

The Effectiveness of Digital Banking Beyond in Increasing Quality Service and Satisfaction Customers at Bank Syariah Indonesia Pamekasan Branch

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Abstract

This study aims to analyze the implementation, effectiveness, and influence of BYOND digital banking services on improving service quality and customer satisfaction at Bank Syariah Indonesia KC Pamekasan . Using a descriptive qualitative approach, data were collected through semi-structured interviews with customers and documentation from various relevant sources. The results show that BYOND implementation is supported by customer education strategies, digital promotions, and strengthening frontline services, but faces digital literacy challenges for some customers. Service effectiveness is reflected in increased transaction speed and system reliability, despite being disrupted by a server downtime incident in 2023. Customer satisfaction generally increases due to ease of access, security, and speed of service, accompanied by a positive impact on corporate image and compliance with sharia principles. This study recommends improving digital literacy, strengthening technological infrastructure, and optimizing communication during disruptions to maintain service quality and customer satisfaction.

Keywords: *Digital Service Disruption, Customer Trust, Bank Syariah Indonesia*

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INTRODUCTION

The rapid development of information and communication technology has driven banks to innovate in providing the best service to customers. One innovation that has received a major focus in the banking industry today is mobile banking services, which allow customers to conduct various financial transactions quickly, securely, and flexibly through their smartphones. Bank Syariah Indonesia (BSI), as the largest Islamic bank in Indonesia, also introduced the BSI Mobile application, or BYOND Mobile Banking, in an effort to address the need for digitalization of Islamic financial services.

Bank Syariah Indonesia Branch Office Pamekasan Branch Office is a service unit that continuously strives to improve its service quality through digitalization, particularly by optimizing the use of the BYOND application. In this context, it is important to determine the extent to which the BYOND application implementation can satisfy customers and increase trust in the services provided.

Service quality is a crucial factor in determining customer satisfaction. According to Parasuraman, Zeithaml, and Berry (1988), service quality can be measured through five main dimensions: tangibles, reliability, responsiveness, assurance, and empathy. In the context of digital banking, these dimensions need to be adapted to the characteristics of technology-based services. Customer satisfaction itself is the result of comparing customer expectations of a service with their perceptions after receiving that service.

Several studies have shown that the digitalization of banking services has a positive impact on customer satisfaction. For example, research by Alifandi and Fasa (2024) found that banking digitalization significantly impacted customer satisfaction at BSI in Bandar Lampung, particularly in terms of ease of use and transaction speed. However, another study by Chandra et al. (2024) at BSI Payakumbuh branch office showed that not all dimensions of digital service quality significantly impacted customer satisfaction, with the tangibles dimension being the only positive one.

On the other hand, research by Nurhayani et al. (2024) at BSI Syariah in Langkat Regency showed that the accuracy, speed, and security of digital services simultaneously influence customer satisfaction. Meanwhile, research by Aini and Hasan (2024) in Malang City found that service quality had no significant effect on customer satisfaction, but company image and religiosity had a positive influence.

Another study by Jannah et al. (2024) at the BNI Syariah Banda Aceh branch showed that the accuracy, speed, and security of digital services significantly influence customer satisfaction. In Palembang, Setiagraha et al. (2024) found that mobile banking services had no direct impact on customer loyalty, but customer satisfaction played a significant role in shaping loyalty.

In Subang Regency, Nurlatifah et al. (2024) found that digital banking service quality had a positive and significant effect on BSI customer satisfaction. Meanwhile, at BSI KCP Masbagik, Yolanda et al. (2022) showed that financial technology and digital service quality together significantly influenced customer satisfaction.

Research by Muhyiddin (2024) at BSI KCP Ponorogo Soetta showed that the speed and ease of digital services significantly influenced Generation Z customer satisfaction, while service quality had no partial effect. Finally, research by Wijaya et al. (2017) in Jakarta found that only the dimensions of price, service portfolio, reliability, and availability had a positive effect on customer satisfaction, which in turn influenced customer loyalty.

Customer satisfaction is a key indicator of the success of a banking institution's services. In today's digital era, customer expectations for service quality are increasingly high, particularly regarding speed, convenience, and ease of access to banking services. To address these challenges, Bank Syariah Indonesia (BSI) presents the BYOND Mobile Banking application as a digital innovation to meet customers' financial transaction needs more efficiently and flexibly.

The BYOND app is designed to provide a variety of banking services, including fund transfers, bill payments, digital product purchases, and online account opening. These conveniences are expected to provide a positive customer experience, thereby increasing customer satisfaction and loyalty to BSI.

However, customer satisfaction is not only determined by the availability of digital features, but also by **the quality of service**, including system reliability, service speed, ease of use of the application, and responsiveness to complaints or technical issues. In an area like **Pamekasan**, which is part of a region with its own unique community characteristics, evaluating customer satisfaction is crucial to determine the extent to which BSI's digital services are accepted and perceived as beneficial by customers.

