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Exploring Customer Satisfaction in the Digital Transformation of Islamic Banking: A Qualitative Study of BYOND by BSI

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Abstract

This study aims to explore customer satisfaction in the digital transformation from BSI Mobile to BYOND by BSI as part of the development of Islamic digital banking services in Indonesia. A qualitative descriptive approach was employed through semi-structured interviews with users of both applications. The data were analyzed using thematic analysis to identify patterns related to usability, technical reliability, customer experience, and Islamic financial value perceptions. The findings indicate that customers generally perceive BYOND by BSI as a more modern and integrated platform that improves transaction convenience and access to Islamic financial services, including QRIS payments, transfers, zakat services, and hajj savings. However, technical challenges such as login failures, delayed transaction confirmations, and application instability temporarily reduced customer trust and emotional assurance. The study contributes by demonstrating that successful digital transformation in Islamic banking depends on the interaction of functional innovation, technical stability, and value-based service continuity, which collectively shape customer satisfaction and long-term adoption intentions.

Keywords: Customer Satisfaction; BYOND by BSI; Digital Banking; User Experience; Mobile Banking.

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1. Introduction

The rapid development of digital technology has significantly transformed the global banking industry, including Islamic banking institutions in Indonesia. Digital transformation has encouraged banks to shift from conventional service systems toward technology-based financial services that prioritize efficiency, accessibility, and customer convenience. In the contemporary banking ecosystem, mobile banking applications are no longer considered supplementary services but have become essential instruments for financial transactions and customer engagement. The increasing demand for fast, secure, and user-friendly digital services has compelled Islamic banks to continuously innovate in order to maintain competitiveness and customer trust in the digital era (Mutiasari, 2020). In this context, digital banking applications play a crucial role in shaping customer satisfaction and enhancing the quality of banking services.

The introduction of BYOND by BSI represents more than the launch of a new mobile banking application; it reflects a broader process of digital transformation within Islamic banking through platform migration, service modernization, and the development of an integrated Islamic financial ecosystem. Rather than functioning solely as a replacement for BSI Mobile, BYOND by BSI combines banking transactions with broader Islamic financial services, including payments, investments, charitable transactions, and other digital financial activities within a unified platform. This transformation changes not only the technological architecture of banking services but also the nature of customer

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interaction, expectations, and experiences. Consequently, evaluating customer satisfaction in this context requires understanding how customers interpret and adapt to the migration process itself, rather than merely assessing the application's technical performance. Previous studies have demonstrated that service quality and digital convenience significantly influence customer satisfaction in Islamic banking applications (Afriliyana et al., 2023); (Nurlaila et al., 2022). Similarly, studies on mobile banking adoption emphasize that perceived ease of use, usability, and technological reliability are major determinants influencing users' acceptance and satisfaction toward digital banking services (Mufarih et al., 2020); (Nguyen et al., 2020).

Alongside the increasing adoption of digital banking, customer satisfaction has become a central issue in evaluating the success of mobile banking platforms. Customer satisfaction in digital banking is closely associated with user experience, system reliability, interface quality, accessibility, and the effectiveness of financial transactions. User experience is no longer limited to technical usability but also includes emotional responses, convenience, and overall interaction between users and digital systems (Barbu, 2021). Moreover, user-centered digital services are considered essential for sustaining customer trust and loyalty in highly competitive banking industries (Kim et al., 2023). Several scholars further explain that the quality of user interface and user experience significantly contributes to customer satisfaction in mobile banking applications (Wiwesa, 2021); (Sulistiyani et al., 2024). Consequently, evaluating customer satisfaction toward BYOND by BSI becomes important in understanding how Islamic banking institutions adapt to digital transformation while maintaining customer-centered services.

Recent studies have explored customer satisfaction and technology acceptance in digital banking applications from various perspectives. Afriliyana et al. (2023) examined the influence of mobile banking service quality on customer satisfaction at Bank Syariah Indonesia and found that service quality positively affected customer satisfaction (Afriliyana et al., 2023). Putri and Sundari (2024) analyzed mobile banking user behavior using the UTAUT2 model and identified performance expectancy and ease of use as important factors influencing user acceptance (Putri & Sundari, 2024). In addition, Septianingrum et al. (2025) investigated the integration of data between BSI Mobile and BYOND by BSI and concluded that the transformation improved transaction efficiency and convenience for users (Septianingrum et al., 2025). Furthermore, Sulistiyani et al. (2024) emphasized that user experience has become a dominant factor affecting satisfaction within Indonesia's mobile banking environment (Sulistiyani et al., 2024). These studies indicate that digital banking satisfaction is strongly connected with usability, convenience, and technological performance.

Despite these important contributions, several conceptual gaps remain. First, previous studies have predominantly relied on quantitative frameworks such as TAM, UTAUT2, and EUCS, which are effective in measuring relationships among predefined variables but provide limited explanations of how customers construct meaning from digital transformation. Such models primarily quantify perceived usefulness, ease of use, or system quality without fully revealing customers' emotional responses, evolving service expectations, trust formation, adaptation challenges, and perceptions of Islamic values during platform migration. Second, existing studies on BYOND by BSI largely evaluate application performance, usability, and technology acceptance, while the transition from BSI Mobile to BYOND by BSI has rarely been conceptualized as a process of digital transformation involving changes in customer experience, service interaction, and the broader Islamic financial ecosystem. Third, qualitative evidence explaining how customers interpret, negotiate, and respond to this transformation remains limited. Consequently, there is still insufficient understanding of how digital transformation reshapes customer satisfaction beyond measurable technological attributes, particularly within the distinctive context of Islamic banking.

