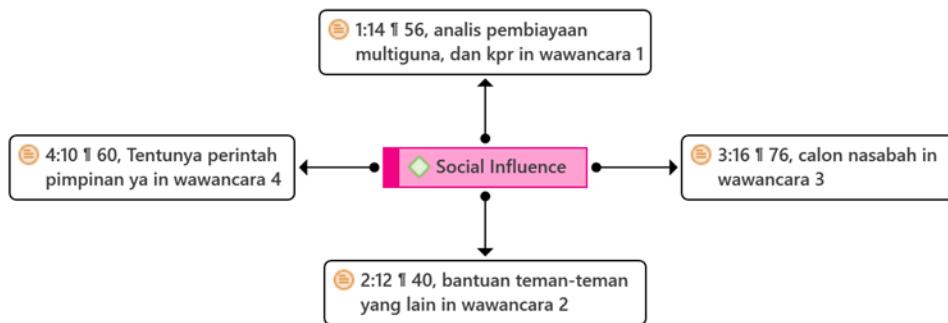
The effort expectancy category refers to the perceived ease of use that affects analysts when using Excel technology for financial analysis. The easier the application is to use, the more financing can be processed by Bank Syariah X. From the network results in Figure 4, it was found that 25% of respondents considered the Excel application somewhat complex, especially consumer financing AOs, though the difficulty level remains low. This perception arises because the analytical process is detailed, making it feel slightly complicated.



Figure 4. Network results for effort expectancy.

### 3. Social Influence

In the social influence category, social support plays a crucial role in technology adoption. When users receive support from their environment, they feel more comfortable and responsible in using the technology [15]. Several factors influence analysts to use the Excel-based multipurpose financing analysis application, as stated by the respondents below:

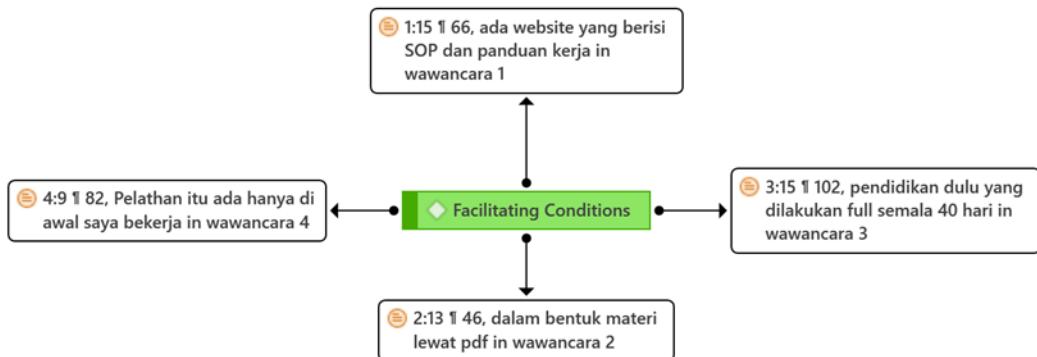


**Figure 5.** Network results for social influence.

Figure 5 shows factors influencing respondents to use the Excel application. First, coworkers in their work environment also use Excel, making it easier for them to learn and seek help when facing difficulties. Second, respondents received assistance from colleagues, which made them feel comfortable and confident using Excel. Third, respondents noted that customer needs also influence their use of the application since all customers applying for multipurpose financing must go through an Excel-based analysis process before fund disbursement. Fourth, respondents stated that their use of Excel was a directive from their superiors, making it a mandatory responsibility.

### 4. Facilitating Conditions

The facilitating conditions category refers to factors that support the use of an application. When the necessary facilities are provided, users become more comfortable adopting the technology. From the study results, several facilities provided by the company to support Excel usage were identified. The first is that the Excel application comes with a pre-designed template for customer data entry and calculations, making it easy to use by simply inputting data into the existing template. The second and third facilities, mentioned by respondents, are training programs provided by the bank on how to use Excel for financing analysis, conducted over several days, like formal training, and the provision of user manuals in two formats: a dedicated internal website for Bank Syariah X employees and a PDF guide containing materials on Excel-based financing analysis.



**Figure 6.** Network results for facilitating conditions.

The facilities provided by the bank in the multipurpose financing analysis process greatly influence user behavior toward technology adoption. Respondents using the Excel analysis application expressed strong expectations for future technological advancements in the bank's financing process. Based on the findings, it can be concluded that while the Excel-based multipurpose financing analysis application is quite effective, further improvements are needed to make it more user-friendly. The main issue causing user difficulty, found in the effort expectancy variable, is that the Excel application is somewhat complicated. The complexity arises primarily from human errors that often go unnoticed, leading to incorrect customer data entry (such as NIK, NIP, or phone numbers). Therefore, respondents expect the bank to develop a centralized analysis application equipped with automatic error correction features to prevent data entry and installment calculation mistakes.

## CONCLUSION

**Fundamental Finding :** Multipurpose financing at Bank Syariah X requires technology in its business processes to analyze financing customers. Bank Syariah X uses Excel application technology for analysis, including the 5C financing analysis, which covers character, capacity, capital, collateral, and economic conditions. Based on the research results, it can be concluded that the level of user acceptance of the multi-purpose financing analysis Excel application is quite good. It is proven that 75% of respondents stated that using the Excel application made them feel more comfortable and easier to analyze multi-purpose financing. **Implication :** The finding implies that technological tools such as the Excel application can significantly support the efficiency and accuracy of financing analysis in Sharia banking. Support from the people around and the facilities provided by the bank are important factors that enhance user comfort and acceptance, suggesting that institutional support is essential in the successful implementation of technology in Islamic financial operations. **Limitation :** This study is limited to the use of Excel application technology in multi-purpose financing analysis at Bank Syariah X, and it focuses only on user acceptance rather than on system performance or financial impact. **Future Research :** Future research can examine the integration of more advanced technologies beyond Excel, such as computerized systems or fintech-based applications,

to assess their impact on efficiency, accuracy, and user acceptance in Sharia financing institutions.

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