



## Influence of Organizational Factors, Social Factors, Individual Factors of Information Technology Acceptance on Perceived Usefulness at Bank Syariah Indonesia (BSI) Samarinda

Eko Adi Widyanto <sup>1\*</sup>, Muhammad Suyudi <sup>1</sup>, Angga Kusumah <sup>1</sup>, Ruhmi Meysha Stinha <sup>1</sup>  
<sup>1</sup>Politeknik Negeri Samarinda, Indonesia

 [ekoadiwidyanto@gmail.com](mailto:ekoadiwidyanto@gmail.com)\*

### Abstract

This study is to evaluate the impact of organizational, social, and individual factors on Information Technology acceptance and its effect on the perception of convenience at Bank Syariah Indonesia, Samarinda City. This research utilized primary data obtained via questionnaires. The study sample comprises personnel with access to T24 software at Bank Syariah Indonesia in Samarinda City. The purposive sampling method was employed for sample selection, resulting in a total of 62 research samples. The data analysis methodology was evaluated utilizing Statistical Product and Service Solutions (SPSS) Statistics version 26. The employed data analysis procedures included descriptive statistics, data quality assessments, assumption tests for classification, multiple linear regression analysis, t-tests, F-tests, and determination tests ( $R^2/R$  Square). The findings of this study indicate that (1) Organizational Factors exert a positive and significant influence on perceived usefulness; (2) Social Factors exert a positive and significant influence on perceived usefulness; (3) Individual Factors exert a positive and significant influence on perceived usefulness; and (4) Organizational Factors, Social Factors, and Individual Factors collectively exert a positive and significant influence on perceived usefulness.

**Keywords:** Organizational, Social, Factor, individual, and perceived usefulness

### ARTICLE INFO

*Article history:*

Received  
October 10, 2024  
Revised  
December 02,  
2024  
Accepted  
December 10,  
2024

Published by  
ISSN

Website

This is an open access article under the CC BY SA license

CV. Creative Tugu Pena  
2774-7077

<https://www.attractivejournal.com/index.php/bce/>

<https://creativecommons.org/licenses/by-sa/4.0/>



## INTRODUCTION

Documents Information technology is advancing swiftly, evolving from earlier versions to more sophisticated, efficient, quick, and accurate systems. Under these circumstances, it is presently impractical for organizations to advance without the assistance of information technology, especially to optimize and improve many facets of corporate administration. Information technology serves as an essential instrument for business decision-making. The progression of information technology has profoundly influenced the commercial sector. Furthermore, the advancement of information technology is crucial in the domain of accounting. The expansion of information technology throughout the globalization age has significantly impacted organizational accounting information systems. The amalgamation of Accounting Information Systems and information technology has become an essential instrument for overseeing and regulating company finances.

This study analyzes the key determinants affecting the progression of information technology adoption in organizations, with particular emphasis on external variables: organizational, societal, and individual aspects. Organizational variables include the provision of managerial assistance and staff development. Support is classified as internal and external. Internal support denotes the delivery of technical expertise and computer proficiency within an organization. External support entails obtaining computer skills knowledge from sources external to the organization. Research indicates that organizational characteristics, both internal and external, affect perceived usefulness (Tashia & Widuri, 2023) and (Bolodeoku, Igbinoba, Salau, Chukwudi, & Idia, 2022). However, these findings contrast with the research which posits that organizational factors do not affect perceived usefulness (Nathania, Indarini, & Anandya, 2021) and (Nasongkhla & Shieh, 2023). Social factors constitute the influence of individuals within the environment of information technology users, which elicits the role of technology acceptance decisions based on internalization and mapping in the social context.

Research demonstrates that social factors (subjective norms, spontaneity, and image) influence perceived usefulness (Izuagbe, Ifijeh, Izuagbe-Roland, Olawoyin, & Lilofa, 2019). However, this finding contrasts with the research which posits that social factors do not affect perceived usefulness. Individual factors constitute the impact of job relevance in terms of ease of utility and performance in achieving target systems (Bravo, Santana, & Rodon, 2015). However, this finding contrasts with the study which asserts that individual factors do not influence perceived usefulness (Akbar, 2019). The adoption of information technology is crucial for companies and organizations to adapt to ongoing developments and meet diverse needs. The development of new technologies is highly beneficial for companies, as management utilizes all available strengths and opportunities to compete with other firms. In companies, the introduction of new technology affects the entire organization, particularly its employees. Due to the significance of information technology readiness, various studies have been conducted using the Technology Acceptance Model (TAM), which is a technology acceptance model used by system users, developed by Davis et al (Susanto, Tjandinegara, Iskandar, & Kartika, 2021) and adopted from the Theory of Reasoned Action (TRA) developed by Fishbein and Ajzen. The Technology Acceptance Model (TAM) is applicable since an individual's choice to accept information system technology reflects deliberate behavior that may be elucidated and anticipated through their behavioral intents. The Technology Acceptance Model (TAM), created by Davis, offers a theoretical framework for analyzing and comprehending user behavior in the acceptance and utilization of information technology (Mugo, Njagi, Chemwei, & Motanya, 2017). The Technology Acceptance Model (TAM) includes perceived ease of use, perceived usefulness, attitude towards technology utilization, behavioral intention to adopt technology, and impact on information technology usage. In this study, the perceived usefulness variable signifies an individual's overall emotional reaction to the utilization of information technology. This study seeks to investigate the adoption of information technology at Bank Syariah Indonesia in Samarinda City. The consolidation of state-owned financial institutions is expected to amalgamate the strengths of three Islamic banks, providing enhanced services, expanded reach, and augmented capital capacity. The consolidation of banks requires modifications or enhancements to management and the information technology employed. Interviews with Bank Syariah Indonesia workers indicate that there has been an update in the information technology of the three banks preceding the merger, including T24. This scenario is inherently connected to Bank Syariah Indonesia, a financial institution operated by personnel skilled in computer technology.