Accordingly, the novelty of this study extends beyond employing a qualitative research design. This study develops a richer theoretical understanding of customer satisfaction by interpreting the migration from BSI Mobile to BYOND by BSI as a process of digital transformation rather than merely technological substitution. Through qualitative inquiry, the study uncovers dimensions that are difficult to capture using conventional technology acceptance models, including customers' emotional reactions to platform migration, trust-related concerns arising from technical disruptions, changing expectations toward digital Islamic financial services, and the influence of Islamic values on customer evaluations of digital banking experiences. By positioning BYOND by BSI as an evolving digital ecosystem instead of a standalone mobile banking application, this study contributes to the emerging literature on Islamic digital banking transformation and demonstrates that customer satisfaction is shaped not only by usability and system performance but also by customers' interpretation of organizational transformation, service modernization, and value-based digital experiences.

Based on the background and research gaps above, this study aims to explore customer satisfaction in the digital transformation of Islamic banking through the use of BYOND by BSI. Specifically, the study seeks to analyze customers' experiences, perceptions, and evaluations regarding usability, service quality, and technical reliability within the application. The findings of this study are expected to contribute theoretically to the development of digital banking and customer satisfaction studies, while practically providing recommendations for improving digital service quality in Islamic banking institutions.

2. Literature Review

The rapid development of digital technology has transformed the banking industry worldwide, including Islamic banking institutions. Digital banking services have become an essential strategy for improving operational efficiency, customer engagement, and service accessibility. Mobile banking applications allow customers to conduct financial transactions anytime and anywhere without visiting physical bank branches (Mutiasari, 2020). The increasing dependence on digital financial services has encouraged banks to continuously improve the quality of their mobile banking platforms in order to maintain customer satisfaction and competitiveness in the financial sector (Fitri Hariani et al., 2026).

Mobile banking is generally defined as a banking service that enables customers to perform transactions through mobile devices connected to internet networks (Vinayagamoorthy et al., 2012). The adoption of mobile banking is influenced by several factors, including perceived usefulness, ease of use, trust, security, and service quality (Mufarih et al., 2020). In Islamic banking, digital banking applications not only function as financial transaction tools but also serve as platforms for delivering Islamic financial services such as zakat payments, hajj savings, and sharia-based financing products (Hana et al., 2023). Consequently, customer expectations toward Islamic digital banking services are becoming increasingly complex and multidimensional.

The Technology Acceptance Model (TAM) remains one of the most widely used theories for explaining customer acceptance of digital banking technology. TAM emphasizes that perceived usefulness and perceived ease of use significantly affect users' intentions to adopt technology (Lai & Li, 2005). Similar findings were identified by Rahayu (2016), who found that ease of use positively influences customers' willingness to use mobile banking services in Islamic banking institutions (Rahayu, 2016). Pibriana (2020) also explains that users tend to adopt digital systems when they perceive the applications as beneficial, practical, and uncomplicated. In the context of mobile banking, user-friendly interfaces and efficient transaction processes are important determinants of customer satisfaction and long-term usage intentions (Pibriana, 2020).

In addition to TAM, the Unified Theory of Acceptance and Use of Technology (UTAUT2) has also been widely applied in digital banking research. According to Mufingatun et al. (2020), behavioral intention to use mobile banking is influenced by performance expectancy, effort expectancy, facilitating conditions, and habit. Nguyen et al. (2020) similarly found that convenience and system reliability significantly affect customer acceptance of digital banking services. These findings indicate that customers expect mobile banking applications to provide seamless, stable, and efficient financial transaction experiences.

Customer satisfaction in digital banking is closely related to user experience and service quality. User experience refers to users' perceptions, emotions, and responses that emerge during interactions with digital systems (Deane & Chen, 2019). Barbu (2021) explains that user experience extends beyond interface aesthetics and usability because it also includes emotional comfort, reliability, and interaction quality (Barbu, 2021). In mobile banking applications, technical stability, loading speed, and ease of navigation significantly influence users' emotional satisfaction. Wiwesa (2021) further emphasizes that effective user interface and user experience designs are essential for maintaining customer satisfaction in digital services (Wulandari et al., 2026); (Wiwesa, 2021).

Several studies have evaluated mobile banking satisfaction using the End User Computing Satisfaction (EUCS) framework. The EUCS model assesses user satisfaction through dimensions such as content, accuracy, format, timeliness, and ease of use (Istianah & Yustanti, 2022). Similar results were identified by Fantika Sari et al. (2024), who concluded that application reliability and user convenience significantly contribute to customer satisfaction in mobile banking services (Fantika Sari et al., 2024). These findings indicate that technical performance and system responsiveness remain central factors in evaluating digital banking quality.

Technical reliability also plays an important role in shaping customer trust toward mobile banking services. Wazid et al. (2019) argue that security threats, transaction failures, and system vulnerabilities may reduce user confidence in digital financial systems (Wazid et al., 2019). Customers expect banking applications to provide secure and uninterrupted services because financial transactions involve sensitive personal and financial information. Consequently, technical disruptions such as failed transactions, login errors, and delayed balance updates can negatively affect customer satisfaction and loyalty.

In Islamic banking, customer satisfaction is additionally influenced by the implementation of sharia values and Islamic financial services. Nurlaila et al. (2022) explain that the application of Islamic principles and service quality positively affects customer satisfaction in Islamic banking institutions. The integration of Islamic services within mobile banking platforms strengthens customer trust and creates a distinctive value proposition compared to conventional banking applications. Therefore, digital banking success in Islamic financial institutions depends not only on technological advancement but also on the ability to combine innovation, service quality, and Islamic values within a reliable digital ecosystem.

