

Information Technology Utilization on the Performance of Sharia Bank Employees in Palopo City

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Abstract

This study aims to examine the impact of information technology on the performance of Sharia Bank employees in Palopo City. The world is entering the industrial era known as 4.0 in which human activities rely on information and communication technology. The internet has also become an inseparable part of it. This study used a quantitative method by administering questionnaires to the respondents. The results showed that information technology has a significant impact on the performance of Sharia Bank in Palopo City. percentage of the influence of information technology on the performance of sharia bank employees in Palopo City is 59.1%. The increasing performance of the employees has an impact on the company profits and encourages the investments. Plenty invesment will create a wide employment opportunities for the community and have an impact on economic growth. It will in turn create prosperity and walfare for a nation.

Keywords: *Information Technology, Islamic Bank, Utilization, Performance*

A. INTRODUCTION

The world is entering the industrial era known as 4.0 in which human activities rely on information and communication technology. The internet has also become an inseparable part of it. The development of the business world today has undergone very significant progress because of the information technology and the internet. According to the survey results of the Indonesian Internet Service User Association (AAPJI, 2019), the internet service users in Indonesia in 2019 reached 171 million people. This is an extraordinary market. There are many types of businesses that have emerged as a result of the information technology and the internet.

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The most trending business is electronic commerce (e-commerce) that is trading with an online system, like Bukalapak, Tokopedia, OLX, Shopee, etc. It shows that there is a shift from conventional business to information technology-based business. Information technology offers to the business world to further facilitate a company's work by engineering software that can facilitate business activities. A company can maximize profits because of the effectiveness and efficiency of this information technology. A company changes its strategy to respond to the dynamic business world by making technology as the main element in product innovation as well as in terms of service to customers.

Another currently dominating technology-based business is financial technology (fintech), in which banks can serve customers using application that could be very effective and efficient. Internet banking is one example of the use of information technology in banking services. Service users or customers can easily carry out various transactions without having to go to the bank or to queue on ATM. Internet banking users can make transactions anytime and anywhere. Information technology is very helpful for the bank employees in completing their work quickly and easily. Information technology, which has been considered as an operational support, has now developed and evolved to become a decisive part to support the advancement of a complex banking system.

One of the development strategies of the Sharia bank in Palopo City is to focus on strengthening information technology to take a strategic role in the banking industry according to the direction of sharia bank commissioner of Palopo City. The implementation of information technology in a banking system is right on target because it can avoid human errors and internal processes, minimize completion time in providing results, and is useful for providing sufficient data in future decision making. The implementation of information technology is expected to develop the capacity and capability of the bank employees also the possibility to meet every customer's needs in the midst of changing consumer behavior.

The potential for the growth of Sharia banking in Palopo City is very large considering the majority Muslim population who are known for their religiosity. There are four Sharia banks in Palopo City, namely Mandiri Sharia bank on Jl. Dr. Ratulangi no. 62 AB with 26 employees, BRI Sharia bank on Jl. Andi Djemma no. 15 B with 9 employees, Bank Muamalat on jl. Andi Djemma no. 43 with 9 employees, and BNI Syariah bank on Jl. Andi Djema no. 150 with

22 employees. The researcher considers the phenomenon of information technology in Sharia banking is necessary to be in-depth studied to accelerate the Sharia banking performance especially in Palopo city.

This study aims to examine the impact of the information technology utilization on the performance of sharia banks employees in Palopo City, the supporting and inhibiting factors for them in mastering information technology. This study is important due to the very tight competition between banks, especially between sharia and conventional banks. The Sharia banks are still left behind the conventional banks, especially in terms of market share. Sharia banks have been operating since 1992-2019 or about 27 years, but their market share has not moved from 5% (OJK, 2017). This study is then expected to give insight to Sharia bank in Palopo City to response to the fast changes in banking system

B. THEORITICAL

Performance of employee

The term 'performance of employee' consists of two words, namely 'performance' and 'employee'. Each of these two words has the first meaning (Mangkunegara, 2001). The word 'performance' comes from the term 'working performance' or 'job performance' as well as the achievement or actual performance of someone. Working performance is the result of work achieved by a person both in quantity and quality in accordance with the duties and responsibilities assigned to him. Performance is the assessment of the tasks in a job that is assigned to employee and measures how well the employee is able to fulfill the requirements of a job (Simamora, 2004).

Performance is an element of recording the results of human resource work from time to time so that it is known to what extent and what improvement must be made so that the work in the future is better (Harsuko, 2009). It is to achieve the company's goals and objectives, in compiling smaller work units, with a clearer division of labor, work system and work mechanism. While, employee is someone who channels his thoughts and energy in carrying out his duties and performance by getting compensation or remuneration whose amount has been determined in advance, where they are obliged and bound to do a job that has been given and he is entitled to receive compensation in accordance with the agreement (Hasibuan, 1993).