Adapting to advancements in information technology poses considerable obstacles. To promote the integration of information technology at Bank Syariah Indonesia, it is crucial to examine the determining variables. Organizational, social, and

individual aspects serve as external variables influencing the acceptance and use of information technology among employees of Bank Syariah Indonesia in facilitating their business operations. The adoption of information technology at BSI merits examination due to its importance.

In light of the aforementioned phenomenon, findings from various research results, and the paucity of studies using BSI as an object, this research aims to revisit this topic with the title: "The Influence of Organizational Factors, Social Factors, Individual Factors of Information Technology Acceptance on Perceived Usefulness at Bank Syariah Indonesia Samarinda".

### **Information Technology**

Rachmadi defines information technology as a discipline encompassing communication technologies that facilitate the processing, storage, and transmission of data over rapid communication channels. An example of an information technology instrument is a computer. (Tri Rachmadi, 2020).

Information technology is defined as follows: "Information Technology (IT) is a field that focuses on data processing. This encompasses various activities such as gathering, compiling, storing, and manipulating data to generate high-quality information that is relevant, precise, and timely. The IT landscape is constantly evolving, with emerging technologies like video technology, bioinformatics, cloud computing, global information systems, and extensive knowledge bases, among others. As a result, organizations, whether private companies or public institutions, have become reliant on electronic data processing, making computers an essential tool in their operations. The widespread adoption of IT has transformed the way data is handled and utilized across various sectors." (Umirlan, Muttalib, Nur, & Tambunan, 2023)

### **Technology Acceptance Model**

The Technology Acceptance Model (TAM) is a theoretical framework that elucidates the factors influencing user adoption of information systems. This model posits that perceived ease of use and perceived usefulness are key determinants affecting users' willingness to utilize technology. These factors play a crucial role in shaping user attitudes towards the acceptance and implementation of information systems (Apsari, Widhiyani, & Rasmini, 2023). The Technology Acceptance Model (TAM) seeks to clarify and forecast user acceptance of information technology (Mugo et al., 2017). The Technology Acceptance Model (TAM) offers a theoretical framework for identifying the determinants that affect technology acceptance in companies. The Technology Acceptance Model (TAM) serves as a popular theoretical framework for examining how users embrace technology, including the adoption and usage of mobile money services. This model has been applied to investigate the acceptance of various technological innovations, with mobile money services being one such application (Kelly & Palaniappan, 2023). TAM outlines the causal connections between perceptions about the advantages and usefulness of information systems and user behavior, objectives, needs, and the actual use of these systems. The Technology Acceptance Model (TAM) was formulated by Davis et al., based on the Theory of Rational Behavior (TRA). The Theory of Reasoned Action (TRA) was formulated by Fishbein and Ajzen. The TRA model is relevant as an individual's decision to adopt information system technology is a deliberate action that can be elucidated and anticipated through their behavioral intentions (Susanto et al., 2021).

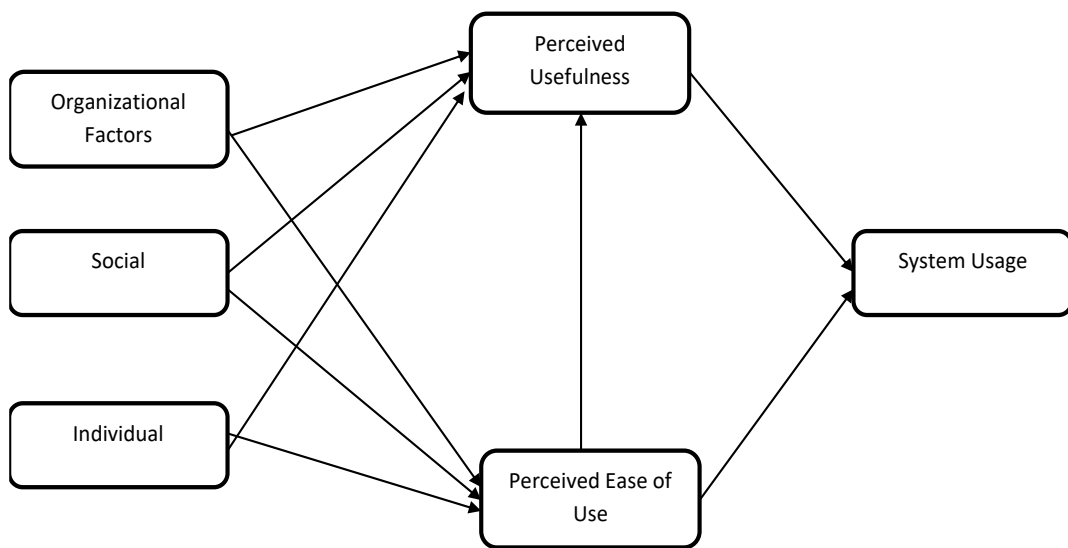


Figure 1. Research Model: Technology Acceptance Model (TAM)

Perceived Usefulness (PU) refers to the belief in the technological utility of a system, specifically the extent to which an individual believes that using the system will improve their performance or productivity at work (Wicaksono & Maharani, 2020). This definition suggests that PU denotes a conviction regarding the decision-making process. If an individual deems an information system beneficial, they will employ it. If an individual considers an information system as less beneficial, they will refrain from using it. The advantages of the system for its users are outlined in this idea with respect to productivity, task performance, effectiveness, task importance, and overall usefulness.