3. Methods

This study employed a qualitative descriptive research design (Ratnaningtyas et al., 2023) to explore customer satisfaction with the implementation of BYOND by BSI as part of the digital transformation of Islamic banking services in Indonesia. A qualitative approach was selected because the primary objective of the study was to understand customers' lived experiences, perceptions, expectations, and evaluations regarding the transition from the former BSI Mobile application to the newly introduced BYOND by BSI platform. Unlike quantitative approaches that primarily measure relationships among predefined variables, qualitative inquiry enables researchers to capture the complexity of customer experiences, including emotional responses, perceived service value, trust formation, usability challenges, and interpretations of digital transformation within the context of Islamic banking services.

The study was conducted between January and March 2026 and involved 20 informants selected through purposive sampling. The inclusion criteria required participants to (1) be active customers of Bank Syariah Indonesia, (2) have used BSI Mobile for at least one year before migrating to BYOND by BSI, (3) have actively used BYOND by BSI for a minimum of three months, (4) regularly perform digital banking transactions such as fund transfers, QRIS payments, bill payments, or account management through the application, and (5) voluntarily agree to participate in the research. The participants represented diverse demographic backgrounds to obtain a broad range of experiences. They consisted of 11 male and 9 female customers, ranging in age from 21 to 54 years, including university students, private-sector employees, civil servants, entrepreneurs, lecturers, and homemakers. The diversity of participants was intended to enrich the understanding of customer experiences across different user profiles and levels of digital literacy.

Data were collected through semi-structured interviews, direct observation, and document analysis. Semi-structured interviews were chosen because they provided sufficient flexibility for participants to explain their experiences while allowing the researcher to maintain consistency across interviews through predetermined guiding questions. The interview protocol was developed based on the research objectives and informed by previous studies on customer satisfaction, digital banking adoption, user experience, Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT2), End User Computing Satisfaction (EUCS), and digital banking service quality. The interview guide covered several major themes, including perceptions of the migration from BSI Mobile to BYOND by BSI, usability of application features, transaction efficiency, interface design, system reliability, security and trust, technical challenges encountered during use, overall customer satisfaction, and expectations for future service improvement.

All interviews were conducted individually in face-to-face or online settings according to participants' preferences. Each interview lasted approximately 45–70 minutes and was conducted in Indonesian to ensure that participants could express their experiences comfortably and naturally. With participants' consent, every interview was digitally audio-recorded and subsequently transcribed verbatim to preserve the accuracy of the collected data. Field observations were simultaneously carried out by examining the operational features, navigation flow, transaction processes, and interface characteristics of the BYOND by BSI application to provide contextual understanding of participants' experiences. In addition, documentation in the form of publicly available information, application descriptions, user reviews, and official digital materials related to BYOND by BSI was utilized to complement the interview findings.

The collected data were analyzed using thematic analysis following an iterative coding process. Initially, all interview transcripts were read repeatedly to achieve data familiarization and to obtain an overall understanding of participants'

narratives. Subsequently, open coding was conducted manually to identify meaningful statements reflecting customer experiences, perceptions, evaluations, and challenges during their use of BYOND by BSI. Similar codes were then grouped into broader conceptual categories through axial coding, enabling relationships among recurring concepts to emerge. Finally, selective coding was employed to synthesize these categories into overarching themes representing customer satisfaction within the digital transformation process. Throughout the analytical process, coding remained flexible, allowing new categories to emerge inductively from participants' narratives rather than being restricted to predetermined theoretical constructs.

To enhance analytical rigor, the coding process was independently conducted by two members of the research team. After completing the initial coding, both researchers compared their coding results and discussed differences until consensus was reached. Any discrepancies in code interpretation or theme classification were resolved through repeated examination of the original interview transcripts and continuous analytical discussion. This collaborative coding procedure minimized individual researcher bias while improving the consistency and credibility of theme development.

The analytical process continued until data saturation was achieved. Saturation was indicated when additional interviews no longer generated substantially new codes, categories, or conceptual insights regarding customer satisfaction and digital banking experiences. The final thematic structure reflected recurring patterns consistently expressed across participants while still accommodating unique individual experiences that enriched the interpretation of the findings.

To ensure the trustworthiness of the research, several validation strategies were implemented. Source triangulation was conducted by comparing information obtained from participants with different demographic backgrounds and levels of application usage. Method triangulation was achieved through the integration of interview findings, observational data, and documentary evidence. Furthermore, member checking was performed by providing interview summaries and preliminary interpretations to selected participants, allowing them to verify the accuracy of the researchers' interpretations and to clarify any misunderstandings. The researchers also maintained an audit trail documenting interview procedures, coding decisions, category development, and theme refinement throughout the research process. These procedures strengthened the credibility, dependability, confirmability, and overall trustworthiness of the study, ensuring that the findings accurately represented customers' experiences regarding the digital transformation from BSI Mobile to BYOND by BSI.

4. Result and Discussion

4.1. Result

4.1.1. Customers' Responses to the Digital Transformation from BSI Mobile to BYOND by BSI

The findings reveal that customers generally perceived the transition from BSI Mobile to BYOND by BSI as more than a technological upgrade; they viewed it as a strategic transformation of Islamic digital banking services. Rather than evaluating the new platform solely from the perspective of usability, participants associated the migration with broader expectations regarding service modernization, integrated financial management, and the strengthening of Islamic banking's digital identity. Nevertheless, the transition also generated diverse emotional responses, ranging from enthusiasm and confidence to uncertainty and frustration during the early stages of migration.

