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WHAT DRIVES CUSTOMER ADOPTION OF BYOND BSI? EVIDENCE FROM ISLAMIC DIGITAL BANKING

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ABSTRACT

BSI KCP Surabaya Klampis uses the Byond application as a digital mobile banking innovation to facilitate customer transactions. However, the adoption rate of the Byond application is still relatively low compared to the total number of BSI customers. This study aims to analyze the influence of perceived usefulness, perceived ease of use, perceived risk, and trust on customers decisions to use the Byond application. This study used a quantitative approach with a sample of 100 respondents selected through accidental sampling. Data were collected through questionnaires and analyzed using multiple linear regression, validity tests, reliability tests, and classical assumption tests. The results show that perceived usefulness and perceived ease of use have a positive and significant effect on customers' decisions to use the Byond application. Meanwhile, perceived risk and trust do not have a significant effect. Simultaneously, all variables influence customer decisions with a coefficient of determination value of 78.8%. Perceived usefulness and perceived ease of use are the significant direct predictors of customers' decisions to use the Byond application, whereas perceived risk and trust are not statistically significant in this sample. Therefore, Bank Syariah Indonesia should prioritize improvements that increase functional usefulness, transaction efficiency, and ease of navigation, while maintaining security and reliability as essential service standards.

Keywords: Customer Decision, Perceived Ease of Use, Perceived Usefulness, Perceived Risk, Trust.

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INTRODUCTION

Digital transformation requires the banking sector to innovate in technology-based services to reach more customers and improve transaction efficiency and convenience. In the current digital era, almost all banks in Indonesia have provided mobile banking services as a form of adaptation to technological developments and customer needs to facilitate transactions. As a tangible form of this effort, Bank Syariah Indonesia (BSI), as part of the national financial system, launched a new application called Byond by BSI in 2024 (BSI, 2025b). The app offers more comprehensive and integrated services, such as banking transactions, investments, digital payments, spiritual-social services, and lifestyle features in one platform (BSI, 2025b).

The presence of this application is expected to increase customer convenience and strengthen the Islamic banking digital ecosystem in Indonesia. However, in its implementation, the adoption rate of the Byond by BSI application is still not fully optimal compared to the total BSI customer base. According to data from PT Bank Syariah Indonesia, the number of BSI customers in the third quarter of 2025 reached around 22.6 million. Meanwhile, the number of BSI Mobile users until the end of 2025 was recorded at more than 9 million users. Of this number, around 6 million customers have migrated to the Byond by BSI application, while more than 3 million other customers are still using the old BSI Mobile application. This condition shows that some BSI customers still maintain the old application and have not fully switched to Byond by BSI. In addition, the number of Byond users by BSI remains relatively low when compared to the total BSI customer base of more than 22.6 million (BSI, 2026). On the other hand, the company's target of reaching more than 10 million Lyons by BSI users by 2026 has not been achieved, as there is still a gap of around 4 million users from the previously set target (BSI, 2025a).

Customer acceptance of digital banking can be examined through the Technology Acceptance Model (TAM), which identifies perceived usefulness and ease of use that are considered core beliefs that shape technology acceptance (Davis, 1989). Recent evidence on digital financial services also suggests that usefulness and ease of use are among the most consistent facilitators of adoption, while trust, security, and risk effects can vary between services and user contexts (Neves et al., 2023).

Recent peer-reviewed studies show that the effects of these variables vary across different digital banking contexts. Abdennebi (2023) found that perceived usefulness and ease of use significantly influenced the adoption of M-banking in developing countries, while perceived trust and security were not statistically significant. In Islamic mobile banking, Sudarsono et al. (2022) also reported that perceived risks did not significantly affect Muslim customers' intention to adopt m-banking in Indonesia. Conversely, Thaker et al. (2019) found that perceived usefulness and risk perceptions significantly influenced the adoption of Islamic mobile banking among Malaysian users. A meta-analysis of

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digital financial services further identified perceived usefulness as a recurring adoption factor, while showing that the effects differ across different services and contexts (Neves et al., 2023). These mixed findings suggest that the perceived risks and beliefs are context-dependent and worthy of re-examination in the relatively new Byond by BSI environment.

Therefore, this study addresses two shortcomings. First, this study examines Byond by BSI, a relatively new digital banking platform that has received less empirical attention than pre-existing mobile banking services. Second, it tests extended TAM by combining perceived usefulness and perceived ease of use with that perceived risk and trust. This framework allows an assessment of whether the core variables of TAM remain dominant and whether the perception of risk and trust provides additional explanatory value for Customers' decisions to use Byond by BSI at BSI KCP Surabaya Klampis.