Perceived usefulness is generally defined as the extent to which an individual believes that utilizing technology will enhance their job performance. If an individual perceives information systems as useful, they are more likely to employ them. Conversely, if an individual considers the information system to be of limited utility, they are less inclined to utilize it (Ayu Anjani, 2020).

The sense of technical usefulness reflects the advantages expected by IT users in performing their duties. IT for personal research, correspondence and administrative duties. The assessment of utility relies on the frequency of utilization and the range of applications utilized (Taiwo & Airen, 2017).

#### **Accounting Information System**

An accounting information system comprises a collection of resources, including human capital and equipment, designed to transform financial and other data into information (Fitriati & Susanto, 2017). An accounting information system is a specific subset of information systems designed to gather, process, and present data related to the financial dimensions of corporate activities. (Mauliansyah & Saputra, 2020).

The quality of the accounting information system pertains to the development of an accounting information system designed to produce high-quality information. Evaluation of the accounting information system's quality is utilized to assess the performance of information technology systems. The efficacy of the accounting information system can be observed through the enhancement of efficiency, effectiveness, and productivity in a company's operational activities. The indicators employed to measure the quality variables of accounting information systems encompass efficiency, accessibility, integration, system response time, relevance, accuracy, timeliness, and completeness (Apsari et al., 2023).

Table 1. Relationship Between Research Variables and Indicators

Variable	Indicator	Code
Organizational Factors	Internal Support	X1.1
	Internal Training	X1.2
	Management Support	X1.3
	External Support	X1.4
	External Training	X1.5
Social Factors	Compliance	X2.1
	Internalization	X2.2
	Identification	X2.3
Individual Factors	Job Relevance	X3.1
	Output Quality	X3.2
	Demonstrated Results	X3.3
Perceived Usefulness	Task Speed	Y1.1
	Performance Improvement	Y1.2
	Increased Effectiveness and Productivity	Y1.3
	Job Facilitation	Y1.4
	System Utility	Y1.5

Source: Data Processed, 2024

### Shari'ah Bank

An Islamic bank is a financial institution that operates without utilizing interest in its operational system, encompassing both savings and lending activities. Islamic banks adhere to Islamic Sharia principles in all aspects of their operations. To ensure compliance with Islamic Sharia, these banks must observe several key principles: a. They must abstain from all forms of activities associated with *mu'amalah ribawi*. b. They must consistently adhere to Islamic Sharia principles in all economic activities and beyond. (Firdaus, 2019)

Andrianto and Firmansyah characterize Shari'ah Bank as an institution that operates its economic activities in accordance with sharia principles, or Islamic law, as delineated in the fatwa of the Majelis Ulama Indonesia (MUI). The concepts encompass fairness and balance (*'adl wa tawazun*), benefit (*maslahah*), universalism (*alamiyah*), and the exclusion of gharar, maysir, riba, zalim, and prohibited items. (Andrianto & Firmansyah, 2019).

### T24 Application

This application is a product developed by the banking software company Temenos. In Indonesia, Temenos is known for its core banking product. Temenos T24 is an application developed by TEMENOS, a company specializing in software development for the banking sector (Fitriana, Iskandar, & Suhada, 2024). T24 is the software utilized in operational activities at BSI. Employees are granted different access levels for various work activities, tailored to their job requirements. These differences are reflected in the displayed menu options. T24 functions as a repository, manager, and processor of customer information data and bank operational data. The security system is very important in the process of managing data. Security guarantees are needed in information systems, especially in the Core Banking System application.

### Relationship Between Research Variables

Variables constitute the most critical indicators determining research success, as they represent the objects of study or focal points of investigation. Based on the research

title "The Influence of Organizational Factors, Social Factors, and Individual Factors on the Acceptance of Information Technology on Perceived Usefulness in Indonesian Sharia Banks in Samarinda," the variables in this study are categorized into several types: organizational factors (X1), social factors (X2), individual factors (X3), and perceived usefulness (Y). The relationship between variables and research indicators is as follows:

**Hypothesis**

A hypothesis represents a provisional answer to a research problem formulation based on relevant theory. The hypothesis delineates the link between two or more variables, determining whether a variable is associated with or influenced by other factors. Therefore, the research hypotheses can be formulated as follows:

- H1: Organizational Factors have a positive and significant influence on Perceived Usefulness among BSI employees in Samarinda city.
- H2: Social Factors have a positive and significant influence on Perceived Usefulness among BSI employees in Samarinda city.
- H3: Individual Factors have a positive and significant influence on Perceived Usefulness at BSI in Samarinda city.
- H4: Organizational, Social, and Individual Factors have a positive and significant influence simultaneously on Perceived Usefulness among BSI employees in Samarinda city.