Many participants described their first encounter with BYOND by BSI as a positive experience because the application presented a more modern appearance than its predecessor. One participant explained:

> "When I first opened BYOND, I immediately noticed that it looked completely different from BSI Mobile. The interface was cleaner, more modern, and easier to understand. I felt that Bank Syariah Indonesia was becoming more professional in providing digital services. It no longer looked like a conventional banking application but rather like a comprehensive financial platform that could support my daily financial activities." (User 1)

Another participant expressed a similar perception:

> "The menus are organized more systematically, so I can find the services I need much faster. I rarely feel confused because the navigation is more intuitive. Compared with the previous application, BYOND gives me greater confidence that Islamic banking is keeping pace with technological developments." (User 2)

These narratives demonstrate that customers did not simply appreciate the visual redesign of the application. Instead, they interpreted the improved interface as evidence of institutional commitment to digital innovation. The modern appearance created psychological assurance that Bank Syariah Indonesia was actively investing in high-quality digital services while maintaining its identity as an Islamic financial institution. This finding suggests that interface modernization functions not only as a usability enhancement but also as a symbolic representation of organizational credibility and digital transformation.

Beyond interface improvements, participants consistently emphasized that the migration to BYOND by BSI reflected the development of a more integrated Islamic financial ecosystem. Several informants explained that the application enabled them to perform various financial and religious transactions within a single digital platform.

One participant stated:

> "Previously I only used BSI Mobile for transfers and payments. After moving to BYOND, I realized that I could access many Islamic financial services more easily, including zakat payments and Hajj savings information. Having these services in one application makes me feel that my financial activities are more closely connected with my religious obligations." (User 3)

Another participant explained:

> "I appreciate that I no longer need different applications for different purposes. Besides ordinary banking transactions, I can also manage Islamic financial services in one place. This makes BYOND feel different from other mobile banking applications because it supports both my financial needs and my religious commitments." (User 4)

These findings indicate that customers interpreted digital transformation not merely as service integration but as the integration of everyday financial activities with Sharia-compliant financial practices. The availability of Islamic financial features strengthened customers' perceptions that BYOND by BSI represented a value-based digital banking ecosystem rather than simply another mobile banking application. Consequently, customer satisfaction emerged not only from functional efficiency but also from confidence that digital services continued to reflect Islamic financial principles and institutional legitimacy.

Although participants generally welcomed the transformation, the migration process was not entirely free from challenges. Several informants described feelings of uncertainty during the initial adaptation period, particularly when account migration, login verification, and authentication procedures did not function as expected.

One participant explained:

> "During the first week I became worried because I experienced several login failures. I was afraid something had happened to my account since I depended on the application for daily transactions. Although the problem was eventually resolved, the experience reduced my confidence temporarily." (User 5)

Another participant reported:

> "The OTP sometimes arrived late, especially when I urgently needed to complete a transaction. I became anxious because I did not know whether the transaction would be processed successfully or whether I should repeat it." (User 6)

Similarly, another participant stated:

> "At the beginning I needed several days to understand where the menus had been moved. I occasionally searched for features that I used frequently in BSI Mobile. After becoming familiar with the application, however, I realized that the new arrangement was actually more efficient." (User 7)

These narratives illustrate that technical disruption generated more than temporary inconvenience. Delayed authentication, login failures, and unfamiliar navigation created emotional responses characterized by uncertainty, anxiety, and reduced trust during the migration period. Nevertheless, participants generally perceived these problems as transitional rather than permanent. As users became familiar with the application and technical stability improved, their confidence gradually recovered, indicating that successful platform migration depends not only on technological performance but also on effective user adaptation.

The interviews further revealed that previous experience with digital banking significantly influenced customers' adaptation to BYOND by BSI. Participants with higher levels of digital literacy generally adapted more quickly and viewed the migration as a natural consequence of technological advancement.

One participant commented:

> "Because I have used several digital banking applications before, I did not experience major difficulties. The learning process was relatively short because most digital banking platforms now follow similar navigation principles." (User 8)

In contrast, another participant observed:

> "Some older members of my family struggled to use the new application because everything looked different. They needed assistance during the first few weeks before becoming comfortable with the new system." (User 9)

These findings demonstrate that customer responses to digital transformation are shaped not only by system quality but also by users' technological readiness. Digital literacy influenced the speed of adaptation and affected how customers interpreted the migration process. Customers with greater digital experience tended to perceive the transformation as an opportunity for service improvement, whereas less experienced users initially interpreted the changes as additional complexity.

The findings indicate that customers responded positively to the transformation from BSI Mobile to BYOND by BSI because they perceived the new platform as representing both technological modernization and the strengthening of Islamic digital banking services. Participants appreciated improvements in interface quality, transaction efficiency, and integrated financial services while simultaneously valuing the availability of Sharia-oriented features that supported religious financial practices. These findings extend previous studies emphasizing the importance of user experience and service quality in digital banking (Barbu, 2021); (Deane & Chen, 2019); (Sulistiyani et al., 2024). More importantly, the present study demonstrates that customer acceptance of BYOND by BSI cannot be explained solely by perceived usefulness, ease of use, or technological reliability as proposed in technology adoption models (Mufarih et al., 2020); (Nguyen et al., 2020). Instead, customers also associated the platform with institutional trust, Sharia-compliant financial services, and the development of an integrated Islamic digital ecosystem. This suggests that digital transformation in Islamic banking involves not only technological innovation but also the reinforcement of value-based customer experiences that combine functional efficiency with religious commitment and confidence in Sharia-compliant financial services.