This research focuses on the Sub-Branch Office of Bank Syariah Indonesia (KCP) Surabaya Klampis due to problems related to the Customer's decision to adopt the Byond by BSI service. Based on the results of interviews with employees of Bank Syariah Indonesia KCP Surabaya Klampis, several technical obstacles were identified in the Byond by BSI application, such as system disruptions, access delays, and concerns related to transaction security. As a result, some customers prefer to follow BSI Mobile because they feel safer and are more familiar with the old service. However, Bank Syariah Indonesia KCP Surabaya Klampis shows a fairly high transaction intensity and a high level of digital service utilization among its customers. Therefore, Bank Syariah Indonesia KCP Surabaya Klampis serves as a very relevant location to analyze the perceived usefulness effect of use, perceived ease of use, perceived risks, and trust in the Customer's decision to use the Byond by BSI application.

METHODS

This study used a quantitative explanatory design to examine perceived usefulness, perceived ease of use, perceived risk, and confidence in the Customer's decision to use the Byond by BSI application at Bank Syariah Indonesia KCP Surabaya Klampis. The target population consisted of customers who had used Byond by BSI. Since the exact number of active Byond users in the location was not available, the minimum sample size was estimated using a large/unknown population approach with a 95% confidence level, maximum population variability ($p = 0.50$), and a margin of error of 10% (Cochran, 1991). This procedure shows a minimum requirement of about 96 respondents; therefore, 100 respondents were included in the analysis. Respondents were recruited using incidental sampling of qualified Byond users.

Primary data was collected using a structured questionnaire distributed through online links and QR codes. The instrument measures five constructs: perceived usefulness (X_1), perceived ease of use (X_2), perceived risk (X_3), trust (X_4), and Customer decision

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(Y). The analysis stage included validity and reliability tests followed by multiple linear regression analysis.

RESULTS AND DISCUSSION

The results of the validity test showed that each question item of the variable used showed an r value calculated $>$ the table r (0.361), so it can be concluded that each question item in this study was declared valid.

Table 1. Validity Test Results

Variable	Indicator	r-Count	Indicator	r-Count
Perceived Usefulness	X _{1.1}	0.918	X _{1.5}	0.892
	X _{1.2}	0.871	X _{1.6}	0.888
	X _{1.3}	0.896	X _{1.1}	0.896
	X _{1.4}	0.900	X _{1.1}	0.887
Perceived Ease of Use	X _{2.1}	0.859	X _{2.7}	0.844
	X _{2.2}	0.848	X _{2.8}	0.751
	X _{2.3}	0.752	X _{2.9}	0.910
	X _{2.4}	0.901	X _{2.10}	0.843
	X _{2.5}	0.822	X _{2.11}	0.867
	X _{2.6}	0.918	X _{2.12}	0.861
Perceived Risk	X _{3.1}	0.889	X _{3.6}	0.782
	X _{3.2}	0.854	X _{3.7}	0.911
	X _{3.3}	0.825	X _{3.8}	0.839
	X _{3.4}	0.875	X _{3.9}	0.921
	X _{3.5}	0.821	X _{3.10}	0.874
Trust	X _{4.1}	0.888	X _{4.5}	0.901
	X _{4.2}	0.861	X _{4.6}	0.913
	X _{4.3}	0.882	X _{4.7}	0.928
	X _{4.4}	0.768	X _{4.8}	0.876
Customer Decision	Y _{.1}	0.895	Y _{.4}	0.834
	Y _{.2}	0.898	Y _{.5}	0.905
	Y _{.3}	0.918	Y _{.6}	0.920

Source: Primary Data processed with SPSS 22, 2026

Table 2. Reliability Test Results

Variable	CA
Customer Decision (Y)	0.629
Perceived Usefulness (X1)	0.753
Perceived Ease of Use (X2)	0.935
Perceived Risk (X3)	0.813
Trust (X4)	0.793

Source: Primary Data processed with SPSS 22, 2026

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The reliability test showed that Cronbach's alpha coefficient ranged from 0.629 to 0.935. All variables thus exceeded the minimum reliability criterion of 0.60 adopted in this study, indicating acceptable internal consistency for subsequent analysis.