**METHOD**

The research methodology section describes in detail how the study was conducted. A complete description of the methods used enables the reader to evaluate the appropriateness of the research methodology. A well-designed methodology accurately generates results that are valid, reliable, and generalizable, which in turn contribute to the expansion of knowledge and the development of new theoretical concepts (Ojoboh & Igben, 2024). The main consideration is to ensure that enough detail is provided to verify your findings and to enable the replication of the research. The population in this study comprises employees working at Bank Syariah Indonesia (BSI) Samarinda. A sample represents a subset of the population whose characteristics are examined, and the results will be used to represent the original population. The research sample consists of internal employees who utilize T24 software in their work at each branch of Bank Syariah Indonesia (BSI) in Samarinda city. The sampling technique in this study was obtained from the research population using the purposive sampling method. The sample criteria are listed in Table 2.

Table 2. Sample Selection Criteria

No.	Criteria
1	Active employees working at Bank Syariah Indonesia.
2	Willing to participate as respondents by completing the research questionnaire.
3	Directly engaging in activities utilizing the T24 Information Technology software.
4	Bank Syariah Indonesia employees, excluding janitorial staff, drivers, security personnel, and pension marketing staff, who have access to T24.

Source: Data Processed, 2024

This research utilizes primary data collected directly from its source. The survey comprises a questionnaire distributed directly to Bank Syariah Indonesia employees in Samarinda city. Data sources are based on questionnaire results and interviews with respondents (internal employees utilizing T24 software at Bank Syariah Indonesia branches in Samarinda city). This study employs Multiple Regression analysis using SPSS (Statistical Package for Social Science) version 26.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \varepsilon \dots\dots\dots (3.3)$$

Information:

Y = perceived usefulness

a = constant

b1 = regression coefficient of X1

b2 = regression coefficient of X2

b3 = regression coefficient of X3

X1 = Organizational Factor

X2 = Social Factor

X3 = Individual Factor

$\varepsilon$  = Error

## RESULT AND DISCUSSION

The gathered data presents information concerning various attributes of the respondents. The participants in this study are classified into various categories as follows:

Table 3. Characteristics of Respondents Based on Gender

Gender	Number (individuals)	Percentage (%)
Female	33	53.2%
Male	29	46.8%
Total	62	100%

Source: Data Processed, 2024

Table 4. Characteristics of Respondents Based on Age

Age	Number (individuals)	Percentage
21 – 25 years	11	17.7%
26 – 30 years	24	38.7%
31 – 35 years	7	11.3%
35 – 40 years	14	22.6%
41 – 45 years	5	8.1%
> 46 years	1	1.6%
Total	62	100%

Source: Data Processed, 2024

Table 5. Characteristics of Respondents Based on Educational Background

Educational Background	Number (individuals)	Percentage (%)
High School/Vocational School	1	1.6%
Diploma 3	5	8.1%
Diploma 4	3	4.8%
Bachelor's Degree	49	79%
Master's Degree	4	6.5%
Total	62	100%

Source: Data Processed, 2024

Table 6. Descriptive Analysis Results of Respondents Based on Position

Position	Number (individuals)	Percentage (%)
Branch Manager	2	3.2%
Branch Operation & Service Manager	4	6.5%
RBRM	1	1.6%
RBR	1	1.6%
Pawning Officer	3	4.8%
Pawning Staff	7	11.3%
CSE	1	1.6%
SF	3	4.8%
Customer Service Supervisor	1	1.6%
Operational Staff	7	11.3%
Teller	8	12.9%
Customer Service Representative	6	9.7%
Funding & Transaction Staff	5	8.1%
Kriya Teller	1	1.6%
Area Coordinator	1	1.6%
Micro Staff	2	3.2%
Litigation Staff	1	1.6%
Collection & Recovery Staff	1	1.6%
Funding Transaction Relationship Manager	1	1.6%
Other	6	9.7%
Total	62	100%

Source: Data Processed, 2024

Table 7. Descriptive Analysis Results of Respondents Based on Work Duration

Work Duration	Number (individuals)	Percentage (%)
< 1 year	4	6.5%
1-5 years	29	46.8%
6-10 years	17	27.4%
>10 years	12	19.4%
Total	62	100%

Source: Data Processed, 2024

Table 8. Characteristics of Respondents Based on Branch Office

Branch Office	Number (individuals)	Percentage (%)
KC Antasari	25	40.3%
KC Pahlawan	2	3.2%
KCP Bung Tomo	15	24.2%
KC Bhayangkara	3	4.8%

KCP Sudirman	11	17.7%
AFO Samarinda	2	3.2%
Other	4	6.5%
<b>Total</b>	<b>400</b>	<b>100%</b>

Source: Data Processed, 2024  
Table 9. Descriptive Statistical Analysis

		Total_X1	Total_X2	Total_X3	Total_Y
N	Valid	62	62	62	62
	Missing	0	0	0	0
Mean		16.97	9.53	10.44	17.82
Median		17	9.5	10	17
Mode		17	9	10	17
Std. Deviation		2.942	2.69	2.147	3.452
Variance		8.655	7.237	4.611	11.919
Range		13	11	9	13
Minimum		12	4	6	12
Maximum		25	15	15	25
Sum		1052	591	647	1105

Source: SPSS 26 Data Processing, 2024

Based on the aforementioned Table, it is evident that the number of respondents (N) is 62. This research encompasses three independent variables: Organizational Factor (X1), Social Factor (X2), and Individual Factor (X3), as well as one dependent variable: Perceived Usefulness (Y).