4.1.2. Customer Satisfaction with the Features and Usability of BYOND by BSI

The findings demonstrate that customer satisfaction with the features and usability of BYOND by BSI extends beyond functional evaluations of application performance. Participants consistently described satisfaction as emerging from the interaction between technological convenience, emotional comfort, and the application's ability to facilitate Islamic financial practices. While respondents appreciated improvements in interface design, navigation, and transaction efficiency, they also emphasized that their positive experiences were strengthened because the platform reflected the identity of Islamic banking through integrated Sharia-based financial services. This indicates that customer satisfaction in the context of BYOND by BSI is multidimensional, combining technical usability with value-oriented expectations associated with Islamic financial services.

Most participants explained that their first impression of BYOND by BSI was strongly influenced by the application's simplified interface and intuitive navigation. Rather than merely describing the application as "easy to use," respondents associated usability with reduced cognitive effort during routine financial activities. One participant explained:

> "Compared with BSI Mobile, I no longer need to search through many menus to complete a transfer. Everything is arranged more logically, so I can finish transactions quickly even when I am busy. The application feels lighter, clearer, and much more comfortable to use." (Participant 1)

Another participant similarly remarked:

> "At first I expected another complicated banking application, but after several days I realized that every feature is placed where users naturally expect it. That makes daily transactions much less stressful." (Participant 2)

These narratives illustrate that satisfaction was generated not simply by interface aesthetics but by the reduction of complexity during routine banking activities. Customers interpreted usability as an experience that minimized uncertainty and increased confidence while interacting with digital financial services.

Participants also associated satisfaction with improvements in transaction efficiency. Faster transfers, QRIS payments, and integrated financial services enabled customers to complete multiple banking activities without switching between different digital platforms. One participant explained:

> "Previously I often needed additional applications or several transaction steps. Now transfers, bill payments, QRIS, and other services are available in one place. It saves time and makes banking activities much more practical." (Participant 3)

Another respondent added:

> "The application responds much faster than before. During business hours I can complete transactions without waiting for long loading times, which makes me trust the application more." (Participant 4)

These findings demonstrate that transaction efficiency contributes not only to convenience but also to customers' perceptions of service reliability. Faster digital interactions reduce operational uncertainty, thereby strengthening confidence in the institution providing the service.

An important finding emerging from the interviews concerns the distinctive contribution of Islamic banking features to customer satisfaction. Unlike conventional mobile banking applications, several participants emphasized that BYOND by BSI supports their religious financial obligations while simultaneously facilitating daily banking transactions. One participant stated:

> "For me, the most valuable feature is not only transferring money. I can pay zakat and manage Islamic financial services within the same application. It makes me feel that my banking activities are connected with my religious responsibilities." (Participant 5)

Another participant expressed a similar perspective:

> "I prefer using BYOND because it reminds me that this is an Islamic bank. Features related to zakat, hajj savings, and other Sharia services strengthen my confidence that I am managing my finances according to Islamic principles." (Participant 6)

Rather than perceiving these services merely as additional features, participants interpreted them as representations of the bank's Islamic identity. The integration of religious financial services created emotional reassurance that digital banking remained aligned with Islamic values despite increasing technological sophistication. These findings suggest that customer satisfaction within Islamic digital banking cannot be fully explained by usability alone but also depends on perceived religious legitimacy and value congruence. This interpretation is consistent with studies emphasizing that Sharia values, service quality, and Islamic product superiority significantly influence customer satisfaction in Islamic banking (Nurlaila et al., 2022). Likewise, Hana et al. (2023) argue that digital Islamic financial literacy becomes more meaningful when technological innovation simultaneously facilitates religious financial practices (Hana et al., 2023).

Visual appearance also influenced customers' emotional responses toward the application. Participants repeatedly described the interface as creating feelings of comfort, professionalism, and trustworthiness rather than merely visual attractiveness. One participant explained:

> "When I open the application, it looks clean and organized. That appearance immediately gives me confidence that the system is reliable before I even start a transaction." (Participant 7)

Another respondent commented:

> "A modern interface may seem simple, but it actually affects my willingness to continue using the application because it feels secure and professionally managed." (Participant 8)

These responses indicate that interface design contributes to emotional assurance during digital financial interactions. Consistent with (Barbu, 2021), user experience extends beyond usability by incorporating emotional responses generated during interaction with digital systems. (Deane & Chen, 2019) similarly argue that user experience encompasses customers' psychological comfort and perceived interaction quality throughout system use. Furthermore, (Corrêa et al., 2024) emphasize that usability evaluation should integrate both functional performance and experiential dimensions because users often assess digital services through holistic experiences rather than isolated technical attributes.

Despite generally positive evaluations, participants also acknowledged technical limitations that occasionally reduced satisfaction. However, the interviews reveal that dissatisfaction resulted less from the existence of technical problems than from uncertainty during critical financial transactions. One participant explained:

> "The application sometimes delays OTP verification. During ordinary situations it is only inconvenient, but when I need to make an urgent payment, the delay makes me anxious because I cannot predict whether the transaction will succeed." (Participant 9)

Another participant similarly noted:

> "Occasionally the application freezes after updates. I understand that improvements require maintenance, but I still worry whenever transaction confirmations are delayed." (Participant 10)

These quotations demonstrate that technical reliability influences emotional trust rather than operational efficiency alone. Temporary disruptions generate psychological uncertainty that may weaken customers' confidence in digital financial services despite generally positive evaluations.

The findings support previous studies demonstrating that service quality significantly affects customer satisfaction in Islamic banking (Afriliyana et al., 2023); (Huwaida et al., 2024). However, the present findings extend those quantitative studies by revealing why customers assign positive evaluations. Satisfaction emerged not only because the application was useful or easy to operate but because users experienced greater emotional comfort, stronger institutional trust, and closer alignment between digital financial services and their religious values. This interpretation complements research on digital banking user experience (Sulistiyani et al., 2024), while simultaneously expanding discussions of Islamic digital transformation beyond conventional technology acceptance models (Mufarih et al., 2020); (Nguyen et al., 2020); (Putri & Sundari, 2024).

