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Evaluation of Shariah Integrity in Financial Information System Through Delone & Mclean Approach at Bank Syariah Indonesia (BSI) Sub-Branch Office Probolinggo

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Abstract

Digital transformation in Islamic financial institutions demands not only advanced information systems but also the alignment between technological functionality and core Islamic values. This study aims to evaluate the implementation of the Sharia-compliant financial information system at Bank Syariah Indonesia (BSI) KCP Probolinggo using a dual approach: the DeLone & McLean Information System Success Model and Islamic ethical principles, namely amanah (trustworthiness), mas'uliyyah (spiritual accountability), ṣidq (honesty), and 'adl (justice). A qualitative descriptive method was employed through participatory observation, in-depth interviews, and documentation techniques. The findings reveal that the information system contributes positively to operational efficiency and service acceleration. However, several challenges persist, particularly regarding limited reporting flexibility and unequal access to system features among user levels. From the perspective of Islamic values, the internalization of Sharia-based moral principles remains suboptimal. Amanah is still perceived procedurally, mas'uliyyah has not yet been embraced as spiritual responsibility, ṣidq is sometimes compromised for the sake of convenience, and 'adl is not fully reflected in equal access and training opportunities. These findings affirm that the success of Sharia information systems is not solely determined by technical performance, but relies heavily on the integration of Islamic ethical values at every level of system usage. Therefore, an integrative approach is needed—one that combines technical reinforcement with spiritual development—to establish an information system that is not only efficient, but also morally grounded and recognized.

INTRODUCTION

The development of digitalization in the Islamic financial sector has created a new reality that demands speed, accuracy, and transparency without ignoring sharia principles (Bustan, Fanani, & Mohamed, 2025; Nurhayati, Yandi, Sausan, & Malik, 2025) . Amidst this progress, concerns have arisen regarding the extent to which the information systems used are truly in line with Islamic values that are the foundation of Islamic finance (Darmalaksana, 2022; Djawas & Devy, 2022; Mukhlas, 2025) . This phenomenon is increasingly crucial considering that information systems act as a center for data control and decision making in financial institutions (Niesa et al., 2025; Sundara, SE, Luthfia Rohimah, Kom, & Susan Rachmawati, 2025)

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In an academic context, this issue touches on the fields of information systems studies, Islamic business ethics, and technology governance (Sarnoto & PdI, 2025) . In practice, this has a direct impact on public trust in Islamic financial institutions (Mariana, Ramadana, & Rahmaniar, 2024) . This study focuses its study on the evaluation of sharia integrity in financial information systems, by taking the case of Bank Syariah Indonesia KCP Probolinggo. The scope of the study is limited to the assessment of system quality, information quality, service, usage, user satisfaction, and net benefits, which are analyzed through the DeLone & McLean Model framework and supplemented with indicators of Islamic values such as amanah, ṣidq , 'adl, and mas'uliyyah. The aim is to find out whether the integration of Islamic ethical values has been reflected in the digital system used.

Previous studies have widely used the DeLone & McLean Model as a tool for evaluating the effectiveness of information systems, both in the public and private sectors. One emerging trend is the emphasis on six technical dimensions—system quality, information, service, use, satisfaction, and benefits—as the primary measure of DeLone & McLean's system success (Kafabih, 2024) . Studies such as Salsabila and Very (2025) confirm the efficacy of this model in the health and education sectors (Salsabilla & Very, 2025) . However, another trend suggests that this approach tends to ignore the context of local values or norms that can influence user perceptions of the system (Kaukabi, 2024) . The research of Muda, Kartika, & Isnaini (2023) and Syamsiah, Permitasari, & Syariati (2025) highlights the importance of Islamic values in managerial and technological practices in Islamic organizations, but has not touched on the information system aspect in depth (Muda, Kartika, & Isnaini, 2023; Syamsiah, Parmitasari, & Syariati, 2025) . Meanwhile, the study of Mulawarman (2022) began to try to design a sharia-based system evaluation framework, but it is still conceptual and has not been tested empirically (Mulawarman, 2022) . This gap is a gap for this research to contribute substantively.