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Information Technology Utilization

Information technology is a general term for any technology that assists humans in creating, changing, storing, communicating and/or disseminating information (Indonesian Wikipedia). Information technology brings together high-speed computing and communications for data, voice, and video. Information technology is a field of technology management and encompasses a wide range of fields including but not limited to such things as processes, computer software, information systems, computer hardware, programming languages, and construction data.

In short, what makes data, information, or knowledge perceived in any visual format, through any multimedia distribution mechanism, is considered part of information technology. Information technology provides businesses with four core sets of services to help execute business strategy: process automation, providing information, connecting with customers, and productivity tools. Information technology systems have become a basic need for companies, especially in the aspect of company activities (Lindawati, 2012). Almost all companies today are competing to make information technology the main element in product innovation, as is the case with the banking world such as Mandiri Sharia bank.

The presence of information technology provides impetus for the evolution of holistic organizational management and will provide something new in dealing with the community. All forms of change that exist will certainly require innovation in managing the available services. The service using information technology is now growing rapidly so that it does not only include the use of electronic networks, the internet, or information technology infrastructure, but also includes the types and forms of services as well as the environment and service process when provided to the public (Herlinda, 2016).

Based on the above explanation, the relationship between the use of information technology and employee performance according to the Theory of Reasoned Action (TRA) is that someone will use information technology if the technology is useful and can improve performance. The Technology Acceptance Model (TAM) also concludes that the use of information technology can improve the employee performance (Thai, 2002).

Utilization is the behavior of using technology in work activities. The performance obtained from the compatibility between tasks and technological means is based on higher efficiency, effectiveness, and quality. This better

performance can be achieved because it can meet individual needs in carrying out and completing tasks (Sabihani, 2002). Indicators of the use of technology give some dimensions of the usefulness of information technology (Maflikhah, 2010). Benefit by estimation of two factors is divided into two more categories, namely usefulness and effectiveness, with their respective dimensions. The first, usefulness includes making work easy, making work useful, and increasing productivity. The second, effectiveness includes enhancing effectiveness and developing job performance.

C. METHODOLOGY

This research is a quantitative study with sequential explanatory design that is characterized by quantitative data collection and analysis in the first stage. Quantitative study is considers human behavior as something that can be predicted also as an objective and measurable social reality (Yusuf, 2014). The variables of this research are then measured so that data consisting of numbers can be analyzed based on statistical procedures by SPSS 2.0.

In this study, the population used were employees of Islamic banks in the city of Palopo, while the sample selected with the criteria of using information technology was 30 people.

To analyze the data, statistical tests will be carried out such as validity test, reliability test, simple regression test, coefficient of determination test, and T test.

D. RESULTS AND DISCUSSION

- I. In this study, the description of data from all research variables is presented. Descriptive percentage of respondents' answers related to the use of information technology to improve the performance of Sharia bank employees is shown in the table below:

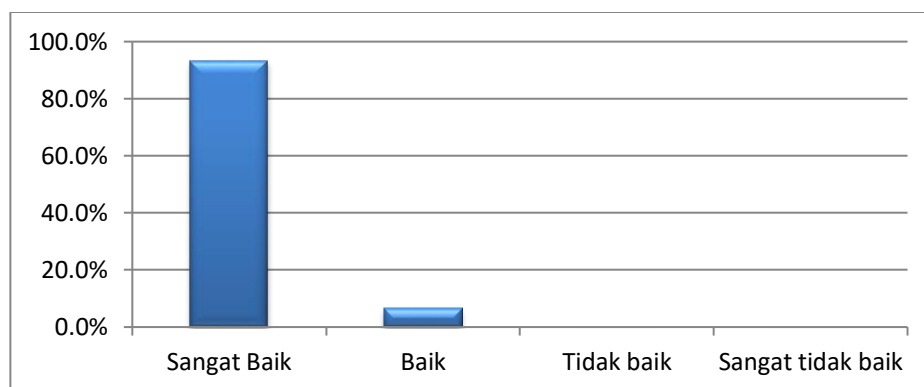
Percentage Interval	Criteria	Frequency	Percentage
$77.5\% < \text{Score} \leq 100\%$	Very good	28	93.3%
$55\% < \text{Score} \leq 77.5\%$	Good	2	6.7%
$32.5\% < \text{Score} \leq 55\%$	Poor	0	0.0%
$10\% < \text{Score} \leq 32.5\%$	Very poor	0	0.0%
Total		30	100%

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Highest	100.0%
Lowest	61.1%
Average	91.3%
Criteria	Very good

Based on the table above, 30 respondents gave positive answers. 28 respondents answered very good and 2 respondents answered good. The average percentage of respondents' answers is 91.3% and included in the very good category. For more details, the following bar chart is presented.



