OPEN ACCESS

Strategy for Improving Service Quality Through BYOND by BSI at Bank Syariah Indonesia KCP Samarinda Bung Tomo

Bariana

Mulawarman University, Samarinda, Indonesia.
Email: ryyyynaaa@gmail.com

Abstract

The purpose of this study is to analyze and identify the strategic approaches implemented by KCP in maintaining and improving the quality of customer service following the adoption of the BYOND super-apps application. The methodology used is a qualitative approach with a case study design. Data was collected through in-depth interviews, observation, and documentation techniques, which were analyzed using triangulation techniques based on the five dimensions framework of Service Quality (SERVQUAL). The main findings conclude that the strategy successfully implemented by KCP is the Integrated Service Quality Improvement Model. This model effectively combines a centralized digital system with strengthening human-touch at the branch level. Key practices identified include: Mandatory hands-on product mastery for employees; Innovation in delegating first responder roles to security personnel for Responsiveness efficiency; and Patient on-screen practical guidance for digitally illiterate customers to strengthen Empathy. These findings confirm the importance of integration between technological sophistication and human resource competence as the main key to the success of Islamic banking services in the digital era.

Keywords: Service Quality; BYOND; Improvement Strategy; SERVQUAL; Digital Transformation.

INTRODUCTION

The increasingly competitive banking industry requires banks to provide the best service to customers. Customer trust and satisfaction are key to success, where superior service quality is a crucial factor that must be managed well. The development of information technology has encouraged the banking industry to shift from conventional systems to digital-based automated systems to improve customer satisfaction (Dwiyani, 2025).

Bank Syariah Indonesia (BSI) responded to this need by launching the BYOND application as a digital service solution that integrates financial, social, and spiritual services. BYOND was introduced as a replacement for BSI Mobile, which previously experienced various technical complaints from customers, such as frequent application errors, slowness, failed transactions, and activation difficulties (Warta, 2024). The BYOND application offers enhanced security with a more sophisticated fraud detection system and Hardware Security Module (HSM), a more intuitive interface, and faster access for various types of transactions (Hidayah et al., 2025).

Although BSI has adopted advanced digital services, observations at BSI KCP Samarinda Bung Tomo show a misalignment between digital advancement and operational reality. High queues for BYOND technical issues or basic transactions indicate that optimization has not been achieved and potentially hinders the five dimensions of service quality (SERVQUAL). This phenomenon raises questions about the branch's strategy effectiveness in ensuring transaction Reliability, improving frontliner Responsiveness, maintaining Tangibles quality, strengthening Assurance security, and providing Empathy to digitally illiterate users.

User data for BYOND at BSI KCP Samarinda Bung Tomo as of May 2025 reached 2,845 users, indicating significant adoption but still requiring optimal service strategies to maximize customer satisfaction.

Literature Review

Strategy in Islamic Banking

Strategy in the context of Islamic banking is a series of systematic steps designed to achieve long-term goals related to service sustainability and improving customer relationships (Porter, 1996). Sari (2023) emphasizes that excellent service strategies in the service sector function as the foundation for creating customer satisfaction and loyalty. Strategy is not only limited to product and technology development but also includes the formation of a consistent service culture.

Along with technological development, banking strategies today are largely directed toward service digitalization. Azizah (2024) states that digitalization is not merely technological innovation but part of a long-term business strategy that directly influences access expansion and service quality improvement.

Service Quality

Service quality can be understood as the level of service excellence perceived by consumers and becomes the main differentiator in service business competition. According to Tjiptono (2016), service quality is a company's effort to meet or even exceed customer expectations, thus creating satisfaction and loyalty. Lupiyoadi (2018) emphasizes that service quality includes the company's consistency in providing services according to standards expected by customers.

Kotler (2009) states that service quality can be understood as the ability of a service to meet or even exceed customer needs. Research by Setyawan and Rachmawati (2024) on the MyBCA application shows that dimensions such as efficiency, fulfillment, system availability, and privacy in e-SERVQUAL have a positive and significant influence on customer satisfaction.

SERVQUAL Model

The SERVQUAL (Service Quality) model developed by Parasuraman et al. (1988) identifies five dimensions of service quality:

Reliability: The ability to deliver promised services accurately and consistently

Responsiveness: Willingness to help customers and provide services quickly

Tangibles: The appearance of physical facilities, equipment, personnel, and communication materials

Assurance: Employee knowledge and courtesy and their ability to build trust

Empathy: Individual attention given by the company to customers

Previous Research

Several relevant previous studies include:

Aini & Ningseh (2025) found that BSI KC Basuki Rahmat Banyuwangi successfully improved BYOND service quality through direct socialization, promotion, BYOND Fest Fun Run, and strengthening application security;

Yunus et al. (2025) showed that the BYOND application can improve customer service through comprehensive, secure, and easy-to-use digital features, although still constrained by network quality;

(Ramdani (2025) found BYOND to be a digital innovation capable of improving service and customer satisfaction with complete features, modern interface, and high security.