From this tendency, it can be concluded that there is still a gap between the technical approach to system evaluation and the normative approach based on Islamic values. The DeLone & McLean model, although strong in structure, is neutral towards values. (Yulinda, Ubaidillah, & Anang, 2022) . This is a weakness in the context of sharia institutions, which actually demand a bias towards ethical and spiritual principles (Ramadhanti, 2022) . Several studies have tried to integrate value aspects with technical approaches, but are still in the exploratory stage (All Buchori, 2025) . There are not many studies that concretely combine the two in one evaluation framework that is applied directly to real cases. This is where the contribution of this study lies—to answer this gap and build a bridge between technical performance and sharia integrity in the evaluation of financial information systems. Thus, the results of this study are expected to not only provide academic benefits, but also become a practical reference for sharia financial institutions in assessing and developing their information systems.

This study aims to evaluate the sharia financial information system at Bank Syariah Indonesia KCP Probolinggo by exploring the integration between the system's technical performance and Islamic values. The main focus of this study is to assess the extent to which the system meets the dimensions of success according to the DeLone & McLean model, how Islamic values such as amanah , ṣidq , and mas'uliyyah are implemented in their use practices, and how the integration of both affects the legitimacy and effectiveness of the system in the context of sharia institutions. The main hypothesis states that the effectiveness of an information system is not only determined by technical quality, but also by the extent to which the system reflects the basic principles of Islam (Imam, 2022) . A system with high technical performance will increase efficiency and user satisfaction, while the application of Islamic values will strengthen accountability and trust (Rahardja, Silvia, Hakiki, & Devi, 2025) . The integration of technical and ethical approaches is believed to produce an information system that is not only functional, but also has strong and meaningful sharia legitimacy (Ilham, 2023) . This research is expected to provide theoretical

contributions to the development of value-based information system literature and offer a more contextual and relevant evaluation framework for Islamic financial institutions.

METHODS

This study uses a descriptive qualitative approach with a case study method, which aims to deeply understand the context of the use and integration of Islamic values in the Islamic financial information system (Assyakurrohim, Ikhram, Sirodj, & Afgani, 2022; Ilhami, Nurfajriani, Mahendra, Sirodj, & Afgani, 2024) . The material object in this study is the financial information system used by Bank Syariah Indonesia (BSI) Probolinggo Branch Office, as a representation of the application of information technology in Islamic financial institutions that are undergoing digital transformation.

The research design was designed to evaluate the implementation of information systems not only from a technical perspective through the dimensions of the DeLone & McLean Model, but also from the aspect of Islamic values internalized in the process of using the system (Muharsyah & Ekawati, 2021; Risal, Hakim, & Abdullah, 2023) . This study does not intend to generalize, but rather to explore contextually how sharia integrity is maintained through digital systems (Marselina, Kaniawulan, & Singasatia, 2022) . Therefore, case studies were chosen because they provide flexibility in exploring data that is in-depth, contextual, and reflective of real situations in the field.

The sources of information in this study include key informants, namely the head of the work unit and operational staff who directly use and manage the financial information system at BSI KCP Probolinggo. In addition, institutional documents such as information system SOPs, internal audit reports, system user manuals, as well as sharia documents and fatwas that are references for the institution are also an important part of data construction. (Hidayat, Ramadhani, & Huda, 2023; Hidayatullah, Alvianna, Sugeha, & Astuti, 2022) . The selection of informants was carried out purposively by considering their direct involvement in system operations (Handoko, Wijaya, & Lestari, 2024) .

The data collection process was carried out through three main techniques, namely in-depth interviews, participant observation, and documentation studies (Daruhadi & Sopiati, 2024) . Interviews were conducted in a semi-structured manner to remain focused on research indicators, but still provide space for exploration of open answers from informants (Nashrullah, Maharani, Rohman, Fahyuni, & Untari, 2023) . Participatory observation was carried out by directly observing the practice of using the system in transactions, reporting, and decision-making (Rifa'i, 2023) . Documentation studies were conducted by reviewing official institutional documents to gain an understanding of the technical policies and sharia values applied in the system (Jailani, 2023) .

Data analysis was carried out using a thematic analysis approach that allows identifying, classifying, and interpreting important themes that emerge from the data (Adiwijaya et al., 2024) . The analysis process begins with data reduction, namely selecting relevant data from interviews, observations, and documents (Dawis et al., 2024) . Furthermore, data coding and categorization were carried out based on two major dimensions: the technical dimension according to the DeLone & McLean Model (system quality, information, service, use, user satisfaction, net benefits) and the Islamic ethical-normative dimension (amanah, ṣ idq, 'adl, mas'uliyyah) (Dawis et al., 2024) . Interpretation of the results was carried out by linking the findings to the theory and context of BSI (Deni et al., 2024) . To maintain data validity, source triangulation techniques were used by comparing data from various collection techniques (Kusumastuti, Anggraeni, Rustam, Desi, & Waseso, 2025; Saefullah, 2024) .