The findings indicate that customer satisfaction with BYOND by BSI is shaped by the interaction of technological performance and Islamic value creation. Functional improvements, including intuitive navigation, integrated services, and faster transactions, provide practical convenience, whereas Sharia-oriented features foster institutional trust, reinforce religious identity, and create meaningful value-based experiences. Consequently, customer satisfaction in Islamic digital banking should be understood not merely as an outcome of system usability but as the result of successfully integrating technological innovation with the ethical and spiritual expectations of Muslim customers.

4.1.3. Technical Challenges and Their Impact on Customer Satisfaction

Although participants generally viewed the migration from BSI Mobile to BYOND by BSI as a positive step toward the digital modernization of Islamic banking, the interviews revealed that technical challenges substantially influenced customer satisfaction during the transition process. Rather than evaluating technical performance solely as an operational issue, participants consistently associated system reliability with feelings of security, institutional trust, and confidence in conducting financial transactions. This finding suggests that in digital Islamic banking, technical quality functions not merely as a technological attribute but also as a foundation for customers' psychological assurance when managing their financial and religious obligations through digital platforms.

The interviews indicate that login authentication, transaction confirmation, and application stability were among the most frequently discussed concerns. However, participants did not merely complain about technical disruptions; instead, they described how these incidents generated uncertainty during financial transactions. One participant explained:

> "I understand that BYOND by BSI is more modern, but during the first weeks I experienced several login failures and delayed transaction notifications. The biggest problem was not the delay itself but the uncertainty because I did not know whether my transfer had actually been processed." (Participant 1)

Another participant expressed a similar concern:

> "The interface is much better than BSI Mobile, but whenever the application becomes slow during peak hours, I immediately worry because banking transactions require certainty. Even a short delay makes me anxious." (Participant 2)

These narratives demonstrate that customer dissatisfaction emerged primarily from perceived uncertainty rather than technical inconvenience alone. Participants associated delayed confirmations with financial risk, indicating that technical interruptions affected emotional confidence more profoundly than operational efficiency.

Several respondents also described difficulties related to application updates and device compatibility during the migration period. One participant stated:

> "After updating the application, it occasionally closed unexpectedly while I was making transactions. I had to repeat the process several times, and that reduced my confidence in using the application for important financial activities." (Participant 3)

Another respondent commented:

> "BSI Mobile rarely experienced these problems on my phone. With BYOND, I noticed temporary freezing after several updates, so I became more careful whenever I wanted to transfer funds." (Participant 4)

Rather than rejecting the digital transformation itself, participants interpreted these technical problems as temporary obstacles that influenced their trust in the reliability of the new platform. Their responses illustrate that customer satisfaction depends not only on technological innovation but also on the consistency with which innovation performs under everyday banking conditions.

The interviews further revealed that transaction synchronization and OTP verification were particularly sensitive issues because customers directly associated them with financial security. One participant explained:

> "Sometimes my account balance was not updated immediately after completing a transfer. I kept checking the application because I was afraid the money had not reached the recipient." (Participant 5)

Another participant similarly stated:

> "OTP verification occasionally took much longer than expected. During urgent transactions, those extra minutes felt stressful because I worried something had gone wrong." (Participant 6)

These quotations reveal that seemingly minor technical delays generated disproportionate emotional responses because banking transactions involve customers' financial resources and personal responsibility. The interviews therefore indicate that transaction certainty is interpreted by users as an essential component of service quality rather than merely a technical performance indicator.

An important finding emerging from this study concerns the distinctive influence of Islamic banking values on customers' tolerance toward technical problems. Several participants explained that although they occasionally experienced operational disruptions, they continued using BYOND by BSI because the application enabled them to perform financial activities aligned with Islamic principles. One participant explained:

> "Technical problems are frustrating, but I continue using BYOND because it provides Islamic services that I actually need, such as zakat payments and other Sharia-based financial features. Those services are difficult to replace." (Participant 7)

Another participant added:

> "I trust BSI not only because it is a bank but because it represents Islamic financial principles. Therefore, I hope the digital application can be as reliable as the values it represents." (Participant 8)

These statements reveal that customer satisfaction in Islamic digital banking involves a value-based dimension extending beyond functional performance. Participants expected the application to embody the ethical principles of Islamic banking through dependable, transparent, and trustworthy digital services. Consequently, technical reliability became closely connected with institutional legitimacy and customers' confidence in the bank's ability to deliver Sharia-compliant financial services consistently. This finding extends previous research by showing that satisfaction in Islamic banking is shaped not only by system quality but also by customers' perceptions that technological innovation supports their religious financial commitments (Nurlaila et al., 2022); (Hana et al., 2023).

From a user experience perspective, the findings demonstrate that technical interruptions directly influence customers' emotional responses during system interaction. Deane and Chen (2019) argue that user experience encompasses psychological comfort, perceived reliability, and emotional assurance rather than interface usability alone (Deane & Chen, 2019). Likewise, Barbu (2021) emphasizes that effective user experience is achieved when technological functionality consistently supports users' objectives without generating unnecessary cognitive or emotional burdens (Barbu, 2021). The present findings reinforce these arguments by demonstrating that banking customers evaluate digital services according to the confidence they experience while completing financially significant transactions rather than merely the visual quality of the application.

