

The Effectiveness of Byond Digital Banking in Improving Service Quality and Customer Satisfaction 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 Pamekasan Branch. 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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BACKGROUND

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.

The use of digital banking services in Indonesia continues to increase significantly. According to Angela (2025) in the Bisnis.com report, mobile banking users of major Indonesian banks reached more than 150 million in the third quarter of 2025, with BRI 44.4 million (19.4% YoY), Mandiri 34.5 million (26.5% YoY), BCA 34.1 million (29% YoY in 3 years), and BSI 5.23 million ranked 5th nationally . Apart from that, according to Ridwan (2025) in Databoks recorded a mobile banking transaction volume of 2.29 billion in June 2025 (up 27.68% YoY), underscoring the urgency of optimizing BSI's digital services.

One key innovation is mobile banking services, which enable fast, secure, and flexible financial transactions via smartphone. Bank Syariah Indonesia (BSI), the largest Islamic bank, introduced the BYOND Mobile Banking application to digitize Islamic financial services.

Bank Syariah Indonesia Pamekasan Branch Office (KC) is one of the service units continuously striving 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 is able to satisfy customers and increase trust in the services provided.

The problem in this study is the lack of empirical knowledge of the effectiveness of the BYOND digital banking application in improving service quality and customer satisfaction at Bank Syariah Indonesia Pamekasan Branch. The implementation of digital services has become a primary strategy for Islamic banking, but its impact at the branch office level still shows mixed results. Supporting data comes from research conducted by A'yun and Ulfah. (2025) identified that one of the main obstacles identified was low digital literacy among customers, especially among the elderly. This indicates that BSI customers in East Java experience digital literacy challenges when accessing applications.

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.

The differences in research results across regions indicate variations in the relationship between digital banking and customer satisfaction, which indicates a need to evaluate this phenomenon specifically in Pamekasan, where demographic characteristics and customer behavior may differ from other regions.

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.

Evaluating customer satisfaction in the Pamekasan region is crucial to determine the extent to which BYOND digital services are accepted and perceived as beneficial by customers. Research in this region will provide a more accurate picture of the relationship between digital banking services and customer perceptions of service quality.

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 study, entitled "The Effectiveness of BYOND Digital Banking in Improving Service Quality and Customer Satisfaction at Bank Syariah Indonesia Pamekasan Branch," is motivated by the development of Islamic banking services that increasingly rely on digitalization as the primary means of improving service quality. Bank Syariah Indonesia nationally continues to encourage the use of digital services, including mobile banking, as a strategy to improve operational efficiency and customer satisfaction. The digitalization of services such as mobile banking and QRIS has been proven to accelerate transactions, increase convenience, and reduce customer dependence on face-to-face services at branch offices (Farida et al. 2025).

The BYOND digital banking application is a development of BSI's digital services, offering similar functionality to BSI Mobile, with features for financial transactions, payments,

purchases, Islamic services, and QRIS integration. Based on previous research at BSI's Pamekasan branch, mobile banking services were deemed highly satisfactory by customers due to their ease of access, fast transactions, and flexibility of use, allowing them to be used anytime and anywhere (Fatun, Habibah, and Zubaidah 2023) . This fact demonstrates that digital services play a crucial role in shaping perceptions of service quality and customer satisfaction.

Pamekasan Regency has two Bank Syariah Indonesia branch offices, namely BSI KC Pamekasan Agus Salim and BSI KC Pamekasan Jokotole . This study specifically selected BSI KC Pamekasan located at Jl. KH. Agus Salim No. 3A Pamekasan because this branch office is one of the main branches with relatively high customer service and transaction activity. BSI KC Pamekasan Agus Salim has a long operational history since 2012 and became part of BSI after the merger on February 1, 2021, thus having mature experience in managing Islamic banking services and service digitalization (Fatun et al. 2023) .

Furthermore, BSI Pamekasan Agus Salim Branch actively develops digital services and community-based marketing strategies. The implementation of mobile banking, QRIS, and e-wallet integration at this branch has resulted in an increase in customer numbers and growth in digital transactions, particularly among MSMEs and the younger generation (Farida et al. 2025) . This branch also consistently updates its digital service features to meet customer needs, making it relevant to assess their effectiveness on service quality and customer satisfaction (Fatun et al. 2023) .

The title of this research was chosen based on the need to obtain an empirical overview of the effectiveness of BYOND digital banking in improving service quality and customer satisfaction at BSI KC Pamekasan. With the characteristics of branches that are actively involved in service digitization, have a diverse customer base, and supported by previous research data, this research is expected to provide scientific and practical contributions to the development of digital Islamic banking services at the regional level, particularly in Pamekasan Regency.