RESULT AND DISCUSSION

1. Implementation of Sharia Financial Information System at BSI KCP Probolinggo

As a sharia financial institution in Indonesia, Bank Syariah Indonesia (BSI)

continues to strive to build a digital ecosystem that is not only operationally efficient, but also in line with sharia principles. One concrete form of this effort is the implementation of the Sharia Financial Information System (SIKS) which is implemented gradually in all work units, including at the BSI Probolinggo Branch Office (KCP). This branch is an important representation of how digital transformation in the sharia financial sector is applied in a real local context.

The following will comprehensively discuss how the sharia financial information system is implemented at BSI KCP Probolinggo, including the supporting technological infrastructure, digitalization of business processes, readiness of human resources in operating the system, and internal regulations and policies that govern its implementation. This description aims to provide a complete picture of the extent to which the system not only functions technically, but also reflects Islamic values which are the main foundation of sharia banking.

a. Information Technology Systems and Infrastructure

Digital transformation in Islamic financial institutions is an absolute necessity in the era of industry 4.0 and the digital economy. Bank Syariah Indonesia (BSI), as a result of the merger of three major Islamic banks in Indonesia, is taking advantage of this momentum to build an integrated information system that is able to support banking activities efficiently, transparently, and in accordance with Islamic principles. BSI KCP Probolinggo is one of the branches that consistently implements the Islamic Financial Information System (SIKS) as part of the BSI Core System to support digital and standardized financial services and reporting.

The system is built on a hybrid client-server technology architecture, combining local data processing at the branch level with national data integration at BSI data centers. This allows for real-time two-way communication between branches and centers, while ensuring operational continuity even if the connection to the central server is disrupted.

Various important modules embedded in this system include: sharia financing module, operational transaction module, reporting and accounting system based on sharia PSAK, internal digital audit system, to compliance monitoring system towards sharia principles which is directly integrated with DPS (Sharia Supervisory Board) supervision. These modules are not only stand-alone, but are interconnected and form a digital ecosystem that supports the principles of transparency and accountability.

In terms of security, the BSI system uses international standard AES-256 data encryption, a layered firewall system, and multi-factor authentication to prevent illegal access and leakage of sensitive data. Audit trails are used to record all user activities in the system, from login, data changes, transactions, to data deletion. This feature is very important for tracing activity traces, especially when there is a transaction error or potential fraud. The following table summarizes the main components of the information technology infrastructure at BSI KCP Probolinggo:

Component Infrastructure	Main Functions
Hybrid Local & Cloud Server	Storage and processing of transaction data and automatic backup
System Encryption & Firewall	Maintaining the integrity and security of transaction data and communication between systems
Audit Trail & Activity Log	Record and monitor user activity for audit and control purposes.
Disaster Recovery System	Ensure operational continuity in the event of a system disruption

Sharia Financing Module	Managing contracts, margin calculations, tenors, maturities, and financing reporting

Table 1. Main Components of Information Technology Infrastructure at BSI KCP Probolinggo.

One of the advantages of the system is the automatic blocking of transactions if there is a discrepancy between the type of contract used and the type of financing, or if the profit margin exceeds the limits specified in the internal sharia policy. This shows that the system has been designed to not only be administratively compliant, but also to be able to monitor sharia values automatically.

However, this system also faces challenges in terms of flexibility. For example, when a national system update (upgrade) is carried out, branch staff often experience confusion in using the new module due to lack of technical socialization. In addition, several system features such as financing risk analysis, collectibility projection simulation, and thematic reporting have not been optimally utilized by all work units due to limited technological literacy.

In general, the information system infrastructure at BSI KCP Probolinggo has met the standards of a modern digital financial system that supports sharia banking practices. However, there needs to be strengthening in terms of technical training and sharia understanding for system users, so that all features can be utilized optimally and in line with Islamic principles in financial governance.

b. Business Process and Operational Digitalization

Digitalization of business processes at BSI KCP Probolinggo is part of BSI's national strategy to strengthen efficiency, speed of service, and compliance with sharia principles. All operational activities that were previously carried out manually have now been directed into a technology-based information system, from customer service to data management and financial reporting. This not only changes the way staff work, but also demands a new understanding of Islamic-based digital work ethics.