The following elucidates the data presented in Table 9:

1. The mean of the organizational variable (X1) is 16.97. When this average is divided by the number of statements, which is 5, it yields an average value of 3.39. Thus, it can be concluded that the organizational factor at Bank Syariah Indonesia in Samarinda City can be considered high.
2. The mean of the social variable (X2) is 9.53. When this average is divided by the number of statements, which is 3, it yields an average value of 3.18. Consequently, it can be concluded that the social factor at Bank Syariah Indonesia in Samarinda City can be considered high.
3. The mean of the individual variable (X3) is 10.44. When this average is divided by the number of statements, which is 3, it yields an average value of 3.48. Therefore, it can be concluded that the individual factor at Bank Syariah Indonesia in Samarinda City can be considered high.
4. The mean of the Perceived Usefulness variable (Y) is 17.82. When this average is divided by the number of statements, which is 5, it yields an average value of 3.56. It can be concluded that the Perceived Usefulness reported by employees at BSI in Samarinda City can be considered high.

#### Data Quality Test

Table 10. Table of Validity Test

No Item	Variables	Indikator	Corrected Item- Total Correlation	Validitas	Status
1	Organizational Factors	X1.1	0.558	0.250	Valid

		X1.2	0.756	Valid
		X1.3	0.678	Valid
		X1.4	0.773	Valid
		X1.5	0.804	Valid
2	Social Factors	X2.1	0.869	Valid
		X2.2	0.907	Valid
		X2.3	0.917	Valid
3	Individual Factors	X3.1	0.74	Valid
		X3.2	0.881	Valid
		X3.3	0.862	Valid
4	Perceived Usefulness	Y1.1	0.757	Valid
		Y1.2	0.806	Valid
		Y1.3	0.854	Valid
		Y1.4	0.861	Valid
		Y1.5	0.823	Valid

Source: SPSS 26 Data Processing, 2024

Based on the aforementioned analysis, it is evident that all 16 questionnaire items are deemed valid, with a validity score of 0.250. Consequently, all statements can be utilized in the research.

Table 11. Reliability Test

No Item	Variables	Cronbach's Alpha	Min	Status
1	Organizational Factors	0,815	0,7	Reliable
2	Social Factors	0,88	0,7	Reliable
3	Individual Factors	0,77	0,7	Reliable
4	Perceived Usefulness	0,876	0,7	Reliable

Source: SPSS 26 Data Processing, 2024

The analysis results indicate that the Cronbach's Alpha values for all variables exceed 0.70, thereby demonstrating that all variables in this study are considered reliable and suitable for use in the research.

### Results of Classical Assumption Tests

Table 12. Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
Organizational Factors (X1)	0,428	2,339
Social Factors (X2)	0,323	3,1
Individual Factors (X3)	0,478	2,09

Dependent Variable: Perceived Usefulness (Y)

Source: SPSS 26 Data Processing, 2024

Based on the results of the multicollinearity test calculations, it is evident that the Tolerance values do not indicate any independent variables with a Tolerance value less than 0.10 or 10%, signifying the absence of correlation between independent variables. Furthermore, the Variance Inflation Factor (VIF) calculations corroborate this finding, as no independent variable exhibits a VIF value exceeding 10. Therefore, it can be concluded

that multicollinearity is not present among the independent variables in the regression model.

Table 13. Heteroscedasticity Test

Model	t	Sig.
(Constant)	3,493	0,001
Organizational Factors (X1)	-1,629	0,109
Social Factors (X2)	-0,49	0,626
Individual Factors (X3)	0,762	0,449

a. Dependent Variable: Abs\_Res

Source: SPSS 26 Data Processing, 2024

The analysis of the heteroscedasticity test calculations reveals that the significance value of the organizational variable is 0.109, which is greater than 0.05 or 5%, indicating the absence of heteroscedasticity. Similarly, the significance value of the social variable is 0.626, exceeding 0.05 or 5%, suggesting no heteroscedasticity. Additionally, the significance value of the individual variable is 0.449, which is greater than 0.05 or 5%, further confirming the absence of heteroscedasticity.

### Multiple Regression Test

Table 14. Multiple Regression

Model			Standardized	t	Sig.
			Coefficients Beta		
1	(Constant)	1,108	1,186	0,934	0,354
	Organizational Factors (X1)	0,304	0,094	0,259	0,002
	Social Factors (X2)	0,383	0,118	0,298	0,002
	Individual Factors (X3)	0,758	0,121	0,472	0

Source: SPSS 26 Data Processing, 2024

$$Y = 1.108 + 0.304X1 + 0.383X2 + 0.758X3$$

The equation can be interpreted as follows:

1. If the organizational variable (X1) increases by 1.108%, the perceived usefulness (Y) increases by 0.304. The positive coefficient indicates a positive relationship between the organizational variable (X1) and perceived usefulness (Y). As the organizational variable increases, perceived usefulness (Y) also increases.
2. If the social variable (X2) increases by 1.108%, the perceived usefulness (Y) increases by 0.383. The positive coefficient indicates a positive relationship between the social variable (X2) and perceived usefulness (Y). As the social variable increases, perceived usefulness increases.
3. If the Individual variable (X3) increases by 1.108%, the perceived usefulness (Y) increases by 0.758. The positive coefficient indicates a positive relationship between the Individual variable (X3) and perceived usefulness (Y). As the Individual variable increases, perceived usefulness increases.