- All question items are declared valid. In quantitative research, the validity of the question items is very essential because if the question items are declared invalid then of course the testing cannot be continued to the next stage, which means it cannot represent the existing variables. Based on the table above, all items declared valid when viewed from the standard of validity with a minimum standard of 0.30.

Reliability Y

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.944	.945	10

Based on testing through SPSS 2.0 media, it was found that the Y variable items were in the reliable category because they were above the standard 0.6. As we saw in the table, it was 0.944 so it can be ascertained that the question items are reliable.

Reliability X

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.935	.946	9

This stage is used to find out whether the questionnaire used is consistent and reliable from time to time. In this process, it is known that the validity value shows a consistent score when tested in the next day. The research questionnaire is said to be reliable if the answers obtained are always consistent from time to time. The standard value used in the reliable test is 0.6 with reference to the following criteria or standards:

- 0.20 to 0.40 : Low Category
- 0.40 to 0.60 : Medium Category
- 0.60 to 0.80 : High Category
- 0.80 to 1.00 : Very High Category

Based on testing through SPSS 2.0 media, it was found that the items in the variable X were in the reliable category because they were above the standard 0.6. As we saw in the table, it was 0.935 so it can be ascertained that the question items are reliable.

Data Normality Test

The normality test is used to determine whether the research data meets the assumption of normality or not. If the data is normally distributed, then parametric analysis is used. If the data is not normally distributed, then the

nonparametric test is used. The output results of normality testing with Kolmogorov-Smirnov are as follows:

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		30
Normal Parameters	mean	.0000000
	Std. Deviation	5.33748863
Most Extreme Differences	Absolute	.189
	Positive	-.121
	negative	-.189
Kolmogorov-Smirnov Z		1.035
asymp. Sig. (2-tailed)		0.235
a. Test distribution is Normal.		

Output data analysis:

- The normality test of the data used the following hypothesis:
Ho: Data are normally distributed
Hi : Data are not normally distributed
- Ho Acceptance criteria
Ho is accepted if the value of sig (2-tailed) > 5%.

Based on the table above, the sig value is obtained at Unstandardized Residual that is $0.235 > 0.05$, then Ho is accepted. It means that Unstandardized Residual variable is normally distributed.

Linearity Test

The linearity test in simple regression analysis is useful to determine whether the use of the linear regression model in this study is appropriate or not. To do the test linearity can be seen in the Anova table below:

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
I Regression	1192.125	1	1192.125	40.402	.000a
Residual	826.175	28	29,506		
Total	2018.300	29			

- a. Predictors: (Constant), X
b. Dependent Variable: Y

The hypothesis used is as follows:

- Ho : linear regression model
H₁: non-linear regression model
Decision making rules:

If $F_{count} \leq F_{table}$ or sig value ≥ 0.05 = then Ho is accepted.

If $F_{count} \geq F_{table}$ and sig value ≤ 0.05 then H₁ is accepted. (Sudjana, 2005)

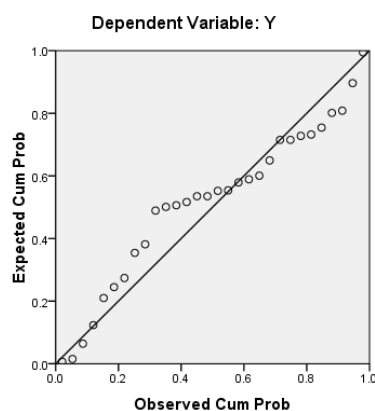
With a confidence level = 95% or (α) = 0.05. The degrees of freedom (df1) = k = 1, and df2 = n – k = 29– 1 = 28, the value of $F_{table} = 4.20$. In the table above, the value of $F_{count} = 40.402$ with sig 0.000 < 0.05 so it is a linear regression model. In other words, the linear regression model can be used in this study.