In general, business processes have been reorganized to integrate all transaction flows into the information system. For example, the financing process that previously had to go through a number of manual stages now runs faster and more transparently. Customers only need to submit data and documents through customer service. The data is then input into the system and will be automatically analyzed by the sharia financing module.

This module will select the appropriate contract, calculate the margin based on the provisions stipulated in the DSN-MUI fatwa, and determine the tenor according to the customer's ability. Once approved, the system will automatically print the agreement, schedule payments, and provide warnings if there is a potential delay. The entire process is documented and auditable. Not only financing, the savings, deposits, zakat, and waqf processes have also been integrated into a one-stop-shop system. The system will classify the type of transaction, record the source of funds, validate the allocation, and generate reports according to the type of sharia product used.

The reporting process has also become more efficient. Daily, weekly, and monthly reports are no longer created manually, but are generated automatically by the system based on data recorded in real-time. These reports can be directly accessed by branch managers, regional management, and the Head Office, and can be filtered by transaction type, time, and work unit.

This reporting system is very important, considering that BSI as a sharia financial institution is required to prepare reports based on sharia accounting standards (PSAK Syariah), as well as submit sharia compliance reports to the Sharia Supervisory Board (DPS) and regulators.

However, several obstacles were still found. First, there was a system dependency on the central network, so that when the central server experienced a disruption, branch operations were also disrupted. Second, not all staff mastered advanced features, especially those related to risk simulation, predictive reporting, and unit performance analysis. Third, several transactions such as refinancing applications or financing cancellations still required manual validation because the system was not yet able to process decisions that required discretionary considerations. The following table presents a comparison of operational processes before and after digitalization:

Operational Process	Before Digitalization	After Digitalization
Submission Financing	Manual, paper form	Digital, integrated with sharia financing system
Margin Calculation	Manual calculations with spreadsheets	Automatic via the system according to the agreement
Due Date Monitoring	Manual with calendar reminder	Automatic via notification system
Reporting Finance	Compiled manually per work unit	Automatic and can be filtered as needed
Transaction Audit	Based on physical documents and notes	Digital audit trail can traced in real time

Table 2. Comparison of Operational Processes Before and After Digitalization.

From these findings, it can be concluded that digitalization at BSI KCP Probolinggo has succeeded in changing the operational landscape towards a more efficient, accurate, and documented direction. However, this transformation has not fully touched the work culture level. There is still a tendency for some employees to treat the system as a tool, not as part of their spiritual responsibility or sharia mandate. Therefore, efforts need to be made to align the digitalization process with strengthening Islamic values in every stage of work.

c. *Human Resource Readiness and System Literacy*

The success of information system implementation, especially in the context of Islamic finance, is highly dependent on the readiness of human resources (HR) operating it. In the context of BSI KCP Probolinggo, HR readiness is not only measured by technical ability in operating the system, but also by the level of understanding of sharia values that underlie Islamic banking operations. In other words, the success of technology cannot be separated from the integration of digital literacy and spiritual literacy.

BSI KCP Probolinggo has a diverse composition of employees, both in terms of age, educational background, and work experience. Younger generation staff are generally more adaptive to technology. They demonstrate high ability in navigating the system, understanding digital flows, and exploring new features. However, they often only understand the technical aspects of the system as an administrative work tool, without realizing the sharia values inherent in the transaction process. In contrast, senior staff have a deep understanding of sharia principles, but face challenges in mastering a system that continues to develop technically.

In in-depth interviews, several staff admitted that the training they attended focused more on the technical procedures of system operations, such as how to input data, compile reports, or print transaction results. However, only a few trainings touched on the ethical dimensions of system use in the context of Islam. In fact, in Islamic finance, information systems are not just technology, but also a medium for maintaining trust and preventing practices that deviate from the principles of muamalah. The following are the results of the evaluation of HR readiness based on observations and field data :

Aspect Evaluation	Condition	Notes
Ability technical system	Medium – high	The majority of young staff are able to operate the system well.
Understanding sharia values	Medium – high (in senior staff)	Not yet internalized in the use of the system by all employees
Strategic digital literacy	Low – medium	Thematic analytics and reporting features are rarely used
Islamic digital ethics	Low	There is no specific training or SOP regarding the ethics of system users.
Ownership not quite enough answer	Depends position	Implementing staff often feel the system is an administrative burden, not a mandate.

Table 3. Evaluation of HR Readiness Based on Observations and Field Data.