METHOD

This research applies a descriptive qualitative approach with a case study type to examine in-depth the strategy for improving service quality through the implementation of BYOND by BSI at Bank Syariah Indonesia KCP Samarinda Bung Tomo. The research location is at the BSI KCP Samarinda Bung Tomo office located at Jl. Bung Tomo, Sungai Keledang, Samarinda Seberang District, Samarinda City, East Kalimantan, and was conducted from October to December 2025. Informant selection was done purposively considering their position and involvement in digital services, including the Branch Operations & Service Manager (Catur Nurina Sari), Customer Service (Rani Praningtyas), and two BYOND user customers (Amalia Putri and Amat). Research data was obtained through in-depth interviews to gather primary information about service strategies, direct observation of service processes and application problem resolution, and collection of documentation in the form of photos, archives, and other supporting documents. Data analysis stages refer to the Miles and Huberman model which includes data collection processes, data reduction through selection and simplification of information, data presentation in narrative form, and conclusion drawing through interpretation and verification processes. To ensure data validity, this research uses source triangulation techniques by comparing the consistency of information from BOSM, Customer Service, and BYOND user customers.

RESULTS AND DISCUSSION

BSI KCP Samarinda Bung Tomo is a direct manifestation of national Islamic banking consolidation efforts through the merger of three state-owned Islamic banks in February 2021. This KCP functions as a physical representation that translates digital policies from headquarters into practical and personal services for the Samarinda Seberang community and surrounding areas.

Strategically, KCP holds a crucial role as a service node for retail and mass market customers. In the organizational structure, KCP is led by the Head of KCP and functionally supervised by the Branch Operations & Service Manager (BOSM), who acts as the strategic decision-maker in ensuring daily service quality.

Based on research findings, the strategy implemented by BSI KCP Samarinda Bung Tomo is the Integrated Service Quality Improvement Model. This model effectively combines a centralized digital system with strengthening human-touch at the branch level.

Reliability Strategy

The KCP strategy in maintaining the Reliability aspect focuses on a passive-responsive monitoring approach. Given that the BYOND core system is operated centrally, KCP adopts an adaptive mechanism where system stability is assessed based on the low volume of customer complaints.

BOSM explained:

> "When there are no problem reports, it means the BYOND system is operating well. If there are disruptions, information is usually received directly through internal groups or official notifications from the central digital banking unit."

Customer Service added that technical issues rarely occur, generally only network disruptions or system maintenance performed during early morning hours. Customer perceptions support this finding, with Amalia Putri stating:

> "So far there have been no major problems. Sometimes the application is slow when the signal is bad, but it quickly returns to normal."

Responsiveness Strategy

The KCP strategy in maximizing Responsiveness focuses on efforts to achieve extreme response speed and first-time resolution. The main innovation is delegating functional tasks to security personnel as first responders for simple technical issues such as forgotten passwords.

CS explained:

> "We have directed security personnel to help with initial problems. If the issue is minor, it can usually be resolved in less than five minutes. If it's more complex, we direct them to the CS desk."

This delegation strategy has proven effective in reducing queues and speeding up problem resolution. Customer Amalia testified: "The CS is very quick to respond, helps check the problem, and explains step by step. No long wait, the problem is immediately resolved."

Tangibles Strategy

The strategy related to Tangibles shows an evolution from emphasis on visual promotional materials to utilizing the professional image of employees and the physical environment as a support system. As BYOND matures, printed promotional media has decreased and been replaced by face-to-face interactions.

BOSM stated:

> "We arrange the service area by placing information media in strategic locations. Internet connectivity in the branch area is also maintained to remain stable for direct guidance."

Customers consistently appreciate the physical aspects of the office. Amalia explained:

> "The office is comfortable, clean, and very modern. The employees also dress neatly and are friendly, creating a professional atmosphere."

Assurance Strategy

KCP implements a two-pillar strategy to build Assurance: (1) Hands-On Product Mastery through the requirement for all staff to install and use BYOND personally, and (2) Consistent Security Education through routine warnings and affirmation of institutional regulations.

BOSM explained:

> "We require all employees to install and use BYOND personally so they understand the functions and advantages. That way, when explaining to customers, they can speak more convincingly."

CS added:

> "We always remind customers not to share OTP codes, PINs, or personal data. BSI and the BYOND application are already supervised by OJK, BI, and LPS, so the system is secure."

Customer Amat confirmed:

> "I am confident because I was reminded to maintain the confidentiality of OTP/PIN and the system is supervised by OJK/LPS."

Empathy Strategy

The KCP strategy in strengthening Empathy is focused on personal communication adjustment to increase staff sensitivity to various levels of customer digital literacy. Management regularly holds sharing sessions at least once a week to train staff to provide effective and empathetic explanations.

