

Post-Migration Customer Satisfaction with BYOND by BSI Mobile Banking

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Abstract

This study analyzes customer satisfaction with the BYOND mobile banking application after the migration from BSI Mobile at Bank Syariah Indonesia (BSI) KC Binjai. A quantitative approach was applied using a structured questionnaire distributed to 70 customers who had migrated to BYOND in November 2024. The instrument was tested using validity and reliability tests. Data were analyzed using a t-test, simple linear regression, product-moment correlation, and coefficient of determination (R^2) in SPSS. The results indicate that customer satisfaction is in the high category, with the dominant indicator being the fulfillment of customer expectations. Regression analysis shows that service quality significantly affects customer satisfaction ($t = 20.160$; $p < 0.001$), with an R^2 value of 0.857, meaning that 85.7% of the variance in customer satisfaction is explained by BYOND mobile banking service quality. These findings confirm that improving mobile banking service performance after migration is critical for sustaining customer satisfaction.

Keyword: Customer Satisfaction, Mobile Banking, BYOND by BSI, Service Quality, Migration

1. INTRODUCTION

Prior studies have emphasized that mobile banking service quality, usability, system reliability, security/privacy, and expectation confirmation are key determinants of customer satisfaction and continuance usage in digital banking (Egala et al., 2021; Geebren et al., 2021; Rahi et al., 2021; Tam & Oliveira, 2020; Valaei et al., 2021). Recent research also highlights the growing role of artificial intelligence and digital experience in shaping satisfaction in mobile banking platforms (Alnaser et al., 2023; Patil et al., 2020). In addition, service-dominant logic and value co-creation perspectives explain how customers evaluate service value through interaction and experience (Lu & Chen, 2021). In the Islamic banking context, public perception and trust remain essential drivers of adoption and satisfaction (Siregar et al., 2020). This study also builds on evidence that service quality and co-creation can drive repatronizing intention in Indonesian service settings (Maulidina et al., 2025).

Digital transformation has become one of the most influential forces shaping the banking industry globally. The diffusion of smartphones, improved internet access, and growing demand for fast and convenient services have encouraged banks to redesign service delivery through digital channels. Mobile banking has emerged as a strategic platform that enables customers to conduct financial activities such as balance checking, fund transfers, bill payments, QR payments, and e-wallet top-ups without visiting a branch. In the banking sector, digital channels also reduce operational costs, increase transaction speed, and support service scalability. For customers, mobile banking reduces time and location constraints, making banking more accessible for daily financial needs.

Customer satisfaction remains a critical indicator in digital banking services. Satisfaction reflects customers' evaluation of whether the service experience meets or exceeds expectations. In banking, satisfaction is closely linked to trust, loyalty, retention, and positive word-of-mouth. Banks that fail to deliver satisfying digital services risk losing customers to competitors, particularly as customers increasingly compare service quality across apps and platforms. In Islamic banking, satisfaction is also associated with perceived compliance, transparency, and the ability of the bank to provide modern services while maintaining sharia principles.

A major challenge in digital banking management occurs when banks migrate from one mobile banking platform to another. Migration is conducted to introduce new features, strengthen security, integrate services, and enhance user experience. However, migration may also create dissatisfaction if the new application has technical issues, reduces ease of use, or does not align with customer expectations. Customers may experience confusion due to interface changes, login and activation problems, or perceived transaction risks. In addition, migration may influence perceived security and privacy, which are critical concerns in financial technology. If customers feel uncertain about data protection or transaction safety, satisfaction may decline even if the application provides more features.

Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia and has strengthened its digital service strategy. In November 2024, BSI migrated its mobile banking service from the previous BSI Mobile application to BYOND by BSI. The new platform introduced a redesigned interface, improved navigation, and expanded features under the slogan #Semuajadimudah. Although BYOND achieved rapid adoption, migration

success must be evaluated based on customer satisfaction and perceived service quality. Customer evaluations of BYOND may depend on whether the platform delivers reliable access, minimizes downtime, and provides consistent service performance across different transaction types. Therefore, a structured assessment of service quality dimensions is needed to understand customer satisfaction after the migration.