The main problem lies in the lack of integration between system literacy and value literacy. Most staff feel that it is sufficient to just follow the SOP, without understanding that every digital step they take has consequences for sharia law and spiritual accountability. For example, inaccuracy in inputting margin data or financing contracts is not only a technical error, but also a potential violation of sharia principles that must be accounted for morally and religiously.

As an illustration, in the observation, a case was found where a staff member chose the wrong type of contract in the customer financing input process. As a result, the profit margin calculated by the system did not match the type of contract that should have been used. Although technically this can be corrected, in principle, the error has caused an error in the contract which has implications for the validity of the contract according to sharia.

This indicates that the system, although designed in such a way, cannot stand alone without the support of human resources who have a complete understanding. There needs to be a training program that is not only technical, but also oriented towards the formation of Islamic digital ethics awareness, such as:

- The importance of trust in maintaining data confidentiality and accuracy
- Prohibition of information manipulation as part of the nature of ṣ idq (honest)
- The importance of justice ('adl) in the treatment of customer data
- Mas'uliyyah (responsibility) in every input and reporting activity

These trainings can be packaged in the form of integrative workshops, case study-based training, or collaboration with the Sharia Supervisory Board (SSB) to provide spiritual guidance regarding the ethics of using the system.

Thus, the readiness of human resources is not only assessed from how far they can operate technology, but also from how deeply they understand the meaning of the information system as part of devotion to Allah in the professional realm. A system that is technically sharia will not be optimal if its users are not ethically and spiritually sharia.

d. Internal Policies and Technical Regulations

The existence of a sophisticated sharia financial information system at BSI KCP Probolinggo cannot run optimally without the support of clear, firm internal policies that are in accordance with sharia principles. Regulations are the

normative basis for all system users in carrying out their duties. In this context, policies not only function as administrative instruments, but also as value guardians of system integrity.

Structurally, internal regulations related to information systems at BSI KCP Probolinggo refer to policy documents issued by the head office, such as Information Technology SOP, Information Security Policy, and Sharia Financial Information System Usage Guidelines. These documents have been downgraded to the operational level and are used as references in carrying out daily tasks, from data input, transaction authorization, financial reporting, to system access management.

However, the results of document review and interviews with several employees indicate that most of the regulations currently in effect still focus on technical and procedural aspects, such as transaction input deadlines, system access protocols, and data error handling. Unfortunately, the dimensions of Islamic values have not been explicitly integrated into these policy documents. For example, the SOP mentions the importance of data accuracy and speed of service, but it is not mentioned that this is a real form of the attitude of amanah and ṣidq in Islam. The following is an example of an internal policy evaluation:

Document Type	Main Focus	Lack
SOP Usage System Information	Input procedures , authority access , authorization transaction	Has not explicitly mentioned the dimensions of sharia values
Security Guide Information	Encryption , password management , data backup	There is no emphasis on spiritual responsibility
Policy Sharia Compliance	Compliance with the contract, DSN-MUI fatwa, reporting to DPS	Still separate from the technical SOP of the system
Internal Audit Guidelines	System log inspection protocol, data anomaly detection	Not connected with the concept of hisbah or Islamic accountability

Table 4. Internal Policy Evaluation.

This situation creates a separation between the world of procedures and the world of values. Employees run information systems because of the urge to comply with the rules, not because of an understanding of their spiritual responsibilities. In fact, in the framework of Islamic finance, every activity related to the management of assets and transactions must be accounted for not only administratively, but also morally and religiously.

For example, in Islam, violation of the accuracy of financial reporting is not only a professional error, but can also be classified as a form of betrayal of the trust that is carried out. If this is not directly linked to the regulation, then system users will tend to be formalistic and only pursue administrative compliance.

Therefore, it is important for BSI—including at the KCP level—to begin drafting and implementing integrative regulations, namely policy documents that unite technical aspects and sharia values. For example, a special section can be added to the SOP explaining that accuracy in data input is part of the amanah principle, that transparency in reporting reflects the value of ṣidq (honesty), and that every digital activity is recorded as a form of mas'uliyyah (responsibility before Allah and humans).

One innovation that can be implemented is to compile a Code of Ethics for Sharia Information System Users which contains moral principles for system users, such as:

- Do not change data for pragmatic reasons
- Don't hide technical errors
- Be honest when submitting reports
- Realizing that all activities are recorded as part of the audit of this world and the hereafter

The implementation of such a code of ethics will strengthen the identity of the system as a means of worship and not just an administrative tool. Thus, the information system is not only a reflection of technological progress, but also an instrument of preaching and upholding Islamic values in the modern world of work.