The findings also corroborate Wazid et al. (2019) emphasize that mobile banking security mechanisms should balance strong protection with efficient transaction verification because excessive authentication delays may unintentionally undermine user confidence (Wazid et al., 2019). Rodden et al. (2010) further argue that users of large-scale digital platforms are particularly sensitive to interaction delays during critical tasks, making responsiveness a fundamental component of positive user experience (Rodden et al., 2010).

Despite these challenges, participants generally maintained positive attitudes toward BYOND by BSI because they perceived substantial functional and religious value from the application. One participant explained:

> "Once I became familiar with the application, I realized that the additional features outweighed the occasional technical problems. Overall, the banking experience is still better than before." (Participant 9)

Another respondent highlighted the importance of institutional responsiveness:

> "Whenever I experienced transaction delays, customer service responded quickly and explained the situation clearly. That communication helped restore my confidence in the application." (Participant 10)

These narratives demonstrate that responsive institutional support mitigated negative emotional reactions arising from technical disruptions. Customers were more willing to tolerate temporary operational problems when they perceived that the bank communicated transparently and demonstrated responsibility in resolving technical issues. This interpretation supports Jamous et al. (2019), who argue that customer experience in digital banking is co-created through technological performance and organizational responsiveness (Jamous et al., 2019). Likewise, Sulistiyani et al. (2024) emphasize that sustainable customer satisfaction depends upon balancing technological innovation, service reliability, and emotional trust (Sulistiyani et al., 2024).

The findings reveal that technical challenges influence customer satisfaction through complex psychological and value-based mechanisms rather than through operational performance alone. Login failures, delayed transaction confirmations, OTP verification delays, and temporary system instability generated anxiety because they reduced customers' confidence in transaction certainty. Nevertheless, participants continued expressing positive attitudes toward BYOND by BSI because they recognized the application's broader contribution to Islamic digital banking, including integrated Sharia-based financial services, improved transaction efficiency, and stronger institutional identity. These findings suggest that the long-term success of BYOND by BSI depends not only on improving technical stability but also on reinforcing customer trust through reliable system performance, transparent communication, and digital services that consistently embody the ethical values of Islamic banking.

4.2. Discussion

The findings of this study demonstrate that customer satisfaction in the digital transformation from BSI Mobile to BYOND by BSI is not determined by technological sophistication alone but emerges from the dynamic interaction between functional innovation, technical stability, and value-based service continuity. While participants consistently appreciated BYOND by BSI for its modern interface, integrated financial ecosystem, and expanded digital services, their experiences also revealed that technical disruptions during platform migration shaped emotional responses that directly influenced trust and satisfaction. This finding suggests that digital transformation in Islamic banking should not be viewed merely as the introduction of a new mobile application but rather as a comprehensive organizational transformation requiring simultaneous improvements in technological performance, customer experience, and institutional credibility. Consequently, customer satisfaction becomes a multidimensional construct that reflects users' evaluations of both technological excellence and service continuity throughout the migration process.

The transition from BSI Mobile to BYOND by BSI further illustrates that platform migration represents a more complex process than conventional system upgrading. Unlike ordinary application updates, migration requires customers to adapt to new navigation structures, authentication procedures, and interaction patterns while maintaining confidence that their financial activities remain secure and uninterrupted. Interview data indicate that participants generally tolerated temporary technical difficulties because they perceived substantial functional improvements, including integrated transaction services, simplified navigation, and broader Islamic financial features. However, participants also emphasized that repeated login failures, delayed transaction confirmations, and synchronization problems gradually weakened confidence in the platform. These findings extend previous digital banking studies by demonstrating that successful migration depends on balancing innovation with operational reliability, rather than prioritizing technological advancement alone (Septianingrum et al., 2025).

The present study therefore proposes that digital transformation in Islamic banking should be conceptualized as a process of platform migration in which customer trust must be preserved continuously throughout technological change.

From the perspective of technology acceptance, the findings support the argument that perceived usefulness and perceived ease of use remain essential determinants of continued technology adoption (Lai & Li, 2005). Similar conclusions have been reported by (Rahayu, 2016), (Pibriana, 2020), and (Kota & Kusumastuti, 2022), who found that convenience and operational simplicity positively influence customers' willingness to adopt mobile banking services. Nevertheless, this qualitative investigation expands those quantitative findings by revealing that usability is interpreted by customers not merely as interface simplicity but also as psychological reassurance during financial transactions. Participants associated intuitive navigation, rapid transaction execution, and transparent confirmation mechanisms with feelings of confidence and control. Thus, usability operates simultaneously as a functional attribute and an emotional experience, suggesting that customer satisfaction is shaped by how digital banking systems reduce uncertainty during everyday financial activities rather than simply facilitating task completion.

Another important contribution concerns the distinction between short-term transition challenges and long-term determinants of customer satisfaction. Participants generally perceived temporary technical disruptions during the migration period as understandable consequences of large-scale digital transformation. Many respondents expressed patience because they believed the upgraded platform would eventually provide greater convenience and broader financial services. However, they also indicated that persistent technical failures would eventually erode confidence and reduce their willingness to continue using the application. This finding contributes to the literature by suggesting that customer tolerance toward technical problems is conditional rather than unlimited. Temporary service interruptions may be accepted when accompanied by visible functional improvements, whereas recurring operational failures gradually undermine trust regardless of interface quality or feature richness. Such an interpretation provides a more nuanced understanding of digital banking transformation than previous studies that primarily examined satisfaction through static quantitative indicators.