### Hypothesis Testing

Based on table 14, the t-table value is determined with  $\alpha = 0.05$ ,  $n = 62$  respondents, and  $k = 3$  independent variables, the obtained t-table value is 2.001. The influence of each variable can be determined as follows:

Organizational Variable (X1) on Perceived Usefulness (Y)

The coefficients table indicates that the t-count value is 3.241, which is greater than the t-table value ( $3.241 > 2.001$ ), with a significance value of  $0.002 < 0.05$ . Therefore, there is a significant partial effect between the Organizational variable (X1) and Perceived usefulness (Y).

Social Variable (X2) on Perceived Usefulness (Y)

The coefficients table indicates that the t-count value is 3.247, which is greater than the t-table value ( $3.247 > 2.001$ ), with a significance value of  $0.002 > 0.05$ . Therefore, there is a significant partial effect between the social variable (X2) and Perceived usefulness (Y).

Individual Variable (X3) on Perceived Usefulness (Y)

The coefficients table indicates that the t-count value is 6.247, which is greater than the t-table value ( $6.247 > 2.001$ ), with a significance value of  $0.000 < 0.05$ . Therefore, there is a significant partial effect between the individual variable (X3) and Perceived usefulness (Y).

Table 15. F-test (Simultaneous)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	612,111	3	204,037	102,962	.000b
	Residual	114,937	58	1,982		
	Total	727,048	61			

a. Dependent Variable: Perceived Usefulness (Y)

b. Predictors: (Constant), Individual Factors (X3), Organizational Factors (X1), Social Factors (X2)

Source: SPSS 26 Data Processing, 2024

Based on the results of the simultaneous hypothesis test, it is evident that the F-calculated value  $>$  F-table ( $102.962 > 2.76$ ) and the significance value is  $0.000 < 0.05$ . Therefore, there is a simultaneous influence of all independent variables.

Table 16. Coefficient of Determination ( $R^2$ ) Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.918a	0,842	0,834	1,408

Source: SPSS 26 Data Processing, 2024

According to Table 16 of the regression calculation results, it can be observed that the coefficient of determination (adjusted R square) obtained is 0.834. This indicates that 83.4% of the perceived usefulness variable can be explained by organizational, social, and individual factors, while the remaining 16.6% is influenced by other factors not included in this study.

## Discussion

The discussion is formulated by examining the relationships that occur as evidence for the hypotheses proposed in this research. Based on the research results and analysis, which can be observed in the Table 17.

Table 17. Analysis Results

No	Analysis Results	Research Hypothesis
1	Organizational factors have a positive and significant influence on perceived usefulness at Bank Syariah Indonesia in Samarinda City	H1 accepted
2	Social factors have a positive and significant influence on perceived usefulness at Bank Syariah Indonesia in Samarinda City	H2 accepted
3	Individual factors have a positive and significant influence on perceived usefulness at Bank Syariah Indonesia in Samarinda City	H3 accepted
4	Organizational, social, and individual factors have a positive and significant influence on perceived usefulness at Bank Syariah Indonesia in Samarinda City	H4 accepted

Source: SPSS 26 Data Processing, 2024

### Effect of Organizational Factors on Perceived Usefulness

Based on the data analysis presented in Table research, the t-test results indicate a significant value of 0.02, which is less than 0.05, and a t-count value of 3.241, which exceeds the t-table value of 2.001. These findings suggest that organizational factors have a positive and significant influence on perceived usefulness among BSI Samarinda employees. This demonstrates that an enhancement in organizational factors has a positive and significant impact on perceived usefulness in the context of information technology acceptance.

The findings of this research are consistent with those of (Tashia & Widuri, 2023), who assert that organizational variables significantly influence perceived usefulness. Therefore, it can be concluded that organizational factors constitute a construct capable of affecting perceptions regarding the utility of technology for internal employees in the use of information technology. However, these research findings contradict previous studies by (Nathania et al., 2021) and (Akbar, 2019), which state that organizational variables do not significantly influence perceived usefulness. This significant influence may be attributed to the support provided by the company, support from colleagues, and management support, as well as support provided by the company from both internal and external sources, and forms of training that can mitigate user apprehension in facing the utilization of information technology.

### The Influence of Social Factors on Perceived Usefulness

Based on the data analysis presented in the research table, the t-test results indicate a significant value of 0.02, which is less than 0.05, and a t-count value of 3.247, which exceeds the t-table value of 2.001. These findings suggest that social factors have a positive and significant influence on perceived usefulness among BSI Samarinda employees. Furthermore, the coefficient of determination test results demonstrates that an increase in social factors has a positive and significant impact on perceived usefulness in the acceptance of information technology.

This research outcome is supported by the findings of (Izuagbe et al., 2019) who assert that social variables significantly influence perceived usefulness. Consequently, it can be inferred that social factors constitute a construct capable of affecting perceptions regarding the utility of technology for internal employees in the utilization of information technology. However, these findings contradict previous research by (Akbar, 2019), which posited that social variables significantly influence perceived usefulness.

The significant influence observed in this study can be attributed to environmental factors, prestige, and social status affecting an individual's acceptance of information technology. Additionally, the availability of accurate and adequate information from

colleagues or the company, as required, contributes to the provision of more precise and sufficient information. This is because social factors, such as internalization and image, enhance the perceived benefits derived from the use of information technology.