An interesting aspect of this research is Using empirical data at the branch office level in regions where research is still limited, this study integrates service quality and customer satisfaction indicators within a Sharia digital banking framework. Research at BSI KCP Krian shows that BYOND digital features used by customers include financial transactions, balance inquiries, bill payments, and Sharia-based services such as zakat and infaq, which provide added value to digital banking services. (A'yun and Ulfah 2025) . These digital activities have a real impact on service efficiency, as reflected in the high level of independent application use by customers without having to visit a branch office in person. Research results (Aripin, Nur, and Mulawarman (2022) shows that banking digitalization contributes to increased financial inclusion in the Islamic banking sector, with increased service access experienced by more than 76.19 % of respondents in several research areas. The research focus on BSI KC Pamekasan is relevant because the characteristics of customers in the district have varying levels of digital literacy, while national data shows that digital literacy levels outside large cities are below the national average. These conditions make this research important in providing an empirical overview of the acceptance and effectiveness of Islamic digital banking services in non-urban areas.

This study aims to analyze the effectiveness of Byond digital banking services in improving service quality at BSI Pamekasan Branch Office and to determine the impact of Byond digital banking services on customer satisfaction at BSI Pamekasan Branch Office. Therefore, the results of this study are expected to provide recommendations for BSI in

developing digital services to be more innovative, competitive, and in accordance with Islamic banking principles.

THEORITICAL REVIEW

A. Banking Digitalization

Banking digitalization is the process of transforming conventional service systems into digital technology-based systems to improve efficiency, speed, convenience, and accessibility for customers. This form of digitalization encompasses various services such as mobile banking, internet banking, digital onboarding, e-wallets, and digital app-based financial platforms that enable virtual interactions between banks and customers without the constraints of time and place.

According to Susanti and Nugroho (2021), banking digitalization is a form of automation of financial service processes that allows customers to access and conduct transactions without physically visiting a branch office. Fitriani et al. (2022) reinforce that digital banking transforms traditional service models into digital platform-based ones that prioritize real-time interaction, personalization, and the use of integrated smart applications.

Bank Indonesia (2023) stated that banking digitalization is part of the national strategy to support financial inclusion and efficiency of the national financial system through the comprehensive use of technology, which includes both front-end (customer experience) and back-end (bank internal operational systems) services.

Furthermore, according to the Financial Services Authority (OJK, 2023), digital banking is not only a distribution channel but also part of a bank's strategic business model in facing the era of digital transformation, which demands financial institutions to be more adaptive, agile, and data-driven.

Chong et al. (2010) emphasized that the adoption of digital technology in banking is greatly influenced by ease of use, customer trust, and perceived usefulness of the application or system used.

Digitalization also enables banks to analyze customer data in real time, create more personalized services, and leverage technologies such as AI, chatbots, big data analytics, and cloud computing to improve operational efficiency.

Banking Digitalization Indicators

1. Ease of use of digital applications (user friendly, easy to understand)
2. Transaction speed (real time, no long waiting)
3. Service accessibility (can be accessed anytime and anywhere)
4. System security (data protection, double authentication, encryption)
5. Flexibility of services (various payment features, transfers, account opening)
6. Customer trust (adoption is continuously influenced by the system)

B. Quality of Service

Service quality is a measure of the extent to which a service meets or exceeds customer expectations. In the banking context, service quality is crucial because banking services are intangible and heavily dependent on customer interactions with the bank's systems and staff.

According to Parasuraman, Zeithaml, and Berry (1988), service quality can be measured through five main dimensions known as SERVQUAL, namely: Tangibles (physical evidence), Reliability (reliability), Responsiveness (responsiveness), Assurance (guarantee), and Empathy (empathy).

Tjiptono (2022) stated that high service quality not only creates satisfaction but also encourages customer loyalty and recommendations to others. In the digital banking sector, service quality encompasses aspects such as feature availability, access speed, security, ease of application navigation, and ease of problem resolution.

Kotler and Keller (2021) emphasize that customer perceptions of service quality are greatly influenced by direct interaction experiences with the service system as well as previously formed expectations.

Lupiyoadi and Hamdani (2023) added that service quality is a key component in creating competitive advantage, especially because services such as banking cannot be physically displayed before consumption.

In the context of digital banking, service quality also includes the application's ability to operate stably, without errors, and have security features such as multi-factor authentication, data encryption, and suspicious transaction detection systems.

C. Customer Satisfaction

Customer satisfaction is a form of evaluation and emotional response from customers to the service they receive, compared to their expectations prior to using the service. Satisfaction is a key indicator for assessing the success of a banking service in meeting customer needs.

