

Analysis of Perceptions and Aspects of Ease of Transaction Using BYOND Mobile Banking by BSI

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ABSTRACT

This study aims to analyze user perceptions of the ease of transactions using the mobile banking applications BYOND by BSI. The research identifies several aspects influencing user comfort and ease of use, including functionality, transaction speed, security, and user interface convenience. The method used is a survey with a questionnaire distributed to users of both applications. The findings show that users of BYOND and BY BSI are generally satisfied with the ease and features offered by both apps, although some security issues still need improvement. Based on these findings, it is recommended that app developers continue to make improvements, particularly in security and user experience to support wider adoption.

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1. Introduction

In this digital era, the development of information technology has brought significant changes in various aspects of life, including the banking sector (Ardianto et al., 2024). The rapid digitization of financial services allows people to access various banking services more easily and efficiently (Negarawati & Rohana, 2024). One of the increasingly popular innovations is mobile banking, which provides convenience for users in conducting banking transactions without having to physically visit a branch office.

Mobile banking allows users to perform various transactions, such as fund transfers, bill payments, digital product purchases, and investments, with just a few taps on their mobile screens (Suyanto, 2023). This advancement not only increases convenience, but also saves time and effort for customers. Along with the increasing use of smartphones and wider internet access, mobile banking services are becoming increasingly relevant and necessary in everyday life.

In Indonesia, several banks have developed mobile banking applications to meet the needs of their customers (Nuraeni et al., 2024). One example of a widely used application is BYOND by BSI. This platform is designed to provide an easier, faster and safer banking experience for its users. With superior features that are constantly updated, these two applications strive to provide the best solution in digital financial transactions.

BYOND by BSI is a mobile banking application that offers a variety of services, ranging from interbank transfers, bill payments, e-wallet top-ups, to purchasing investment products such as deposits and mutual funds (Phan & Riyadi, 2022). With a user-friendly interface, the app aims to

provide convenience for users from all walks of life, both individuals and businesses. In addition, BYOND by BSI also features a strict security system to protect customer data and transactions.

On the other hand, BYOND by BSI, as part of Bank Syariah Indonesia, comes with the concept of Sharia-based banking services (Pradana, 2024). The app not only provides basic features such as transfers and payments, but also offers Islamic banking products that comply with Islamic principles. With features such as sharia financing and savings based on sharia contracts, BYOND by BSI is a top choice for customers who want financial services that comply with Islamic values.

Although the application has received widespread attention and is used by many customers in Indonesia, there are still various aspects that need to be explored further, especially related to user perceptions regarding ease and convenience in transactions. User experience plays an important role in determining how effective an app is in meeting the needs of its users. Factors such as transaction speed, system reliability, interface design, and level of security are key considerations in determining user satisfaction with mobile banking applications.

In addition, user perceptions of customer service are also influential in assessing app quality. The app's ability to handle technical issues, respond quickly to questions or complaints, and provide clear guidance to users are all important elements in creating an optimal digital banking experience.

Therefore, understanding how users perceive the ease and convenience of transacting using BYOND by BSI is critical. By digging deeper into user perceptions, banks can make improvements and innovations that better suit the needs of the community. This not only increases customer loyalty, but also strengthens the bank's position in the increasingly competitive digital banking industry.

Mobile banking applications provide many benefits, such as reducing dependence on conventional banking services and saving time in conducting various financial transactions. This convenience also contributes to increasing financial inclusion in the community, especially for those who live in remote areas that are difficult to reach by physical banking services. With a variety of features to offer, from interbank transfers, bill payments, credit purchases, to investments and insurance, mobile banking has become an essential necessity in everyday life.

Although this application offers various conveniences, it cannot be denied that there are still challenges related to other aspects such as security and confidentiality of user data. Security is one of the most important factors in driving mobile banking adoption. When customers are concerned about threats to their personal data, it can reduce the level of trust in the application. Cybercrimes such as identity theft, phishing, and account hacking are real threats that can harm users. Therefore, banks and app developers must continue to improve security systems, such as two-factor authentication, data encryption, and user education on good digital security practices.

This study aims to analyze users' perceptions of the ease of transactions offered by the BYOND by BSI app, and how security and functionality aspects influence their decision to use the mobile banking app. Both apps are examples of mobile banking platforms developed to provide better digital banking solutions for customers. The evaluation of these two applications is expected to provide deeper insights into the factors that contribute to increasing user satisfaction and improve aspects that are still a problem.

One of the main considerations in using mobile banking apps is how easy and fast transactions can be done. An app that has an intuitive interface and attractive design will be easier to use by a wide range of people, including those who are less familiar with technology. A good user experience will encourage loyalty and increase trust in the app. Therefore, developers must ensure that every feature provided can be accessed easily, as well as ensuring that transaction processing times are fast and seamless.