These findings demonstrate that improving service quality and customer satisfaction can vary depending on the context and customer characteristics in each region. Therefore, further research is needed at BSI Pamekasan Branch to understand how Digital Banking Beyond impacts service quality and customer satisfaction in the region.

This research is relevant for analyzing and evaluating how the quality of digital services provided through the BYOND application affects customer satisfaction levels at the Pamekasan branch. The results are expected to provide input for BSI management in making strategic policies related to the development of sustainable digital services, in line with customer needs and expectations in the digital era.

This research aims to analyzing the effectiveness of digital banking services Beyond in improving the quality of service at BSI KC Pamekasan as well as to determine the influence of Beyond digital banking services on customer satisfaction at BSI KC Pamekasan. With Thus, the results study This expected can give recommendation for BSI in develop digital services to become more innovative, competitive, and appropriate with principle Islamic banking.

Theoretical review

A. Digitalization of Banking

Digitalization banking is a transformation process from system service conventional going to system based digital technology for increase efficiency, speed, convenience, and accessibility for customer. Form digitalization This covers various service such as mobile banking, internet banking, digital onboarding, e-wallet, and financial platforms based digital applications that enable interaction between bank and customer virtually without limitation time and place.

According to Susanti and Nugroho (2021), digitalization banking is form service process automation financial means that allow customers For access and perform transaction without need come in a way physique to office branch. Fitriani et al. (2022) strengthens that digital banking changes the service model traditional become based on a digital platform that prioritizes real-time interaction, personalization, and use application integrated smart.

Bank Indonesia (2023) states that digitalization banking is part from national strategy For support inclusion finance and efficiency system finance national through utilization technology in a way comprehensive, which includes side front-end services (experience customers) and back-end (systems) internal bank operations).

More further, according to Financial Services Authority (OJK, 2023), digital banking does not only become channel distribution, but also as part from the business model

strategic bank in facing the era of digital transformation , which demands institution finance For more adaptive , agile, and data- driven .

Chong et al. (2010) emphasizes that adoption digital technology in banking is greatly influenced by convenience ease of use , trust customers (trust), as well as mark perceived usefulness of application or the system used .

Digitalization also enables banks to do customer data analysis in real-time, creating more personalized services , as well as utilise technology such as AI, chatbots, big data analytics, and cloud computing to increase efficiency operational .

Indicator Digitalization Banking

1. Convenience use digital application (user friendly, easy understood)
2. Speed transactions (real time, not waiting for long)
3. Accessibility service (can accessible When Anywhere and Anywhere)
4. System security (data protection , authentication) double , encryption)
5. Flexibility services (various feature payment , transfer, opening account)
6. Trust customers (adoption influenced Keep going to the system)

B. Quality Service

Quality service is size the extent to which services are provided capable fulfil or exceed hope customers . In the context of banking , quality service become aspect crucial Because service banking intangible (not tangible) and is highly dependent on interactions customer with system and bank staff .

According to Parasuraman, Zeithaml, and Berry (1988), quality service can measured through five dimensions the main known with SERVQUAL, namely : Tangibles (evidence) physical), Reliability , Responsiveness , Assurance , and Empathy

Tjiptono (2022) stated that quality high service No only create satisfaction , but also encouragement loyalty and recommendations from customer to other people. Within sectors digital banking , quality service covers aspect like availability features , speed access , security , convenience navigation applications , as well as convenience finish problem .

Kotler and Keller (2021) emphasize that perception customer to quality service is highly influenced by experience interaction direct with system service as well as expectations that have been formed previously .

Lupiyoadi and Hamdani (2023) added that quality service become component main in create superiority competitive , especially Because service service like banking No can displayed in a way physique before consumed .

In the context of digital banking, quality services also include ability application For operate in a way stable , error- free , and has feature security such as multi-factor authentication, data encryption , and systems detector transaction suspicious .

C. Satisfaction Customer

Satisfaction customers is form evaluation and response emotional customers to services received , after compared to with the hopes that are held before use service .

Satisfaction become indicator important For evaluate success something service banking in answer need customers .

According to Kotler and Keller (2021), satisfaction customers is results from evaluation conducted customers when they feel that performance product or service exceeds , equals , or below hope they . If the performance exceed hope , then customers feel satisfied even very satisfied .

Tjiptono (2022) explains that satisfaction customers No only influenced by performance services , but also by costs psychological and time spent by customers For get service the .

According to Fandy Tjiptono & Gregorius Chandra (2023), satisfaction appear from perceived value customers , which are results from comparison between benefits obtained with all form sacrifice (time , energy , cost).