Homogeneity test

The homogeneity test aims to test whether in the regression there is an inequality of variance from the residuals of one observation to another observation. Heteroscedasticity shows the spread of the independent variables. The spread of points follows and approaches the diagonal line so that it can be concluded that the regression model meets the assumption of normality. In other words, there is no heteroscedasticity. To test heteroscedasticity, it can be done by observing a scatterplot graph with a pattern of dots that spread above and below the Y axis. The following are the results of processing using the SPSS 16 program:

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Heteroscedasticity Test

In the scatterplot graph, it can be seen that the points spread randomly and are spread both above and below zero on the Y axis. It can be concluded that there is no heteroscedasticity in this regression model. In addition to observing the scatterplot graph, the heteroscedasticity test can also be performed using the Glejser test. The glejser test is a test by regressing the absolute value of the residual on the independent variable. The output of the above process is as follows:

Glejser Test

Coefficients²

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
I (Constant)	7.247	5.235		1.384	.177
X	-.051	.064	-.148	-.792	.435

a. Dependent Variable: Abs_res

The results of the SPSS output display clearly show that all independent variables have a sig value ≥ 0.05 . So there is no statistically significant independent variable affecting the dependent variable Abs_res. So it can be concluded that the regression model does not contain heteroscedasticity.

Hypothesis test

Hypothesis testing in this study was conducted to determine whether or not there is an effect of technology information utilization on the performance of Sharia bank employees in Palopo City. The following is a table of results of correlation analysis with SPSS.

Coefficients²

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
I (Constant)	40,413	7,973		5.069	.000
X	.628	.099	.769	6.356	.000

a. Dependent Variable: Y

The hypothesis used to read the output above is as follows:

Ho: technology information utilization is not related to employees' performance.

Ha: technology information utilization is related to employees' performance.

Decision making criteria:

Ho is accepted if $\geq 5\%$.

Ho is rejected if $\text{sig} < 5\%$.

Statistical test results with SPSS obtained the value of t_{count} that is 5.069 with sig that is 0.000. So, Ha is accepted or in other words there is an effect of technology information utilization on the performance of in Palopo City Sharia bank employees in Palopo City.

Coefficient of Determination (R^2)

To find out the percentage of effect of technology information utilization on the performance of in Palopo City Sharia bank employees in Palopo City, the determination test is used.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
I	.769a	.591	.576	5.43196

a. Predictors: (Constant), X

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In the table above, the value of $R^2 = 0.591 = 59.1\%$ which means that the effect of technology information utilization on the performance of in Palopo City Sharia bank employees in Palopo City is 59.1%. The rest is influenced by other variables which not included in this study.

Discussion

The results showed that the use of information technology had an effect on the increasing performance of Sharia bank employees in Palopo city by 59.1%. With such percentage of effect, the influence of information technology utilization on the performance of Sharia bank employees in Palopo city can be considered as 'impact'. In practice, we find that the use of technology is something that is unavoidable, especially in the 4.0 era in which everything requires information technology.

From the results of this study, it can be seen that information technology allows workers to communicate, for the purpose of providing better service to customers which is reflected in the quality of service, getting it quickly, and the ability to provide services in all provinces by prioritizing the human element as one of the main factors. So information technology management personnel have the qualifications to manage all elements of technology but not enough attributes may be because there is a problem to some extent in the human resource selection process.

Information Technology (IT) has a role as a means of online business transactions through offering media facilities like the internet. Websites and applications are provided as areas for consumers to choose the goods they want. This transaction also requires other technologies to support online business, namely telephone communication technology banks that enable consumer payments, media with manufacturers, and shipping agents such as post offices. These things are technology that plays an important role and affects the development of online business. NS facilities that offered due to the part and influence of IT make online business extraordinary that is efficient, economical, and faster for both producers and consumers (Steenhuis & De Bruijn, 2012).

The purpose of IT in human life is very important. Information technology develops along with the progress of social development. Information technology is widely applied by people who see business opportunities due to the development of these technologies such as online business. Globally, online business becomes common place and has progressed quite well. By using online

businesses, it is simple for citizens to get the goods and services they are looking for. The increasing number and cheap internet connections in several countries affect the development of online business. So this is advantageous for the advancement of online business, compared to offline business.

Information technology provides extraordinary benefits so as to provide fast and accurate service to customers. This is what underlies the importance of information technology among employees such as those of the Sharia bank employees in Palopo city. They are greatly helped by the existence of information technology to make quality services. Quality service will affect customer's satisfaction. The relationship between the use of information technology and service quality is based on the Theory of Reasoned Action (TRA) which states that someone will use information technology if it is useful and can improve the person's performance. In addition, it is also based on the Technology Acceptance Model (TAM) which states that the use of information technology can improve performance. So, it could be said that the use of information technology in the organization will improve the quality of individual services in carrying out daily tasks. Utilization of information technology is expected to influence the achievement of service quality by individuals in carrying out their duties in the organization.