According to Kotler and Keller (2021), customer satisfaction is the result of an evaluation customers make when they perceive product or service performance to exceed, match, or fall short of their expectations. If performance exceeds expectations, customers are satisfied, or even very satisfied.

Tjiptono (2022) explains that customer satisfaction is not only influenced by service performance, but also by the psychological costs and time spent by customers to obtain the service.

According to Fandy Tjiptono & Gregorius Chandra (2023), satisfaction arises from the value perceived by customers, which is the result of a comparison between the benefits obtained and all forms of sacrifice (time, energy, costs).

In the context of digital banking, Wulandari and Hidayat (2023) identified four main aspects that greatly influence customer satisfaction, namely: ease of service access, security of personal data and transactions, speed of digital transactions, and reliability of digital systems (minimal disruptions/errors).

High customer satisfaction contributes to customer loyalty, repeat service usage, and positive *word of mouth* that can expand the reach and reputation of a financial institution.

RESEARCH METHODS

This study uses a descriptive qualitative approach to gain an in-depth understanding of the effectiveness of digital banking beyond in improving service quality and customer satisfaction at Bank Syariah Indonesia KCP Pamekasan. The qualitative approach was chosen because it can explore the subjective meanings experienced by individuals in specific social contexts. 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 source

The data sources in this study consist of primary data and secondary data as follows:

1. Primary Data

Primary data was obtained directly from customers of Bank Syariah Indonesia's Pamekasan branch who use the BYOND Mobile Banking application. This data includes information on customer experiences, assessments of digital service quality, and their level of satisfaction with BYOND services.

2. Secondary Data

Secondary data was obtained from supporting documents such as official reports from Bank Syariah Indonesia, news from online media, publications related to digital banking, and documentation in the form of screenshots of digital activities relevant to the use of BYOND services.

Data collection technique

Data collection techniques in this study were carried out through:

1. Semi-Structured Interview

Interviews were conducted with 15 BSI Pamekasan branch customers who actively use the BYOND Mobile Banking application. Semi-structured interviews were used to obtain in-depth data, guided by open-ended questions that remained focused on the research objectives. This technique allowed for the exploration of customer perceptions of system reliability, ease of use, service speed, security, and responsiveness to BSI's digital services. Jamshed (2014) stated that semi-structured interviews are effective for comprehensively understanding informants' experiences and perspectives.

2. Documentation

Documentation techniques were used to collect secondary data in the form of official BSI reports, online media reports, and other supporting evidence relevant to BYOND digital banking services. Documentation served as corroborating data to support interview results. Yin (2020) stated that documents are an important source in qualitative research because they provide factual supporting evidence.

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
Researchers sorted, focused, and simplified the interview and documentation data according to the research objectives, namely the effectiveness of BYOND digital banking, service quality, and customer satisfaction.
2. Data Presentation
The reduced data is presented in the form of descriptive narratives, simple tables, and direct quotes from informants to facilitate understanding and drawing meaning.
3. Conclusion Drawing and Verification
Researchers draw conclusions based on patterns, themes, and relationships between the data found, then carry out repeated verification to ensure the accuracy and consistency of the research findings.

Miles et al. (2020) emphasized that qualitative data analysis continues continuously from data collection to drawing final conclusions.

Data Validity Test

The validity of the data in this study is guaranteed through triangulation techniques, which include:

1. Source Triangulation
This is done by comparing information obtained from various informants and supporting documents to ensure data consistency.
2. Engineering Triangulation
This was done by comparing interview results and documentation data to obtain a more complete picture of the effectiveness of BYOND digital services.

Flick (2018) stated that triangulation is an important strategy in qualitative research to increase the credibility and reliability of data. Through this technique, the study was able to comprehensively describe how BYOND digital banking services affect service quality and customer satisfaction at BSI KC Pamekasan.

RESULTS AND DISCUSSION

Bank Syariah Indonesia KC Pamekasan In this study, it is located precisely at Jl. KH Agus Salim No. 3A Pamekasan has a short history of the establishment of the sub-branch office. Initially in 2012 this banking office was established as part of BSM Syariah then during the merger with BNIS and Bank Syariah Mandiri in 2021, precisely on February 1, this office was established as part of Bank Syariah Indonesia (BSI). This Islamic banking is a combination of three sharia mergers owned by State-Owned Enterprises (BUMN) including Bank Syariah Mandiri (BSM), BNI Syariah (BNIS), BRI Syariah (BRIS). In this study there were around 15 informants based on methodological and substantial considerations. First, all informants are customers of BSI KC Pamekasan who actively use the BYOND application, so it is relevant to the focus of the study. Second, the number of 15 informants is considered adequate for qualitative research because it allows for the acquisition of rich and in-depth data, while also fulfilling the principle of *data saturation*, which is when emerging information begins to repeat itself and no longer provides significant new findings. This aligns with Sugiyono's (2019) opinion, which states that in qualitative research, the number of informants is not determined