In the context of digital banking, Wulandari and Hidayat (2023) identified four aspect the main thing that really influences satisfaction customers , namely : convenience access services , security of personal data and transactions , speed digital transactions , and reliability digital system (minimal interference / error)

Satisfaction high customer contribute to loyalty customers , use service repeated , and *word of mouth* positive that can expand reach and reputation institution finance .

Research methods

This study uses a descriptive qualitative approach to gain an in-depth understanding of the effectiveness digital banking byon in improvement quality service and satisfaction customers at Bank Syariah Indonesia KCP Pamekasan . A qualitative approach was chosen because it can explore the subjective meanings experienced by individuals in a particular social context. According to Creswell & Poth (2018), qualitative research is intended to explore and understand the meanings given by individuals or groups to a social or human issue.

This type of research is qualitative descriptive, aiming to provide a factual and systematic description of the phenomenon being studied without manipulating the object. This aligns with Sugiyono's (2019) view that qualitative descriptive research focuses on a detailed description of phenomena or events as they occur in the field.

Data collection technique

Data were collected through two main techniques: semi-structured interviews and documentation. Interviews were conducted directly with 15 customers of BSI Pamekasan Branch. Semi-structured interviews allowed researchers to explore in-depth information guided by flexible, open-ended questions. Consistent with Jamshed's (2014) opinion, semi-structured interviews combine structure and flexibility, making them effective in research focused on understanding perceptions and experiences.

In addition, documentation techniques were used to collect secondary data in the form of screenshots of customer social media accounts, online news reports, and official reports from BSI. This documentation served as comparative and corroborating material for the interview data. Yin (2020) states that documents and archives are

crucial data sources in qualitative research because they can provide contextual and historical evidence of the phenomenon being studied.

Data Analysis Techniques

Data analysis in this study uses an interactive model from Miles, Huberman, and Saldaña (2020), which consists of three main components, namely:

1. Data Reduction: The process of sorting and simplifying raw data into meaningful information according to the research focus.
2. Data Presentation: Arrange data in the form of thematic narratives, direct quotes, and simple tables to facilitate interpretation.
3. Drawing Conclusions and Verification: Interpreting the meaning of the analyzed data to produce valid findings and answer the research problem formulation.

Miles et al. (2020) emphasize that this process is interactive and occurs iteratively throughout the research process.

Data Validity Test

To ensure the validity of the findings, this study employed source and technical triangulation. Source triangulation was conducted by comparing data from various informants and documents, while technical triangulation was conducted by combining interviews and documentation. Flick (2018) emphasized that triangulation is an important approach in qualitative research to ensure the credibility and richness of the collected data. With this approach, researchers can explore more thoroughly how disruptions to BSI's digital systems affect customer perceptions and levels of trust.

Results and Discussion

Selection of 15 informants in study This based on considerations methodological and substantial . First , the entire informant is active BSI KC Pamekasan customers use BYOND application , so that relevant with focus research . Second , the number of 15 people is considered adequate For study qualitative Because allows obtaining rich and in-depth data , at the same time fulfil principle *data saturation* , namely when information that appears start repetitive and not Again give findings significant new thing . This is in line with opinion Sugiyono (2019) stated that that in study qualitative , quantity informant No determined in a way sure , but customized with data needs up to information considered saturated . In line with that , Creswell (2014) emphasized that study qualitative more emphasize depth of data than amount participants , so that size sample small still can give comprehensive overview if chosen in a way purposive . Third , the informant in study This chosen with consider variation age , type gender , and objective use application , in order to obtain comprehensive overview about experience customers . Fourth , there is longest-serving user (since 2020) and most active user (transactions daily) enrich analysis Because show difference perspective between experience term length and intensity use application . With Thus , the selection of 15 informants This No only consider representation , but also guarantee depth and relevance of data for answer question study .

Based on the results of interviews with 15 informants, it was found that the use of the BYOND application at BSI KC Pamekasan was quite varied in terms of age, length of use, level of activity, and transaction purposes.

1. Oldest User

- Nur Aini (35 years old) and Rohana Sari (36 years old), have been using BYOND since 2020 (since the application was first launched).
- Both are loyal users who regularly use the application for household and family needs.

2. Most Active Users

- Dedi Pratama (29 years old) and M. Fikri (29 years old), both use the application almost every day for business purposes.
- They consider BYOND to be very supportive of business continuity because transactions can be carried out quickly and flexibly.

3. New User

- Fatimah Zahra (40 years old) and Budi Santoso (27 years old) only started using it in 2023.
- They are still in the adaptation stage, although they have started to actively use the application for payments and transfers.

4. Dominant Usage Pattern

- Most informants use BYOND for fund transfers, bill payments (electricity, BPJS, SPP, etc.), and e- wallet top- ups .
- Younger age groups (25–30 years) use it more for online shopping , top up games , and digital business, while adults (35 years and above) are more focused on household and family needs.