Descriptive Statistical Analysis

Table 3. Descriptive Statistical Analysis

Demographics	Notes	Frequency
Gender	Male	45
	Women	55
Age	15-20 years	18
	21-30 years old	63
	> 31 years old	19
Jobs	Students	25
	Private	53
	TNI/POLRI/PNS/BUMN	22
Final Education	High School	30
	Diploma	20
	S1,S2,S3	50
Existing Clients	< 1 year	8
	> 1 year	36
	> 2-3 years	29
	> 4 years	27
Using Byond by BSI	< 3 months	15
	< 6 months	37
	> 9 months	48
Still using BSI Mobile	Still	61
	No	39

Source: Primary Data processed with SPSS 22, 2026

Based on the results of descriptive statistical analysis, respondents in this study were dominated by women as many as 55 respondents (55.0%), while men as many as 45 respondents (45.0%). Based on age, the majority of respondents were in the age range of 21–30 years as many as 63 respondents (63.0%), followed by the age of over 31 years to 19 respondents (19.0%), and the age of 15-20 years as many as 18 respondents (18.0%). Based on work, most of the respondents worked in the private sector as many as 53 respondents (53.0%), followed by students/students as many as 25 respondents (25.0%) and TNI/POLRI/PNS/BUMN as many as 22 respondents (22.0%). From the last level of education, the majority of respondents have S1/S2/S3 education as many as 50 respondents (50.0%), while high school graduates as many as 30 respondents (30.0%) and Diploma as many as 20 respondents (20.0%). Based on the length of time they have been customers, most of the respondents have been customers for more than 1 year as many as 36 respondents (36.0%). In addition, the majority of respondents have used the Byond application for more than 9 months, as many as 48 respondents (48.0%). However,

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as many as 61 respondents (61.0%) are still using the BSI Mobile application, while 39 respondents (39.0%) no longer use it.

Classic Assumption Test

As summarized in Table 4, regression diagnostics met the criteria used in this study. Normally distributed residual ($p = 0.092$), the Glejser test showed no heteroscedasticity, and all VIF values were within acceptable limits. The Durbin-Watson statistic of 1.920 also fell between dU and 4 - dU. Therefore, the double linear regression model was considered suitable for hypothesis testing.

Table 4. Classical Assumption Test Results

Assumptions/tests	Decision criteria	Observed results	Conclusion
Normality (Kolmogorov-Smirnov)	Sig > 0.05	Asymp. Sig. = .092	Residual is usually distributed
Heteroscedasticity (Glejser)	Sig > 0.05 for each predictor	X ₁ = 0.624 X ₂ = 0.051 X ₃ = 0.740 X ₄ = 0.120	No evidence of heteroscedasticity
Multicollinearity	VIF < 10	X ₁ = 2.321 X ₂ = 1.759 X ₃ = 1.537 X ₄ = 2.986	No multicollinearity
Autocorrelation (Durbin-Watson)	dU < DW < 4 - dU	1.7582 < 1.920 < 2.2418	No evidence of autocorrelation

Source: Primary data processed with SPSS 22, 2026

Multiple Linear Regression Analysis

Table 5. Results of Double Linear Regression Analysis

Models		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.824	1.241		3.889	0.000
	X ₁	0.406	.0056	0.522	7.251	0.000
	X ₂	0.162	0.018	0.549	8.769	0.000
	X ₃	-0.057	0.030	-0.111	-1.898	0.061
	X ₄	0.026	0.049	0.043	0.530	0.598

Source: Primary Data processed with SPSS 22, 2026

Based on the table above, the results of the double linear regression analysis can be formulated in the regression equation as follows:

$$Y = 4.824 + 0.406X_1 + 0.162X_2 - 0.057X_3 + 0.026X_4 + e$$

Description:

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- a. The constant value (b_0) of 4.824 indicates that if all independent variables, i.e. benefit perception, comfort perception, risk perception, and trust, are considered zero or unchanged, then the Customer's decision is 4.824 units.
- b. The value of the regression coefficient (b_1) of 0.406 can be interpreted that each benefit perception increases by one unit, so that the decision to use the Byond application increases by 0.406 units assuming other variables remain.
- c. The magnitude of the regression coefficient (b_2) value of 0.162 can be interpreted that each perception of ease increases by one unit, so that the decision to use the Byond application increases by 0.162 units assuming other variables are fixed.
- d. The magnitude of the regression coefficient (b_3) value of -0.057 can be interpreted that each risk perception increases by one unit, so that the decision to use the Byond application decreases by 0.057 units assuming other variables are still present.
- e. The value of the regression coefficient (b_4) of 0.026 can be interpreted that each trust increases by one unit, so the decision to use the Byond application increases by 0.026 units assuming the other variables are fixed.