2. Evaluation of the Use of Islamic Financial Information Systems in the DeLone & McLean Approach

The DeLone & McLean model was developed to evaluate the effectiveness of information systems from various important dimensions, such as system quality, information quality, user satisfaction, actual use, service quality, and net benefit. In the context of BSI KCP Probolinggo, the two dimensions that are considered most relevant and have a direct impact on the success of the sharia financial information system are System Quality and User Satisfaction. These two dimensions are the main indicators of how the system not only works technically, but can also support work processes, sharia compliance, and customer service optimally.

a. Quality System (System Quality)

System quality in the context of information systems refers to the technical ability of the system to perform its functions well, stably, safely, quickly, and easily used. At BSI KCP Probolinggo, the information system used is part of the BSI Core System which has been developed nationally and adjusted to the operational needs of Islamic banking. The evaluation of the quality of this system covers several main aspects, namely: system availability, security, user interface, system flexibility, and module integration.

First, in terms of system availability, the information system shows very stable performance. The average uptime is above 98% per month, indicating that the system is almost always available when needed. This reliability is very important in banking because operations must not be interrupted, especially during prime service hours. The system is also equipped with an automatic backup feature that is performed twice a day and a server failover to anticipate technical disruptions. This infrastructure shows BSI's commitment to maintaining reliable digital-based operational continuity.

Second, in terms of security, the system is protected by layers of control such as active firewalls, data encryption using international standards (AES-256), and two-factor authentication for each user. In addition, all system activities are recorded through an audit trail feature that automatically records every process carried out by the user—whether in the form of input, modification, or deletion of data. This audit trail is very useful for tracking if there is a transaction anomaly, and also functions as a sharia control mechanism to prevent data manipulation.

Third, although the system has a consistent interface, many users stated that the display is still too technical. Features such as collectibility reports or margin simulations are hidden in unintuitive menus, so that only certain users can access them smoothly. This causes most users to only access basic functions, such as financing input and printing monthly reports.

Fourth, system flexibility is also still a major weakness. The system does not provide space for branches to modify or compile reports based on their

specific needs. To get reports outside the standard format, users must submit a request to the central IT team. This process can take several days and is quite difficult when the report is needed immediately for urgent meetings or evaluations.

Finally, in terms of integration between modules, the system is considered very good. All related processes—from account opening, transactions, financing recording, margin calculations, to financial reporting—run in an integrated manner. This not only speeds up work but also reduces the risk of errors due to data duplication or inconsistency. The following is a summary of the results of the system quality evaluation at BSI KCP Probolinggo:

Aspect Evaluation	Key Findings
Availability System	Stable (uptime >98%), automatic backup 2x a day , active failover
Security	Very good – dual authentication, firewall, AES-256 encryption, active audit trail
Interface	Consistent, but not friendly enough for new or non-technical users
Flexibility	Limited – cannot create custom reports without central assistance
Module Integration	Very good – automated connected process from input to reporting

Table 5. Results of System Quality Evaluation at BSI KCP Probolinggo.

The quality of the system at BSI KCP Probolinggo shows high performance in technical aspects. However, the biggest challenge lies in the flexibility and ease of feature exploration, which hinders the strategic potential of the system to be utilized more widely by all users.

b. Satisfaction User (User Satisfaction)

User satisfaction is an important indicator in assessing the success of an information system. A technically sophisticated system is not necessarily effective if it is not supported by user satisfaction and comfort in operating it. At BSI KCP Probolinggo, system users consist of various levels of staff with diverse backgrounds—from tellers, customer service, financing analysts, to branch managers.

In general, users feel that this system makes operational work easier. Processes that were previously done manually can now be quickly automated through the system. For example, inputting financing data that used to take an hour now only takes 15–20 minutes because the system has provided a contract template and automatic margin calculations. In addition, the system also stores customer transaction history, so there is no need for repeated manual checks.

However, the level of user satisfaction is still functional, not strategic. This means that users feel helped with routine work, but have not seen the system as a tool for analysis or decision making. Most employees do not use advanced features such as customer performance graphs, collectibility trends, or financing risk area analysis. This is due to the lack of in-depth training and the lack of documentation or easy-to-understand usage guides.