precisely but is adjusted to data needs until information is deemed saturated. Similarly, Creswell (2014) emphasized that qualitative research emphasizes data depth over the number of participants, so a small sample size can still provide a comprehensive picture when selected purposively. Third, informants in this study were selected considering variations in age, gender, and purpose of application use, to obtain a comprehensive picture of customer experiences. Fourth, the presence of the longest-serving users (since 2020) and the most active users (daily transactions) enriches the analysis by demonstrating the difference in perspective between long-term experience and intensity of application use. Thus, the selection of these 15 informants not only considers representation but also ensures the depth and relevance of the data to answer the research questions.

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) are loyal users of the BYOND application who have been using this application since it was launched in 2024. They regularly use the application for household and family needs. They regularly use the application for household and family needs.

2. **New User**

New Users Fatimah Zahra (40 years) and Budi Santoso (27 years) started using BYOND at the beginning of 2025. They are still in the adaptation stage, even though they have started actively using the application for payments and transfers.

3. **Most Active Users**

Dedi Pratama (29 years old) and M. Fikri (29 years old) are the most active users of the BYOND app. Both use the app almost daily for business purposes and find BYOND to be very helpful in streamlining their business operations because transactions can be carried out quickly and flexibly.

4. **Dominant Usage Pattern**

BYOND app usage patterns vary based on user age. Most informants use BYOND for fund transfers, bill payments (electricity, BPJS, tuition fees, etc.), and e-wallet top-ups. However, there are differences in usage patterns between young and old. Younger adults (25-30 years old) tend to use BYOND more for online shopping, game top-ups, and digital businesses. Meanwhile, older adults (35 years old and above) focus more on using BYOND for household and family needs.

5. **Satisfaction Level**

The user satisfaction level of the BYOND app shows that almost all informants are satisfied with the ease, speed, and security offered by the app. However, some informants, such as Hendra Wijaya (30 years old), mentioned technical glitches, particularly related to server stability at certain times, which can impact the user experience. Nevertheless, overall, users remain satisfied with the features and benefits provided by BYOND.

Implementation of Byond Digital Banking Services at BSI Pamekasan Branch

The research results show that the implementation of the Digital Banking Byond service at Bank Syariah Indonesia (BSI) Pamekasan Branch has been quite successful. This application is perceived as user-friendly *with* a simple interface design, making it easier for customers to conduct transactions. The existence of digital features such as fund transfers, bill payments, e-wallet top-ups, and online account opening makes customers feel more efficient in managing their financial needs. This implementation also confirms that BSI Pamekasan Branch has followed the direction of digital transformation of Islamic banking in Indonesia.

However, interviews 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.

Effectiveness of Byond Digital Services on Service Quality

The effectiveness of Byond services in improving service quality can be seen from customer perceptions on several key dimensions, namely reliability, responsiveness, assurance, empathy, and tangibles. From the results of interviews with one active customer at BSI KC Pamekasan, 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, research by Nurhayani et al. (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), who showed that in addition to speed and reliability, usability (application appearance and interface design) also impacts user experience. Therefore, Byond's effectiveness at BSI Pamekasan Branch can be considered 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. Interviews revealed that the majority of customers expressed satisfaction with the service, particularly due to its ease of access, speed of service, and transaction security. Byond allows customers to conduct transactions anytime, 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, Byond customer satisfaction at BSI Pamekasan Branch can be categorized as high, although improvements in service stability are still needed.

CONCLUSION

This study shows that the implementation of Byond digital banking services at Bank Syariah Indonesia KC Pamekasan has been running well through customer education, digital promotion, and frontliner support. However, there are still digital literacy obstacles in some customers that affect the level of service adoption. Beyond's effectiveness is seen in the speed and reliability of transaction services that are able to improve service quality. The bank's quick response through open communication has succeeded in maintaining customer trust. Customer satisfaction has increased thanks to easy access, security, and a positive image of the Company that is in accordance with sharia principles. This emphasizes that the quality of digital services and trust are key factors in building customer satisfaction and loyalty. Thus, it can be concluded that Beyond's effectiveness in improving service quality and customer satisfaction is influenced by the synergy between communication technology aspects and sharia values visited by BSI.

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