Results of the t-test (partial)

- a. The Influence of Perceived Usefulness (X_1) on Customer Decisions (Y)
The results of the t-test showed that the benefit variable had a significance value of $0.00 < 0.05$, so H_{01} was rejected and H_{a1} was accepted. This shows that the perception of benefits has a significant influence on the Customer's decision to use the Byond application.
- b. The Influence of Perceived Ease of Use (X_2) on Customer Decisions (Y)
The results of the t-test showed that the comfort perception variable had a significance value of $0.00 < 0.05$ so that H_{02} was rejected and H_{a2} was accepted. Thus, it can be concluded that the perception of convenience has a significant influence on the Customer's decision to use the Byond application.
- c. The Influence of Perceived Risk (X_3) on Customer Decisions (Y)
The results of the t-test showed that the risk perception variable had a significance value of $0.061 > 0.05$, so that H_{03} was accepted and H_{a3} was rejected. This shows that risk perception does not have a significant influence on the Customer's decision to use the Byond application.
- d. The Influence of Trust (X_4) on Customer Decisions (Y)
The results of the t-test showed that the trust variable had a significance value of $0.598 > 0.05$, so H_{04} was accepted and H_{a4} was rejected. Thus, it can be concluded that trust does not have a significant influence on the Customer's decision to use the Byond application.

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F Test (Simultaneous)

Table 6. F Test Results

Models		Sum of Squares	df	Average Square	F	Sig.
1	Regression	676.551	4	169.138	88.415	0.000b
	Residual	181.735	95	1.913		
	Total	858.286	99			

Source: Primary Data processed with SPSS 22, 2026

The results of the F test showed an F value of 88.415 with a significance level of 0.000. The value was less than 0.05 and the calculated F (88.415) was greater than the F table (2.70), so H_0 was rejected and H_a was accepted so that it can be concluded that the variables of benefit perception, comfort perception, risk perception, and trust simultaneously have a significant influence on the Customer's decision to use the Byond application.

Determination Coefficient (R^2)

Table 7. Determination Coefficient (R^2)

Models	R	R Square	Customized R Square	Estimation Errors
1	0.888a	0.788	0.779	1.383

Source: Primary Data processed with SPSS 22, 2026

The results of the determination coefficient test showed that the squared value of R of 0.788 showed that the variables of benefit perception, comfort perception, risk perception, and trust were able to explain the influence on the Customer's decision by 78.8%, while the remaining 21.2% were influenced by other factors not included in this study model.

The Influence of Perceived Usefulness on Customer Decisions in Using the Byond Application

The regression results showed that usefulness perception had a positive and statistically significant effect on the Customer's decision to use Byond based on BSI ($B1 = 0.406$; $\beta_1 = 0.522$; $\text{sig} = 0.00 < 0.05$). These findings are consistent with the Technology Acceptance Model, where usefulness perception reflects the extent to which users believe that a technology improves task performance (Davis, 1989). Comparable evidence has been reported in the context of Islamic and general mobile banking. Suhartanto et al. (2019) found that usefulness perception is an important precursor to the adoption of Islamic mobile banking in Indonesia, while Abdennebi (2023) find a significant positive role for the perception of usefulness in the adoption of M-banking in the context of developing countries. On a broader level, Neves et al. (2023) Identifying the perception

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of usefulness as one of the most consistent facilitators in the adoption of digital financial services. For Byond users, the results can be understood from the functional integration of the application: transfers, bill payments, purchases via mobile credit, QRIS payments, zakat, and infaq can be completed in a single platform, thus reducing the time and effort required for routine transactions.

The influence of perceived ease of use on the Customer's decision to use the Byond application

The perceived ease of use also had a positive and statistically significant effect on the Customer's decision to use Byond by BSI ($B2 = 0.162$; $\beta2 = 0.549$; $\text{Sig}=0.00 < 0.05$). These results support the proposition Davis, (1989) that technology is more likely to be acceptable when it can be operated with relatively little cognitive and physical effort. These findings are consistent with Suhartanto et al. (2019) and Abdennebi (2023), both of which report that ease of use contributes to mobile banking acceptance, as well as with meta-analytical evidence from Neves et al. (2023). The standard coefficient for perceived ease of use ($\beta2 = 0.549$) is slightly greater than the perceived usefulness ($\beta1 = 0.522$) in this sample, suggesting that the simplicity of the interface and transaction flow is particularly relevant during the transition from BSI Mobile to Byond. Clear menu structures, easy-to-understand features, and fewer unnecessary steps can reduce learning costs and make customers more willing to use the new app.