#### **Influence of Individual Factors on Perceived Usefulness**

Based on the data analysis presented in the research table, the t-test results indicate a significant value of 0.00, which is less than 0.05, and a t-count value of 6.247, which exceeds the t-table value of 2.001. This suggests that individual factors have a positive and significant influence on perceived usefulness among employees of Bank Syariah Indonesia Samarinda. Consequently, this indicates that higher individual factors have a positive and significant impact on perceived usefulness in the acceptance of information technology.

This research finding is supported by the studies of (Lee, 2023), which assert that individual variables significantly influence perceived usefulness. Therefore, it can be concluded that individual factors constitute a construct that can affect the perception of technology usefulness for internal employees in the utilization of information technology. However, this study contradicts the research findings of (Akbar, 2019), which state that individual variables do not influence perceived usefulness.

The significant influence is attributed to individual factors such as job relevance, output quality, and demonstrated results on perceived usefulness, as individuals experience ease in using information technology devices.

#### **The Influence of Organizational, Social, and Individual Factors on Perceived Usefulness**

Based on the data analysis presented in the research table, the F-test results indicate a significant value of 0.00, which is less than 0.05, and an F-calculated value of 102.962, which exceeds the F-table value of 2.76. This suggests that organizational, social, and individual factors collectively or simultaneously in the F-test demonstrate a positive and significant influence on perceived usefulness among employees of Bank Syariah Indonesia Samarinda. This indicates that if organizational, social, and individual factors collectively increase, perceived usefulness will also increase. Furthermore, the coefficient of determination test results reveals that 83.4% of the variance in Perceived Usefulness can be explained by organizational, social, and individual factors, while the remaining 16.6% is influenced by other factors not included in this study. This finding is supported by (Akbar, 2019) research, which states that the independent variables simultaneously influence the dependent variable.

The findings of this research demonstrate that social factors have a positive and significant impact on the perceived usefulness in the acceptance of information technology. This indicates that the higher the social factors offered by technology acceptance, the higher the perceived usefulness for utilizing the T24 information technology. Therefore, this study explicates that the social factor variable influences the perceived usefulness of T24 information technology acceptance among employees of Bank Syariah Indonesia in Samarinda city if a T24 update occurs. Social factors influence employees to adapt to evolving information technology within an environment where it is universally utilized, thereby affecting an individual's acceptance and usage.

The outcomes of this investigation reveal that individual factors have a positive and significant effect on the perceived usefulness in the acceptance of information technology. This suggests that the higher the individual factors offered by technology acceptance, the higher the perceived usefulness for utilizing the T24 information technology. Consequently, this research elucidates that the individual factor variable influences the perceived usefulness of T24 information technology acceptance among employees of Bank Syariah Indonesia in Samarinda city in the event of a T24 update. Individual factors influence employees to adapt to evolving information technology, resulting in perceived facilitation.

The results of this study demonstrate that organizational, social, and individual factors simultaneously have a positive and significant influence on the perceived usefulness among employees of Bank Syariah Indonesia in Samarinda City. Organizational, social, and individual factors influence employees to adapt to evolving information technology by providing support, creating an environment of widespread usage, and delivering optimal results, thereby facilitating the acceptance of information technology updates

## CONCLUSION

Based on the discussion presented in the problem formulation, the following conclusions can be drawn: The results of this study indicate that organizational factors have a positive and significant influence on the perceived usefulness in the acceptance of information technology. This suggests that the higher the organizational factors offered by technology acceptance, the higher the perceived usefulness for utilizing the T24 information technology. Thus, this research elucidates that the organizational factor variable influences the perceived usefulness of T24 information technology acceptance among employees of Bank Syariah Indonesia in Samarinda city in the event of a T24 update. Organizational factors necessitate employees to adapt to evolving information technology by facilitating training.

## REFERENCES

- Akbar, R. A. (2019). *Anteseden Penerimaan Teknologi Informasi Dalam Profesi Auditor Internal Dengan Menggunakan Technology Acceptance Model (Studi Empiris pada Bank Perkreditan Rakyat Seluwu Raya)*. (1). Retrieved from <http://repository.umpalopo.ac.id/id/eprint/1551>
- Andrianto, & Firmansyah, M. A. (2019). *Manajemen Bank Syariah (Implementasi Teori dan Praktek)*. CV. Penerbit Qiara Media, 536.
- Apsari, R. D., Widhiyani, N. L. S., & Rasmini, N. K. (2023). The Influence of Accounting Information System Quality and Perceived Usefulness on Accounting Information System (AIS) User Satisfaction (Case Study at the Head Office of the Bali Regional Development Bank). *European Journal of Business and Management Research*, 8(4), 59–63. <https://doi.org/10.24018/ejbmr.2023.8.4.2059>
- Ayu Anjani, T. (2020). *Use and Attitudes on Behavior in E-Commerce Based*. (4).
- Bolodeoku, P. B., Igbino, E., Salau, P. O., Chukwudi, C. K., & Idia, S. E. (2022). Perceived usefulness of technology and multiple salient outcomes: the improbable case of oil and gas workers. *Heliyon*, 8(4), e09322. <https://doi.org/10.1016/j.heliyon.2022.e09322>
- Bravo, E. R., Santana, M., & Rodon, J. (2015). Information systems and performance: The role of technology, the task and the individual. *Behaviour and Information Technology*, 34(3), 247–260. <https://doi.org/10.1080/0144929X.2014.934287>
- Firdaus. (2019). The Problem of Shari'ah Banks in Applying Islamic Law. *Jurnal Kajian Dan Pengembangan Umat*, 2(1), 32–44.
- Fitriana, S., Iskandar, A., & Suhada, S. (2024). Perancangan Sistem Informasi Pembatasan Hak Akses Pengelola Data Pada Aplikasi Core Banking System Temenos T24. *EVOLUSI: Jurnal Sains Dan Manajemen*, 12(1), 78–84. <https://doi.org/10.31294/evolusi.v12i1.22078>
- Fitriati, A., & Susanto, A. (2017). The accounting information system quality improvement through internal control and top management support effectiveness. *Journal of Theoretical and Applied Information Technology*, 95(19), 5003–5011.
- Izuagbe, R., Ifijeh, G., Izuagbe-Roland, E., Olawoyin, O., & Lilofa, O. (2019). Determinants of perceived usefulness of social media in university libraries: Subjective norm, image and voluntariness as indicators. *Journal of Academic Librarianship*, 45, 394–405. <https://doi.org/10.1016/j.acalib.2019.03.006>