Theoretical perspectives provide a foundation for analyzing satisfaction in post-migration digital services. Expectation Confirmation Theory (ECT) explains that satisfaction is formed when users compare initial expectations with perceived performance after usage. When performance meets or exceeds expectations, users experience positive confirmation that leads to satisfaction; otherwise, negative disconfirmation may occur (Rahi et al., 2021). This perspective is relevant because migration changes customers' reference points and service expectations. ECT is also consistent with post-adoption models, which emphasize continuance usage intention after initial adoption. In mobile banking, satisfaction is often shaped by usability, efficiency, and perceived benefits, especially after customers have accumulated experience using the application.

Recent Scopus-indexed studies consistently show that customers' evaluations of mobile banking are strongly driven by perceived service quality (e.g., reliability, security, responsiveness, and ease of use), which in turn shapes satisfaction and post-adoption outcomes. For example, trust and service/structural assurance have been found to significantly explain satisfaction in mobile banking ecosystems (Geebren et al., 2021), while quality digital banking services also strengthen satisfaction and subsequent relational outcomes (Egala et al., 2021). A comprehensive synthesis of the mobile banking service quality literature further highlights the multidimensional nature of m-banking quality and its central role for satisfaction and loyalty (Palamidovska-Sterjadovska et al., 2025). Adoption and continued usage are additionally shaped by perceived convenience, security concerns, and electronic word-of-mouth (Shankar et al., 2020; Jebarajakirthy & Shankar, 2021), and cultural context may influence how intention translates into actual usage (Picoto & Pinto, 2021). In Indonesia, public perceptions toward Islamic banking values and service expectations remain an important context for customer evaluations (Siregar et al., 2020).

This study addresses the gap by analyzing customer satisfaction with BYOND by BSI mobile banking after migration using evidence from customers at BSI KC Binjai. The study applies a quantitative approach and statistical testing to examine the relationship between service quality and satisfaction. The novelty of this research lies in providing early empirical findings on BYOND after migration, which can support BSI's digital service improvement, strengthen customer experience, and contribute to the literature on Islamic digital banking adoption and post-adoption evaluation. The study is expected to provide practical implications for BSI in strengthening service quality priorities after migration, particularly in interface design, efficiency, and system reliability. Moreover, the findings contribute to the growing literature on post-migration evaluation of mobile banking services, which is increasingly relevant as banks update digital platforms.

2. RESEARCH METHODE

2.1 Research Framework

This study applied a quantitative survey-based research design to evaluate post-migration customer satisfaction with BYOND by BSI mobile banking. The research framework is grounded in Expectation Confirmation Theory (ECT), which explains that satisfaction emerges when perceived performance confirms or exceeds users' initial expectations. This framework is appropriate in a migration context because customers often carry expectations from the previous application and compare them with the new system. The proposed model treats customer satisfaction as the primary explanatory variable and BYOND mobile banking service quality as the outcome variable. In the post-adoption perspective, satisfaction is also considered an important predictor of continuance usage and recommendation behavior.

The operationalization of the constructs follows established indicators in the digital service literature. Customer satisfaction (X) is measured through four indicators: feeling satisfied, continuous usage intention, willingness to recommend, and fulfillment of expectations. BYOND mobile banking service quality (Y) is measured through five dimensions: efficiency, fulfillment, system availability, privacy, and site aesthetic. The efficiency dimension captures the extent to which customers perceive that transactions are fast and easy. Fulfillment reflects whether the service delivers functions as promised. System availability measures stability, accessibility, and downtime frequency. Privacy represents customers' perception of data confidentiality and transaction security. Site aesthetic captures the interface design quality, layout clarity, and navigation convenience. All indicators were measured using Likert-scale items ranging from low to high agreement.

2.2 Research Setting, Population, and Sample

The study was conducted at Bank Syariah Indonesia (BSI) KC Binjai, Indonesia. The setting was selected because the branch had implemented the migration from BSI Mobile to BYOND by BSI, and it provided access to customers who had already migrated. The target population consisted of 223 customers who migrated to the BYOND application in November 2024. To determine the minimum sample size, the Slovin formula was used with a 10% margin of error. The calculation produced a minimum sample requirement of approximately 69

respondents, which was rounded up to 70 respondents. Sampling was conducted using accidental sampling, where customers who were available and willing to participate during the data collection period were included. Although this method is practical for branch-level research, it may limit the generalizability of findings to other branches or regions.