Technical support is also a problem. Although there is a local IT team , they are only responsible for minor troubleshooting such as login errors or reprinting reports. When a system error occurs or non-standard reporting needs occur, the central helpdesk must be contacted. The response from the center is not always fast, because the volume of requests from all over Indonesia is very

high. Here are the results of a simple survey of 20 system users at BSI KCP Probolinggo:

Aspect Satisfaction	Average Score (1–5)	Explanation
Ease of Access	4.2	Fast system access from local and central networks
Process Speed	4.5	Transaction input and reporting is very fast
Ability Analytic	3.4	There are analytics features, but they are not widely used.
Reporting Flexibility	3.0	Reports are limited to standard formats, not flexible
Technical Support	3.7	Response local fast , but help center slow

Table 6. Results of a Simple Survey of 20 System Users.

The system has succeeded in providing ease of work and high efficiency, but has not succeeded in creating a holistic user experience. Therefore, increasing system literacy, training on advanced features, and improving the central helpdesk service are very necessary to ensure that the system is truly utilized optimally by all users.

3. Evaluation of the Use of Islamic Financial Information Systems in the Islamic Values Approach

The implementation of information systems in Islamic financial institutions cannot be separated from the foundation of Islamic values which are the main foundation in every muamalah activity. Technology in Islam is not just a tool, but a means to carry out mandates, demonstrate honesty, uphold justice, and be accountable for every activity spiritually. In the context of BSI KCP Probolinggo, the Islamic financial information system has greatly helped work efficiency. However, an evaluation from the perspective of user spirituality needs to be carried out so that efficiency does not shift the essential values that are the spirit of the Islamic system itself. The four main values that are the focus of this evaluation are Amanah, Mas'uliyyah, Ṣidq , and 'Adl.

a. Trust Value in the Use of Information Systems

The value of trust is not only a social ethic in Islam, but also a main principle in working, including when using information technology. Trust means maintaining and delivering something to those who are entitled as it should be. In the context of information systems, trust includes being careful in inputting data, honesty in the transaction process, and loyalty to sharia provisions. In QS. Al-Ahzab: 72, trust is referred to as a great responsibility that even heaven and earth are reluctant to bear.

At BSI KCP Probolinggo, the information system has supported work efficiency in managing financing and transaction data. However, there is a gap in the aspect of internalization of values. Many employees understand the mandate only as carrying out SOP orders or ensuring that data is inputted on time. Meanwhile, the aspects of accuracy, verification, and awareness that data is the right of customers and belongs to the public have not been fully understood as part of the spiritual mandate. For example, filling margins based on previous transaction patterns without matching them with the ongoing agreement is a form of neglect of the mandate, even though there is no element of intent to do wrong.

Strengthening the value of trust in information systems is not enough just through written regulations or technical supervision. An approach is needed that

touches the individual's spiritual awareness that every interaction with the system is part of accountability before God, not just to superiors or agencies.

The following are recommendations that can be made to strengthen the trust value in using the system:

- Building a spiritual understanding of digital work through study forums, briefings, or Islamic-based value training that links technology to the responsibilities of faith.
- Adding value-based reminder elements in the system interface, such as moral messages or quotes from verses related to trust, which are displayed when logging in or before confirming important data.
- Make the value of trust an indicator in employee performance evaluation, so that employees are not only assessed based on administrative targets, but also their integrity and caution in using the system.

b. Mas'uliyyah Values (Spiritual Accountability) in the Use of Systems

The concept of mas'uliyyah in Islam includes not only administrative responsibility, but also the dimension of accountability in the afterlife. QS. Al-Isra: 36 emphasizes that human hearing, sight, and heart will be questioned for what they do. In a digital context, this means that every activity in the system—whether it is data input, report correction, or even negligence—is part of the recorded deeds and will be held accountable.

At BSI KCP Probolinggo, the audit trail feature is available and technically capable of recording all user activities. However, not all users view this feature as part of their spiritual responsibility. Many consider the audit trail only as a tracker for supervision needs or compliance reports. Input errors are often considered as commonplace that can be handed over to the IT team to be fixed, without personal awareness of the importance of taking direct responsibility.

Internalizing the values of mas'uliyyah in the digital work world will foster a sense of ownership of one's own actions, distance oneself from the culture of blaming the system or other people, and build a moral discipline that is stronger than mere administrative supervision.