The Influence of Risk Perception on Customer Decisions in Using the Byond Application

Risk perception had a negative but statistically insignificant effect on the Customer's decision to use Byond by BSI ($B3 = -0.057$; $\beta3 = -0.111$; $\text{sig} = 0.061 > 0.05$). This negative sign is directionally consistent with the expectation that higher risk perception may inhibit the use of the technology, but the evidence is insufficient to establish an immediate effect at a significance level of 5%. These findings are consistent with Sudarsono et al. (2022), which found that perceived risks did not significantly affect Muslim customers' intentions to adopt Islamic mobile banking in Indonesia. However, this differs from Thaker et al. (2019), which reports on the significant role of risk perception among Islamic mobile banking users in Malaysia, and from Indonesia's recent evidence that risk barriers can reduce both the actual intention of adoption and adoption of Sharia digital banking (Nugraha et al., 2026). A broader meta-analysis of Neves et al. (2023) It also shows that security and risk-related considerations remain relevant across digital financial services. This difference may reflect the post-adoption profile of the current sample: all respondents are already Byond users, 48% have been using the app for more than nine months, and 61% are still using BSI Mobile. Repeat use can reduce uncertainty, while continued access to legacy apps can allow Customers to manage risk through channel choices rather than rejecting Byond altogether. Thus, an insignificant

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coefficient should be interpreted as perceived risk not differentiating usage decisions in this sample, not as evidence that digital banking risk is not important.

The Influence of Trust on Customer Decisions in Using the Byond Application

Trust had a positive but statistically insignificant direct effect on the customer's decision to use Byond by BSI ($B = 0.026$; $\beta = 0.043$; $\text{sig} = 0.598 > 0.05$). Similar patterns were reported by Abdennebi (2023), where trust did not significantly explain the adoption of m-banking after the core variables of TAM were considered. Nevertheless, these results differ from studies in which trust is important in Islamic digital banking behavior. Suhartanto et al. (2019) identify trust as a determinant of millennial loyalty to AI-based mobile banking in Indonesian Islamic banks, Roberts-Lombard & Petzer (2024) show that trust is strongly linked to bank loyalty in both conventional and Islamic banking environments, and Sodik (2026) found a significant positive effect of trust on behavioral and usage intentions in Indonesian Islamic digital banking. These differences suggest that the role of trust may depend on behavioral outcomes, stages of adoption, and variance in respondents' previous relationships with banks. In this study, respondents were existing BSI customers and current Byond users, so the baseline level of institutional trust may have already been established before usage decisions were measured. When trust is underestimated, perceived usefulness and perceived ease of use may provide greater variation in explaining Customer decisions.

Simultaneous Influence on Customer Decisions in Using the Byond Application

This simultaneous test confirms that the perceived usefulness, **Facilities usage**, perceived risk, and trust together form a statistically significant model of customer decisions using Byond by BSI ($F = 88.415$; $\text{sig} = 0.00 < 0.05$). This model explains 78.8% variance in Customer decisions ($R^2 = 0.788$), leaving 21.2% on factors not included in the model. Importantly, the significant test F indicates that the predictor provides information together; this does not mean that each predictor is individually significant, which is determined by the T test. The broader Islamic digital banking literature supports a multidimensional interpretation of such adoption. Harahap et al. (2023) found that performance expectations, social influences, price values, customs, and Islamic lifestyles are relevant to Indonesian customers' intentions to use digital banking, while Shaikh et al. (2023) highlighting relative superiority, self-efficacy of technology, and complexity among non-users of Islamic digital banking. Recent evidence on non-adoption in Indonesia also suggests the existence of consumer resistance as a mechanism that can shape digital Islamic banking decisions (Heriyati et al., 2025). Therefore, unexplained parts of the current model may involve habits, digital literacy or self-efficacy, social influence, compatibility, quality of systems and services, religiosity, or resistance to migration. These variables provide useful directions for the future expansion of the Byond adoption model.

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CONCLUSION

This study concludes that perceived usefulness and perceived ease of use have positive and significant effects on customers' decisions to use the Byond by BSI application. In contrast, perceived risk and trust do not show significant direct effects on customer decisions. Taken together, the findings indicate that customers' decisions are driven more strongly by the practical value and ease of using the application than by perceived risk or trust among the respondents in this study.

Based on these findings, Bank Syariah Indonesia is advised to prioritize improvements that strengthen the usefulness and ease of use of Byond by BSI, particularly by improving transaction efficiency, simplifying navigation, integrating features reliably, and reducing unnecessary steps in the transaction process. Security, privacy, and service reliability should continue to be maintained as essential service standards. Future research is also recommended to involve respondents from broader branch coverage, apply more representative sampling techniques, distinguish initial adoption from continued use, and examine additional factors such as digital literacy, system quality, service quality, habit, compatibility, and religiosity. Further studies may also investigate whether perceived risk and trust operate indirectly through mediating or moderating mechanisms.

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