- Kelly, A. E., & Palaniappan, S. (2023). Using a technology acceptance model to determine factors influencing continued usage of mobile money service transactions in Ghana. *Journal of Innovation and Entrepreneurship*, 12(1). <https://doi.org/10.1186/s13731-023-00301-3>
- Lee, J. K. (2023). The roles of individual differences in time perspective, promotion focus, and innovativeness: Testing technology acceptance model. *Current Psychology*, 42(33), 29448–29460. <https://doi.org/10.1007/s12144-022-04016-8>
- Mauliansyah, T. I. R., & Saputra, M. (2020). Pengaruh Penerapan Sistem Informasi Akuntansi (Sia) Terhadap Kinerja Perusahaan (Studi Empiris Pada Umkm Di Kota Banda Aceh). *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi*, 4(4), 602–612. <https://doi.org/10.24815/jimeka.v4i4.15321>
- Mugo, D., Njagi, K., Chemwei, B., & Motanya, J. (2017). The Technology Acceptance Model (TAM) and its Application to the Utilization of Mobile Learning Technologies. *British Journal of Mathematics & Computer Science*, 20(4), 1–8. <https://doi.org/10.9734/bjmcs/2017/29015>
- Nasongkhla, J., & Shieh, C. J. (2023). Using technology acceptance model to discuss factors in university employees' behavior intention to apply social media. *Online Journal of Communication and Media Technologies*, 13(2). <https://doi.org/10.30935/ojcm/13019>
- Nathania, L., Indarini, & Anandya, D. (2021). The Effects of External Factors on Perceived Ease of Use, Perceived Usefulness, Attitude Towards Use, and Behavioral Intention of Older Adults in Indonesia. *Proceedings of the 18th International Symposium on Management (INSYMA 2021)*, 180(Insyama), 152–156. <https://doi.org/10.2991/aebmr.k.210628.025>
- Ojoboh, T. M., & Igben, H. G. O. (2024). Impact of Research Methodology on Data Quality and Research Findings. *JPPUMA Jurnal Ilmu Pemerintahan Dan Sosial Politik Universitas Medan Area*, 12(1), 34–42. <https://doi.org/10.31289/jppuma.v12i1.11793>
- Susanto, R. D., Tjandinegara, R., Iskandar, V., & Kartika, E. W. (2021). Technology Acceptance Model (Tam) Analysis of the Use of Ovo Application in F&B Service Industry in Indonesia. *Journal of Tourism, Culinary and Entrepreneurship (Jtce)*, 1(1), 1–14. <https://doi.org/10.37715/jtce.v1i1.1796>
- Taiwo, A. A., & Airen, A. A. (2017). Perceived usefulness as a correlate of extent of Information and Communications Technologies (ICTs) use for teaching by library educators in universities in Nigeria. *International Journal of Library and Information Science*, 9(3), 14–24. <https://doi.org/10.5897/ijlis2016.0739>
- Tashia, V. K., & Widuri, R. (2023). Acceptance of Information Technology in Internal Audit Professionals: Impact of Technology on Companies in Jabotabek. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 7(1), 794–812. <https://doi.org/10.31955/mea.v7i1.2812>
- Tri Rachmadi, S. K. (2020). *Pengantar Teknologi Informasi*. Bandung: TIGA Ebook. Retrieved from <https://books.google.co.id/books?id=Nor6DwAAQBAJ>
- Umirlan, J., Muttalib, A. A., Nur, M., & Tambunan, R. (2023). ANALYSIS OF THE UTILIZATION OF INFORMATION TECHNOLOGY IN PERSONNEL AND HR DEVELOPMENT AGENCY KONAWA ISLANDS DISTRICT. 11(6), 1599–1609.
- Wicaksono, A., & Maharani, A. (2020). The Effect of Perceived Usefulness and Perceived Ease of Use on the Technology Acceptance Model to Use Online Travel Agency. *Journal of Business Management Review*, 1(5), 313–328. <https://doi.org/10.47153/jbmr15.502020>

---

**Copyright Holder :**  
© Eko Adi Widyanto, et al., (2024).

**First Publication Right :**  
© Bulletin of Community Engagement

**This article is under:**  
CC BY SA