Here are some steps that can be taken to instill mas'uliyyah values more deeply:

- Strengthening the meaning of the audit trail as a spiritual record, not just a technical tracker, through internal training or seminars with a spiritual approach.
- Building a culture of openly admitting mistakes, where employees are encouraged to be honest and take responsibility when mistakes occur, without fear of being scolded or blamed unilaterally.
- Make digital ethics training an integral part of onboarding and HR development, so that every new employee understands that working in the system is not just about technical matters, but also about morals.

c. The Value of Ṣidq (Honesty) in the Digital Transaction Process

Honesty or ṣ idq is a fundamental value in Islam and is the foundation of all professional activities. Without honesty, any sophisticated system will lose its value. Ṣ idq in information systems means not manipulating data, not changing reports to please certain parties, and not covering up mistakes that could result in deviations in decisions.

Field practice shows that although not massive, there is still a tendency to set transaction dates to match monthly targets or to input margins in general without analysis according to real contracts. This is done to save time or adjust the system to routine reports. However, from a sharia perspective, this kind of action is a violation of the value of honesty, although administratively it seems light.

Building the value of ṣ idq means growing awareness that the system is not only a tool to help with work, but also a tool to test personal integrity. The system must build trust, not just efficiency.

Here are some recommended strategic steps to bring the ṣ idq values to life in the use of information systems:

- Build a data correction log system that includes transparent reasons for changes, so that users do not change data carelessly and each correction can be accounted for.
- Instill a culture of admitting mistakes and openness in data correction, so that staff feel safe to be honest in the correction process.
- Explaining sharia principles as the basis for integrity in every technical system training, so that employees understand that honesty in data is part of maintaining halal-haram in work.

d. The Value of 'Adl (Justice) in Access and Distribution System

Justice or 'adl in Islam is not only about treating everyone equally, but also giving rights according to their portion. In information systems, 'adl means that all employees have fair access to the information and features they need to perform their duties optimally.

Facts on the ground show that there is still inequality in system access. Implementing staff only have limited access, while strategic data and analytical reporting can only be accessed by structural officials. In fact, information justice is important to increase the sense of ownership, collective responsibility, and active participation of all units in decision making.

A fair system does not mean opening all access to everyone, but providing access based on role, need, and job relevance—not just based on rank or position. Here are recommendations that can be applied to build systemic justice in the use of sharia information systems:

- Reviewing data access and distribution rights policies to suit work needs, not just positions, so that implementing employees can conduct independent evaluations and provide appropriate input.
- Provide system training evenly and in stages for all levels of staff, so that everyone understands how to use the system effectively, not just those in the management structure.
- Involve all units in the system reflection and evaluation process, for example through user forums or quarterly system reviews that invite all divisions to provide input.

CONCLUSIONS

Based on the results of research and analysis conducted on the implementation of the sharia financial information system at Bank Syariah Indonesia (BSI) KCP Probolinggo, it can be concluded that the system has made a significant contribution to the efficiency and effectiveness of the institution's operations. Technically, the system has met a number of success indicators based on the DeLone & McLean model, such as stable, integrated, and secure system quality. This system has also helped speed up the data input process, improve reporting flows, and minimize manual errors in the transaction process. However, challenges still arise in the aspect of reporting flexibility and interface design that is not yet fully user-friendly, especially for non-technical users.

User satisfaction with the system is at a moderate to high level, as seen from the speed of access, basic ease of use, and system stability. However, most users have not utilized strategic features such as analytical dashboards and risk simulations, due to limited training and uneven access to information between job levels. This shows that the success of the system still tends to be technical and has not fully touched on the aspect of

strengthening strategic utilization by all elements of the organization.

Furthermore, when the information system is evaluated based on Islamic values, it is found that aspects of digital spirituality and ethics have not yet been deeply internalized in the daily work culture of users. The value of amanah is still interpreted as administrative, not spiritual; the value of mas'uliyyah has not been reflected in personal awareness of the responsibility of the afterlife for every digital action; the value of ṣ idq has not completely prevented minor manipulation practices that are considered normal; and the value of 'adl is still hampered by inequality of access and involvement in the use and development of the system. This indicates that a good information system is not enough to be built only from the technological side, but must also be accompanied by the instillation of values and work culture that are in accordance with Islamic principles.

Thus, it can be concluded that the sharia financial information system at BSI KCP Probolinggo has a strong technical foundation, but it needs to be pushed further through an integrative approach between strengthening technical competence and spiritual development. Technology must be used not only as an administrative tool, but as an instrument of worship and a medium for maintaining work integrity. This synergy between technology and values is the key to the success of a true sharia information system.

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