No one doubts that information technology is a fundamental and innovative revolution that has touched many people lives in the last century. Indeed, far from the effervescent phenomenon, or a passing trend, information and communication technology is actually utilized in all aspects of life. No domain is immune to this policy which facilitates work for both the company and employee. Usually when we talk about information technology, what comes to mind is "information technology (IT) is the use of computers, storage, networks and other physical devices, infrastructure, and processes to create, process, store, secure and exchange all forms of electronic data". Typically, IT is used in the context of enterprise operations as opposed to personal or entertainment technology.

Information Technology is a basic need of today's world. Technological advances enter all fields. Information technology has radically changed human life, and not all of these changes are positive. Some may be negative and have detrimental effects on individuals and society. For example, merchants use the internet to offer and promote their products for sale. There are many technological means, including what serves science, education, and economics.

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There is a close relationship between science and technology. It should be noted that the basis of technology is to study science and use IT inventions in various areas of life to meet the needs of individuals and society. Therefore, connecting governments, companies, and communities to develop strategies to improve the quality of citizens' lifestyles is essential.

The results of other studies show that IT is good. Organizational performance can be effective because it is also supported by IT performance. IT initiatives undertaken by universities are in line with organizational goals, helping to generate relevant, timely decisions, creating more information, increasing transparency, and collaboration between institutions. This shows that alignment between IT and the organization has been made (Ashsifa & Ali, 2019).

On the other hand, information technology provides convenience in terms of business (Mgunda, 2020). Information technology facilitates the dissemination of information and online business progress in various regions of the world without knowing the period and boundaries of countries. For example, e-commerce is applied by companies to sell various commodities. Today, many people are experts in the IT field; it helps in advancing and developing online business through internet. Therefore, online businesses can progress and improve in terms of systems. The improvement system is carried out to overcome the vulnerability of e-commerce to credit card tapping which can reduce consumers of a business.

Information technology also makes innovation in the business world more developed (Gunawan W. H., 2020). Innovation has an influence on competitive advantage. Innovations created by the impact of increasing competitive advantage over competitors. Information technology has an influence on organizational performance. Improved use of information technology greatly affects organizational performance. Innovation has no effect on organizational performance. Improved perceptions of innovation do not lead to better organizational performance.

Another study revealed the impact of technology use which involves indicators of intensity of use, frequency of use, and number of applications or software used in an educational environment in Bali (Prasiani, Yuesti, & Sudja, 2020). The results of this study constitute empirical evidence of the theory underlying the relationship between the variables described in the research model. This study has proven that the use of information technology has a

positive and significant effect on employee motivation and performance. Utilization of information technology and organizational culture has a significant effect on employee motivation and performance and motivation has a positive and significant effect on employee performance.

The ease of business and the world of work are due to the influence of information technology. It has a very positive influence on improving employee performance (Legowo, Indiarito, & Prayitno, 2020). IT adoption efforts contribute to the success of ERP systems that support organizational performance improvement. This IT adoption can be a critical factor for future growth and success for SMEs in the long term. Then, payment gateway results fail to moderate the ERP system and reduce its impact on SME performance. This also proves that Indonesian SMEs are not ready to use technology. Finally, employee size as a control variable has a statistically significant effect on the performance of Indonesian SMEs. The size of the SME employees should be considered in achieving IT adoption efforts through the success of the ERP system and the implementation of the new technology further impact on the performance of SMEs.

Further research strengthens the argument in this study that information technology is able to provide good performance to individuals so that they work according to targets and even exceed targets with extraordinary performance (Tertio Sayudha, 2020). The most desired result by business people is an increase in the performance of their company; it must be through the support of the performance of the employees as a locomotive in running their business. The use of information technology has a positive effect on the company's profitability ratio which means that the company's ability to earn net income will certainly increase investor interest in the company (Gunawan & Serlyna, 2018). Likewise, the use of information technology also has an effect on return on equity (ROE) which means that the company is able to generate profits with its own capital.

E. CONCLUSION

No one doubts that information technology is a fundamental and innovative revolution that has touched many people lives in the last century. Indeed, far from the effervescent phenomenon, or a passing trend, information and communication technology is actually utilized in all aspects of life. No domain is immune to this policy, which facilitates work for both the company

and employee. Information technology is a basic need of today's world. Technological advances enter all fields.

Based on the results of hypothesis testing, it is known that the use of information technology has a significant impact on increasing employee performance which will certainly provide benefits to the company and shareholders. The increasing performance of the employees has an impact on the company profits and encourages the investments. Plenty investment will create a wide employment opportunities for the community and have an impact on economic growth. It will in turn create prosperity and welfare for a nation. So, there is no reason not to encourage the use of information technology as a whole and quickly. It is to create leaps and bounds of achievement in improving the performance of employees as the first funnel in economic development.

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