The ease of transactions also relates to how responsive the app is in handling user issues. When users encounter problems, such as failed transactions or problems with authentication, they will look for quick and effective solutions. Therefore, responsive customer service features, such as live chat or an informative help center, can help increase user satisfaction. In addition, easily accessible transaction notifications and financial history can also give users a sense of security in controlling their finances.

On the other hand, security remains an aspect that cannot be ignored in the use of mobile banking. The number of cybercrime cases involving data theft and illegal access to banking accounts makes many users still hesitant to fully switch to digital services. Therefore, in addition to adopting advanced security technologies, it is also important to raise users' awareness about the importance of keeping their personal data safe. Education on how to avoid phishing, the importance of using strong passwords, and the benefits of additional security features such as biometric verification can help mitigate possible security risks.

In the context of this research, an evaluation of BYOND by BSI will also include how these two applications handle security aspects in their use. Features such as data encryption, protection against cyber-attacks, and user personal data protection policies will be an analyzed factor to understand how users assess the security level of each application. In addition, the user's perception of transparency of the security policy implemented will also be calculated, because the clearer and easily understood the security policy of an application, the higher the level of user confidence in the service.

In addition to the ease of transactions and security, this research will also consider application functionality as a factor that affects user satisfaction. Functionality includes the completeness of the features available in applications, ease of navigation, and system stability when used. Mobile banking applications that often experience interference or have limited features tend to be abandoned by users. Therefore, it is important for developers to continue to update and improve applications to remain relevant to the needs of users who are growing.

Furthermore, innovation in mobile banking is also an interesting factor to study. For example, the use of artificial intelligence (AI) in providing personalized financial recommendations, the use of chatbots for customer service, as well as the development of integrated digital wallet features. These innovations can provide added value for users and increase the competitiveness of applications in the midst of increasingly fierce digital banking industry competition.

The development of digital technology in the banking sector has brought significant changes in the way people make financial transactions. One of the innovations that continues to grow is a mobile banking service that allows customers to access banking services anytime and anywhere. In this context, the BYOND by BSI application as a mobile banking platform from the Indonesian Islamic Bank (BSI) has an important role in supporting the ease of transactions for its customers. However, along with the development of technology and increasing user expectations, it is necessary to re-research on user perceptions and aspects of ease in transactions using BYOND by BSI.

Research on this topic is relevant for several main reasons. First, technology and features adopted in mobile banking services continue to experience updates. Since its launch, BYOND by BSI has experienced various features development to improve the quality of service and user experience. Therefore, it is important to evaluate how this change affects the perception of customers, whether it's better, fixed, or actually decreases.

Second, re-research is needed to understand the extent to which aspects of the ease of use (usability) of the BYOND by BSI application are in accordance with customer expectations and needs. Ease of using digital services is a crucial factor in determining the level of technology adoption by the community. If the application is considered complicated or not intuitive, then the user tends to be reluctant to use it actively. Evaluation related to this aspect can provide valuable input for BSI to continue to make improvements.

Third, changes in preferences and behavior of users due to social and economic dynamics are also factors that support the need for re-research. In recent years, the pattern of public consumption of digital services, including mobile banking, has changed changes by various factors such as Pandemi Covid-19, increased digital literacy, and changes in financial transaction patterns. By understanding this change, banks can adjust their service strategies to remain relevant to user needs.

Fourth, this research can also help in identifying challenges and obstacles faced by users in transactions using BYOND by BSI. Although this application has been designed to provide convenience, there is still a possibility that some users have difficulty in certain aspects, such as technical problems, security, or smoothness in the transaction process. By further researching, solutions can be found to overcome these obstacles, thereby increasing the overall user experience.

Finally, this research also has a strategic impact on the development of Islamic banking services in Indonesia. As the largest Islamic bank in Indonesia, BSI has the responsibility to continue to increase its competitiveness in the digital banking industry. The results of this study can provide valuable insights for BSI in developing better innovation, not only in aspects of technology, but also in building customer trust and loyalty towards sharia principles based.

Taking into account the various factors above, re-research on the perception and aspects of ease of transactions using mobile banking BYOND by BSI becomes very important. Through a comprehensive study, it is hoped that strategic solutions and recommendations can be found that can help improve the quality of service and user satisfaction, as well as strengthen the position of BSI in the increasingly competitive digital banking industry.

Some previous studies show that ease of use and trust in application security is the main factor that affects the level of user satisfaction with mobile banking applications. Davis (1989) in the Technology Acceptance Model (TAM) explains that users tend to receive new technology if the technology is easy to use and provide clear benefits. Therefore, ease of access, speed of transaction, and simple interface is a very important factor in determining the level of user satisfaction with mobile banking applications.