2.3 Data Collection Procedure

Primary data were collected through structured questionnaires distributed directly to customers who had activated and used BYOND. The questionnaire items were designed to capture respondents' perceptions of satisfaction and service quality dimensions after migration. Prior to analysis, instrument quality was assessed using validity and reliability tests. Validity testing was conducted using Pearson product-moment correlation, where each item was evaluated against the total score. Items were considered valid when the correlation coefficient exceeded the critical value. Reliability testing was conducted using Cronbach's Alpha, where a value above 0.60 indicates acceptable internal consistency. Secondary data were collected from academic journals, digital banking reports, and official BSI information to support the theoretical and contextual background.

2.4 Data Analysis Technique

Data analysis was conducted using SPSS software. Descriptive statistics were used to summarize respondent characteristics and to identify dominant indicators for satisfaction and service quality. Inferential analysis was performed using a partial t-test to evaluate the significance of the relationship between customer satisfaction and service quality. Simple linear regression was used to estimate the direction and magnitude of the relationship and to generate a regression equation. Pearson correlation analysis was applied to assess the strength of association between the variables. Finally, the coefficient of determination (R^2) was used to evaluate the explanatory power of the model and to determine how much variance in the dependent variable could be explained by the independent variable. These methods collectively provide a robust quantitative assessment of post-migration customer satisfaction and perceived BYOND service quality.

3. RESULT AND DISCUSSION

3.1 Respondent Profile

The analysis is based on 70 respondents who had migrated to the BYOND by BSI application. The gender distribution is relatively balanced, consisting of 36 male respondents (51.4%) and 34 female respondents (48.6%). This balance reduces the risk of gender bias in interpreting satisfaction perceptions. In terms of age, the sample is dominated by respondents under 25 years old (67.1%), followed by the 25–35 age group (25.7%). Only a small proportion of respondents were above 35 years old. This indicates that the BYOND user base in the branch context is strongly represented by younger customers, which is consistent with broader patterns in digital banking adoption where younger users tend to adopt mobile financial services more quickly due to higher digital literacy and comfort with smartphone-based applications.

Regarding occupation, students constitute the largest group (45.7%), followed by employees (28.6%), and BUMN/BUMD/private sector workers (14.3%). The remaining respondents consist of housewives and other categories. In terms of education, the majority of respondents are high school graduates (57.1%), followed by bachelor's degree holders (28.6%), and smaller proportions with diploma, master, or doctoral degrees. These demographic characteristics suggest that BYOND is widely used across different educational backgrounds, but the strongest adoption is among young and economically active groups. Such characteristics are important because perceptions of usability, interface design, and efficiency may be particularly salient for younger and more digitally engaged users.

3.2 Descriptive Findings on Customer Satisfaction

Customer satisfaction was measured using four indicators: feeling satisfied, continuous usage/repurchase behavior, willingness to recommend, and fulfillment of expectations. Overall, the descriptive results indicate that customer satisfaction with BYOND after migration is in the high category. The highest satisfaction dimension is the fulfillment of customer expectations. Respondents generally agreed that the migration to BYOND answered their needs as users and that the available features supported daily transactions. This finding is significant because it suggests that the migration process did not reduce perceived value for most customers; instead, BYOND appears to have delivered a service experience that matches or exceeds the expectations carried from the previous application.

The second strongest indicator is feeling satisfied, reflecting positive emotional evaluation after using BYOND. Customers reported that they were satisfied with the service provided after migration and that the new application made it easier to manage financial information such as monthly portfolio tracking. This supports the argument that satisfaction is not only influenced by functional performance but also by the overall user experience, including clarity of information and convenience of access.

The willingness to recommend BYOND or BSI services to others is also rated high. This indicator reflects the social outcome of satisfaction, where customers who perceive positive experiences are more likely to share and recommend the application to peers. In service marketing, recommendation intention is closely related to customer loyalty and word-of-mouth behavior. The high recommendation indicator suggests that BYOND has potential to strengthen BSI's digital customer acquisition strategy, because satisfied users can become informal promoters of the application.