The findings further reinforce contemporary perspectives on user experience by demonstrating that customer satisfaction extends beyond usability and aesthetic interface design. Previous studies argued that user experience incorporates emotional engagement, interaction quality, and perceived effectiveness during system use (Barbu, 2021); (Deane & Chen, 2019). The present findings deepen this understanding by showing that emotional responses in digital banking are particularly influenced by transaction certainty. Customers described feelings of anxiety when transaction confirmations were delayed, concern when login authentication repeatedly failed, and relief when transactions were completed successfully with immediate verification. These experiences indicate that emotional assurance constitutes an essential component of digital financial services because banking transactions involve monetary risk rather than merely digital interaction. Consequently, interface attractiveness alone cannot compensate for operational uncertainty, emphasizing that user experience in banking applications depends fundamentally on consistent technical reliability.

The study also enriches the application of the End User Computing Satisfaction framework by demonstrating that customer evaluations extend beyond content accuracy and system usability toward broader perceptions of institutional dependability. Consistent with previous EUCS-based studies (Istianah & Yustanti, 2022); (Fantika Sari et al., 2024), participants appreciated accurate information, accessible menus, and efficient transaction processes. However, qualitative evidence revealed that satisfaction also depends on whether the application consistently delivers these benefits under real operating conditions. Therefore, customer satisfaction should be interpreted not only as positive evaluations of application characteristics but also as confidence that the digital platform will perform reliably whenever financial transactions are conducted. This finding illustrates how qualitative inquiry complements quantitative measurement by uncovering the meanings users attach to system performance.

A distinctive contribution of this study lies in explaining customer satisfaction from the perspective of Islamic digital banking rather than generic mobile banking. Although participants valued technological convenience, many also emphasized the importance of integrated Islamic financial services, including zakat payments, hajj savings, Islamic charitable transactions, and other Sharia-compliant financial facilities. These features were appreciated not solely because they increased transaction efficiency but because they enabled customers to perform religious financial obligations within a trusted Islamic banking environment. Participants frequently associated these services with stronger confidence in the institution's Islamic identity, ethical commitment, and Sharia legitimacy. Accordingly, customer satisfaction emerged from both functional performance and value congruence between the digital platform and customers' religious expectations.

This finding extends previous studies highlighting the influence of Islamic service quality and Sharia values on customer satisfaction (Nurlaila et al., 2022); (Hana et al., 2023); (Saputri et al., 2023) and (Zahro & Hardiningtyas, 2025) by demonstrating that religious value integration remains highly relevant within digitally transformed banking ecosystems.

These findings collectively suggest a conceptual proposition that successful digital transformation in Islamic banking requires three interdependent conditions. First, functional innovation must provide tangible improvements through integrated services, intuitive navigation, and expanded financial capabilities. Second, technical stability must ensure reliable transactions, rapid system responsiveness, and secure authentication processes that maintain customer confidence during financial activities. Third, value-based service continuity must preserve and strengthen the Islamic identity of digital banking by ensuring that Sharia-compliant financial services remain visible, accessible, and operationally dependable throughout platform migration. The interaction among these three dimensions explains why technological innovation alone cannot guarantee sustained customer satisfaction. Instead, long-term acceptance depends upon customers perceiving simultaneous improvements in functionality, reliability, and Islamic value delivery.

The practical implications of this study are equally significant for Islamic banking institutions undertaking digital transformation initiatives. Banks should strengthen service recovery mechanisms by providing immediate notifications, transparent explanations, and proactive customer communication whenever technical disruptions occur. Real-time transaction confirmation and faster synchronization should become strategic priorities because customers closely associate transaction certainty with institutional trustworthiness. Furthermore, onboarding processes should be simplified through interactive tutorials, personalized guidance, and adaptive interfaces designed particularly for customers with limited digital literacy, thereby reducing migration-related confusion. Finally, Islamic financial features, including zakat payment, hajj savings, waqf services, and other Sharia-based financial products, should be positioned more prominently within the application interface to reinforce the distinctive value proposition of Islamic digital banking. By integrating technological excellence with reliable service delivery and meaningful Islamic value creation, BYOND by BSI can strengthen customer satisfaction while establishing a sustainable competitive advantage within the rapidly evolving digital financial ecosystem.

5. Conclusion

This study concludes that customer satisfaction in the digital transformation from BSI Mobile to BYOND by BSI is shaped by a multidimensional interaction between technological performance, customer experience, and Islamic value creation. While users generally perceived BYOND by BSI as a more modern, integrated, and functionally superior platform, their experiences demonstrate that satisfaction depends not merely on feature availability or interface attractiveness but on the consistency of system reliability throughout the migration process. The findings reveal that customers are willing to tolerate temporary technical disruptions when they perceive meaningful functional improvements; however, persistent technical failures gradually diminish trust, emotional assurance, and long-term adoption intentions. These findings extend the existing digital banking literature by showing that platform migration in Islamic banking requires more than technological upgrading, it requires maintaining customer confidence during organizational and technological transformation.

The study contributes theoretically by proposing that successful digital transformation in Islamic banking depends on the simultaneous integration of functional innovation, technical stability, and value-based service continuity. Unlike conventional mobile banking, customer satisfaction in the Islamic banking context is influenced not only by usability and operational efficiency but also by customers' perceptions of Sharia compliance, institutional credibility, and the availability of digital services that support religious financial practices. Practically, Bank Syariah Indonesia should prioritize continuous system stability, strengthen real-time transaction confirmation and service recovery mechanisms, simplify onboarding for customers with varying levels of digital literacy, and ensure that Islamic financial features remain visible, accessible, and reliable. These strategies are expected to reinforce customer trust, sustain long-term adoption, and strengthen the competitiveness of Islamic digital banking in an increasingly technology-driven financial ecosystem.

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