However, although the ease of use is a major factor, security aspects are no less important. Many studies highlight that fears of security threats, such as hacking and leakage of personal data, can affect the user's perception of mobile banking applications (Kotler & Keller, 2016). Users will be more likely to avoid applications that are considered insecure or vulnerable to security threats. Therefore, application security is one aspect that needs to be considered by mobile banking application developers in designing their products.

Research conducted by Smith (2020) found that although most users were satisfied with the ease of mobile banking applications, some of them still felt inconvenience related to the existing security system. In this case, the use of two -factors authentication technology and data encryption is an important step in maintaining user confidence in the application. In addition, application developers also need to provide education to users about how to protect their accounts to avoid threats.

In addition to the ease and safety factor, several studies also show that aspects of application functionality and the convenience of use are important considerations in the adoption of mobile banking applications. The functionality offered by applications, such as the ability to carry out various banking transactions efficiently and quickly, also affect the level of user satisfaction. Therefore, mobile banking applications need to continue to innovate and offer new features that can improve user experience.

Taking into account these aspects, this research will analyze the user's perception of the mobile banking and by BSI application, with a focus on the factors that affect the comfort and ease of transactions. This study also aims to identify the obstacles faced by users in using the application, both in terms of functionality and security.

This research is expected to contribute to the development of mobile banking applications in Indonesia, by providing insight into user preferences related to the ease of use and security of the application. Thus, the results of this study can be used as a basis for application developers to make improvements and innovations in presenting better and safer mobile banking services.

2. Research Method

This study uses a quantitative method with a survey approach to collect data related to user perceptions of the ease of transactions using the mobile banking by BSI application. The instrument used in this study is a questionnaire that contains questions related to aspects of ease, safety, and application functionality. This questionnaire was distributed to 200 respondents who are active users of the BSI BSI application in various regions in Indonesia.

The questionnaire design is designed to measure several variables that are considered to affect the user's perception of both mobile banking applications, including ease of use, transaction speed, security level, and comfort in using the application interface. Every question in the questionnaire uses a Likert scale to measure the level of user satisfaction, with a value of 1 (strongly disagree) up to 5 (strongly agree).

The selection of samples in this study uses purposive sampling techniques, where respondents were chosen based on certain criteria, namely those who have used the mobile banking BYOND by BSI application for at least the last 6 months. The data collected is then analyzed using descriptive statistics to identify the level of user satisfaction with the ease of transactions and security features offered by both applications.

The results of the data analysis will provide an overview of the user's perception of the two mobile banking applications, as well as what factors are the main considerations in choosing mobile banking applications. This study will also compare the two applications in terms of ease of use, transaction speed, and security features provided, as well as identifying the obstacles faced by users while using the application.

3. Results and Discussion

This study involved 200 respondents who were active users of BYOND by BSI applications. Data was collected through a Likert scale-based questionnaire (1-5), with the following distribution of answers

Ease of use:

Strongly disagree (1): 5%

Disagree (2): 10%

Neutral (3): 20%

Agree (4): 40%

Strongly agree (5): 25%

Transaction Speed:

Strongly disagree (1): 3%

Disagree (2): 12%

Neutral (3): 18%

Agree (4): 42%

Strongly agree (5): 25%

Application Security:

Strongly disagree (1): 4%

Disagree (2): 8%

Neutral (3): 22%

Agree (4): 40%

Strongly agree (5): 26%

Comfort in the interface:

Strongly disagree (1): 6%

Disagree (2): 9%

Neutral (3): 19%

Agree (4): 41%

Strongly agree (5): 25%

The data collected was analyzed using descriptive statistics with the following results:

Average Ease of Use: 3.7

Average transaction speed: 3.8

Average Application Security: 3.8

Average interface comfort: 3.7

These results show that most users feel quite satisfied with the BYOND by BSI application, especially in the aspect of transaction speed and application security. However, there are some respondents who feel that the interface and ease of use can still be improved. From the results of the analysis, it can be concluded that the BYOND by BSI application has a relatively high level of user satisfaction in the security and transaction speed aspects. However, aspects of ease of use and comfort in the interface still have space for improvement. These factors can be taken into consideration in developing applications in the future to be more in accordance with the needs of users.

4. Conclusion

From the results of this study, it can be concluded that the ease of using the Mobile Banking BYOND by BSI application is quite good and well received by the user. This application makes it easy for users to do various banking transactions quickly and easily. However, the main challenge faced is related to user data security issues. Although these applications have implemented various security measures, improvement in aspects of personal data protection is still needed to increase the level of user confidence.

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