5. Satisfaction Level

- While frequent complaints about server outages occur at certain times, nearly all informants are satisfied with BYOND's ease, speed, and security.
- However, there are special notes from several informants (for example Hendra Wijaya, 30 years old) which are quite.

Implementation of Digital Banking Services Byond at BSI KC Pamekasan

The results of the study show that the implementation of Digital Banking services Byond at Bank Syariah Indonesia (BSI) Pamekasan Branch has been running quite well. This application is perceived as an easy-to-use service (*user The bank 's user-friendly* interface (CB) features a simple design, making it easier for customers to conduct transactions. Digital features such as fund transfers, bill payments, e- wallet top- ups , and online account opening make customers feel more efficient in managing their financial needs. This implementation also confirms that BSI KC Pamekasan has followed the digital transformation of Islamic banking in Indonesia.

However, the questionnaire results also revealed that barriers remain, particularly for older customers who are not yet fully familiar with digital technology. Digital literacy is a challenge that needs to be addressed, given that some customers require guidance in operating the app. This means that implementing Byond services requires more than just providing the app; it also requires a sustainable digital education strategy.

Empirically, these results align with research by Alifandi and Fasa (2024), who found that banking digitalization significantly impacts customer satisfaction, particularly in terms of ease of use and speed of service. Muhyiddin's (2024) research at BSI Ponorogo Soetta also showed that younger generations more readily adopt digital services, while older generations require assistance. Therefore, it can be concluded that the implementation of Byond in Pamekasan has been successful, but needs to be optimized with digital literacy strategies to reach all levels of society.

Byond Digital Services on Service Quality

The effectiveness of Byond's service in improving service quality can be seen from customer perceptions on several key dimensions, namely reliability, responsiveness, assurance, empathy, and tangibles. From the questionnaire results, the majority of respondents assessed that transactions through Byond were fast, accurate, and rarely experienced errors, thus increasing customer confidence in the system's reliability. In addition, the bank was considered quite responsive in providing information and solutions when service disruptions occurred, which indicates good responsiveness.

The assurance aspect is also a crucial factor, as the Byond system is equipped with dual authentication, data encryption, and multi-layered security, increasing customer confidence in the protection of their personal data and transactions. Despite occasional server outages, the bank's open communication helped maintain customer trust. This demonstrates that service effectiveness depends not only on technological performance but also on crisis management and customer communication.

Empirically, Nurhayani et al.'s research (2024) confirmed that the speed and accuracy of digital services significantly influence the quality of Islamic banking services. Similar results were found by Chandra et al. (2024) showed that in addition to speed and reliability, usability (application appearance and interface design) also influences user experience. Thus, Byond's effectiveness at BSI Pamekasan Branch can be said to be quite high, although system stability still needs to be strengthened to reduce the potential for future service disruptions.

Customer Satisfaction with Byond Services

Customer satisfaction is a key indicator in assessing the success of Byond's implementation. Based on questionnaire results, the majority of customers expressed satisfaction with the service, particularly due to its ease of access, speed of service, and transaction security. With Byond, customers can conduct transactions anytime and anywhere without having to visit a branch office. This makes service more efficient and reduces waiting times, especially for highly mobile customers.

Despite this, customer satisfaction was slightly affected by service disruptions, particularly when transactions could not be processed due to server issues. However, the bank's responsiveness in providing information and solutions maintained

customer trust. This demonstrates that customer satisfaction is determined not only by technological performance but also by the bank's responsiveness and communication.

This finding aligns with research by Wulandari and Hidayat (2023), which showed that digital banking customer satisfaction is influenced by system speed, ease of access, and reliability. Research by Aini and Hasan (2024) also supports this finding, stating that although service quality does not always align with satisfaction levels, company image and Sharia values contribute to strengthening customer loyalty. Therefore, Beyond customer satisfaction at BSI Pamekasan Branch can be categorized as high, although improvements in service stability are still needed.

Conclusion and Suggestions

Study This show that implementation digital banking services Beyond at Bank Syariah Indonesia KC Pamekasan Already walk with Good through education customers, promotions digital, and support frontliner . However , still there is constraint digital literacy in some customers which influences the adoption rate service. Beyond effectiveness is seen in the speed and reliability service capable transactions increase quality service.response fast the bank through communication open succeed guard trust customer satisfaction customers increase blessing convenience access, security , and image positive suitable company with sharia principles . This to emphasize that quality digital services and trust are key factors in build satisfaction as well as loyalty customers with thus , it can concluded that Effectiveness beyond in increase quality service and satisfaction customers influenced by synergy between aspect technology communication , as well as Sharia values visited by BSI.

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