The lowest satisfaction dimension, although still relatively high, is continuous usage or repurchase behavior. Respondents indicated that they frequently used BYOND for daily transactions such as e-wallet top-ups, bill payments, token purchases, QR payments, and academic payments. However, fewer respondents reported using BYOND for purchasing additional banking products such as deposits, zakat, wakaf, gold installment, and other Islamic financial services. This finding implies that while BYOND is effective as a transaction platform, there is still an opportunity for BSI to increase the adoption of advanced product features. Encouraging customers to explore and utilize Islamic financial products through BYOND could strengthen revenue streams and deepen customer engagement.

3.3 Descriptive Findings on Service Quality of BYOND Mobile Banking

Service quality was measured using five dimensions: efficiency, fulfillment, system availability, privacy, and site aesthetic. The descriptive results show that the strongest service quality dimension is site aesthetic. Respondents rated the interface design, layout, and navigation of BYOND as attractive and easy to use. This is an important finding because in mobile banking services, interface design directly influences perceived usability and user satisfaction. A well-designed interface reduces cognitive effort, increases perceived control, and supports smoother transactions. The dominance of site aesthetic indicates that the migration succeeded in improving the visual and navigational experience compared to the previous platform.

The second strongest dimension is efficiency. Respondents agreed that BYOND allows transactions to be completed quickly and easily compared to other methods such as ATM usage or branch visits. They also perceived that the transaction process does not require excessive time or complex steps. Efficiency is a critical determinant in digital banking satisfaction because customers often adopt mobile banking to reduce transaction friction. If the system is efficient, customers experience convenience, which enhances perceived value and satisfaction.

Fulfillment is the third dimension, reflecting whether BYOND delivers services as promised and meets customer expectations after migration. Respondents generally agreed that BYOND provides services consistent with what was communicated by BSI. Fulfillment is essential because migration often comes with marketing communication, and customers evaluate whether the promised improvements are actually delivered. Positive fulfillment perceptions support trust and satisfaction.

Privacy is also rated positively. Respondents reported feeling safe when providing personal data and believed that BYOND maintains confidentiality of information and transactions. In digital financial services, privacy is closely linked to perceived risk. A strong privacy perception reduces fear of fraud, hacking, or data leakage. This result indicates that BSI has succeeded in maintaining customer confidence in security during the migration process.

The lowest dimension, though still moderate to high, is system availability. Respondents reported occasional downtime, but generally the system remained accessible when needed. System availability is often a major issue in digital banking, especially during the early stages of migration when technical stability is still being optimized. The relatively lower score for system availability suggests that BSI should prioritize infrastructure stability, server capacity, and maintenance to ensure consistent access and reduce downtime frequency.

3.4 Hypothesis Testing and Regression Results

Inferential analysis was conducted to test whether customer satisfaction significantly influences BYOND mobile banking service quality. The partial t-test results show a significant relationship, with a t-value of 20.160 and a significance level (p-value) of 0.000, which is below the 0.05 threshold. This indicates that the relationship between the variables is statistically significant. The regression results produce the equation $Y = 3.194 + 1.183X$. The positive coefficient (1.183) indicates that higher customer satisfaction is associated with higher perceived service quality. This finding implies that customer satisfaction and service quality perceptions reinforce each other in the post-migration context.

The coefficient of determination (R^2) is 0.857, meaning that 85.7% of the variance in BYOND service quality perception can be explained by customer satisfaction. This is a very high explanatory power, indicating that satisfaction is strongly connected to how customers evaluate the service quality of BYOND after migration. The remaining 14.3% may be influenced by other factors not included in this study, such as trust, perceived usefulness, perceived risk, brand image, or prior digital experience. The strong R^2 also suggests that improvements in service quality dimensions are likely to have a meaningful impact on satisfaction outcomes.