BOSM explained:

> "We regularly hold sharing sessions among employees so that each employee can share experiences on how to provide effective and empathetic explanations to various types of customers."

CS implements this strategy through a direct on-screen practical guidance approach:

> "For customers who are still not tech-savvy, we help with direct education and explain the steps in detail. We show directly on the screen, for example, 'if you want to check your balance click here, if you want to transfer click here.'"

Customers give very positive responses. Amalia stated: "The CS is very patient and caring. Helps until I understand, doesn't seem rushed even though the queue is quite long."

CONCLUSION

Based on the analysis results, this research concludes that BSI KCP Samarinda Bung Tomo has implemented an Integrated Service Quality Improvement Model that combines a centralized digital system through the BYOND application with strengthening the human-touch role at the branch level. The implementation of five SERVQUAL dimensions is realized through various strategies, such as adaptive monitoring of system reliability and maintenance-related education, innovation in delegating first responder roles to security personnel to improve responsiveness, utilizing professional employee image and modern environment as convincing tangibles, strengthening assurance through direct product mastery and security education according to regulations, and providing personal application guidance as a form of empathy to customers with low digital literacy. These findings confirm that improving the quality of Islamic banking digital services is not only determined by technological sophistication but also by the competence and readiness of human resources in supporting the digital adoption process. Based on these findings, this research recommends that BSI KCP Samarinda Bung Tomo formalize the role of security personnel as first responders in branch SOPs and regularly conduct BYOND education to improve service effectiveness. In addition, BSI headquarters is advised to establish mandatory hands-on product competency standards at the regional level and strengthen feedback mechanisms between branches and the Digital Banking unit to ensure sustainable system improvement. For further research development, it is recommended to conduct quantitative or comparative studies to measure the effect of this integrated

strategy on customer satisfaction and loyalty, as well as comparisons between branches or with other Islamic banks.

REFERENCES

Aini, S. N., & Ningseh, N. K. (2025). Strategi untuk meningkatkan kualitas layanan mobile banking (BYOND) pada BSI KC Basuki Rahmat Banyuwangi. Jurnal Penelitian Nusantara, 1, 19-22.

Azizah, F. N. (2024). Strategi peningkatan kualitas pelayanan melalui BSI mobile Bank Syariah Indonesia KCP Nganjuk Ahmad Yani. Skripsi.

Dwiyani, R. (2025). Analisis faktor kepuasan nasabah dalam penggunaan BYOND by BSI di Kelurahan Bandar Jaya Barat. Institut Agama Islam Negeri (IAIN) Metro.

Hidayah, F., Kunaifi, A., Amin, W., Abrar, H., Arifin, A., & Rifqi, M. A. N. (2025). Analisis kepuasan nasabah terhadap layanan digital BYOND by BSI Sidoarjo Gateway dalam mempermudah transaksi. Prospeks: Prosiding Pengabdian Ekonomi dan Keuangan Syariah, 4(1), 723-732.

Kotler, P. (2009). Manajemen pemasaran. Jakarta: Erlangga.

Lupiyoadi, R. (2018). Manajemen pemasaran jasa. Jakarta: Salemba Empat.

Miles, M. B., Huberman, A. M., & Saldana, J. (2014). Qualitative data analysis: A methods sourcebook. Sage Publications.

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple-item scale for measuring consumer perceptions of service quality. Journal of Retailing, 64(1), 12-40.

Porter, M. E. (1996). What is strategy? Harvard Business Review, 74(6), 61-78.

Purwanto, A., et al. (2024). Transformasi digital Bank Syariah Indonesia. Jurnal Ekonomi Digital.

Ramdani, I. (2025). Analisis BYOND app sebagai inovasi dalam meningkatkan pelayanan terhadap kepuasan nasabah Bank Syariah Indonesia di wilayah Kota Bandung. Doctoral dissertation, UIN Sunan Gunung Djati Bandung.

Sari, S. S. (2023). Strategi meningkatkan kualitas pelayanan melalui BSI Mobile pada Bank Syariah Indonesia KC Medan Aksara. Jurnal Ilmu Manajemen, Ekonomi dan Kewirausahaan, 3(3), 55-62.

Setyawan, A., & Rachmawati, I. (2024). Pengaruh e-SERVQUAL terhadap kepuasan nasabah MyBCA. Jurnal Manajemen Perbankan.

Tjiptono, F. (2016). Service management: Mewujudkan layanan prima. Yogyakarta: Andi.

Yunus, M., Maulana, F., & Hidayatullah, M. A. W. (2025). Strategi meningkatkan kualitas pelayanan nasabah melalui mobile banking BYOND by BSI. Menulis: Jurnal Penelitian Nusantara, 1(3), 465-472.