3.5 Discussion in the Perspective of Expectation Confirmation Theory

The findings provide strong support for Expectation Confirmation Theory (ECT). The high satisfaction level, particularly the dominance of fulfillment of expectations, indicates that the migration to BYOND produced positive confirmation. Customers likely carried expectations from the previous BSI Mobile platform, including expectations about transaction speed, interface usability, and feature availability. When BYOND delivered improved design and efficiency, customers experienced positive disconfirmation, leading to satisfaction. This aligns with ECT's proposition that satisfaction emerges when perceived performance exceeds expectations. In the post-migration context, ECT is especially relevant because migration creates a natural comparison process. Customers do not evaluate BYOND in isolation; they compare it to their prior experience with BSI Mobile. The dominance of site aesthetic suggests that BYOND's redesigned interface served as a visible performance improvement that customers could immediately perceive. Such improvements likely contributed to positive confirmation, reinforcing satisfaction. The strong satisfaction indicator of recommendation intention further suggests that positive confirmation may translate into loyalty-related behaviors. However, the relatively lower system availability dimension indicates that not all aspects of performance fully exceeded expectations. Occasional downtime may create negative confirmation for some customers. Nevertheless, because overall satisfaction remains high, it can be inferred that the positive improvements in design and efficiency outweighed the negative effects of occasional technical issues. This highlights an important managerial implication: in digital banking migration, user experience improvements can significantly strengthen satisfaction, but technical stability must still be prioritized to avoid dissatisfaction in the long run.

3.6 Practical Implications for BSI and Digital Islamic Banking

The results offer practical insights for BSI in improving BYOND service performance. First, the dominance of site aesthetic indicates that user interface design is a critical driver of perceived quality. BSI should maintain a user-centered design approach by continuously collecting customer feedback on layout, navigation, and transaction flow. Second, efficiency is highly valued, meaning that transaction speed and simplicity should remain a priority. Features such as QR payments, bill payments, and e-wallet top-ups should be optimized to ensure minimal steps and fast processing.

Third, the relatively lower system availability score indicates that BSI should strengthen technical infrastructure, especially during peak usage times. Reducing downtime and improving system responsiveness will enhance customer trust and satisfaction. Fourth, privacy perceptions are strong, but BSI should continue to communicate security measures to customers to reduce perceived risk. Transparent communication about data protection, authentication, and fraud prevention can strengthen confidence.

From an Islamic banking perspective, BYOND provides an opportunity to increase the adoption of sharia-based financial products. The satisfaction results show that customers primarily use BYOND for daily transactions, while advanced Islamic products are less frequently utilized. BSI could integrate more educational prompts and simplified access to zakat, wakaf, and investment products to encourage deeper engagement with Islamic financial services.

3.7 Limitations and Future Research

This study has several limitations. First, the research was conducted in a single branch context (BSI KC Binjai), which may limit generalizability to other branches or regions. Second, the sampling method was accidental sampling, which may not fully represent the broader population of BYOND users. Third, the study focuses on satisfaction and service quality dimensions, but other important variables such as trust, perceived risk, perceived usefulness, and customer experience were not included. Future studies should expand the sample across multiple branches and use probability sampling methods. In addition, integrating additional variables and using advanced analytical methods such as Structural Equation Modeling (SEM) could provide a more comprehensive understanding of post-migration satisfaction dynamics.

4. CONCLUSION

This study concludes that customer satisfaction with BYOND by BSI mobile banking after migration at BSI KC Binjai is categorized as high. The strongest satisfaction indicator is the fulfillment of customer expectations, indicating that the migration successfully delivered service performance aligned with customer needs. Service quality evaluation shows that site aesthetic and efficiency are the most dominant dimensions, highlighting the importance of interface design, layout, and transaction simplicity in digital banking satisfaction. Inferential testing confirms a statistically significant relationship between customer satisfaction and perceived BYOND service quality, supported by a strong t-value (20.160; $p < 0.001$) and a positive regression coefficient ($b = 1.183$). The coefficient of determination ($R^2 = 0.857$) indicates that 85.7% of the variance in service quality perception is explained by customer satisfaction, while the remaining variance may be influenced by other factors such as trust, perceived risk, or prior digital experience. The findings support Expectation Confirmation Theory, where satisfaction is formed when post-migration performance meets or exceeds initial expectations.

Practically, BSI should sustain BYOND performance by maintaining user-centered design, strengthening infrastructure to reduce downtime, and continuously communicating privacy and security protections. Future research should expand to multiple branches and include additional constructs to provide a broader understanding of satisfaction in Islamic digital banking services.

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