

The Influence of Customer Satisfaction on The Ease of Transaction of Digital Services Byond by BSI on Students of FEBI UIN Fatmawati Sukarno Bengkulu

Khalfi Syahrin^{1*}, Yosy Arisandy², Yuli Handika³

Universitas Islam Negeri Fatmawati Sukarno Bengkulu

*khalfi@mail.uinfasbengkulu.ac.id

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Abstract

This study aims to determine the effect of customer satisfaction on the ease of digital service transactions byond BSI on students of FEBI UIN Fatmawati Sukarno Bengkulu. The type of research used is descriptive research with a quantitative approach. The population in this study were students of Islamic Economics class of 2024 FEBI UIN Fatmawati Sukarno Bengkulu, the sample used was 81 samples. The data collection technique used was using a questionnaire, while the data analysis techniques used were data quality testing, classical assumption testing, hypothesis testing and determination coefficient testing. The results of the study showed that customer satisfaction had a positive and significant effect on the ease of digital service transactions byond BSI on students of FEBI UIN Fatmawati Sukarno Bengkulu, meaning that the higher the level of satisfaction felt by customers towards the Byond BSI digital service, the easier it is for them to make transactions through the service.

Keywords: *Byond BSI, Customer Satisfaction, Digital Service Transactions,*

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh kepuasan pelanggan terhadap kemudahan transaksi layanan digital byond BSI pada mahasiswa FEBI UIN Fatmawati Sukarno Bengkulu. Jenis penelitian yang digunakan adalah penelitian deskriptif dengan pendekatan kuantitatif. Populasi dalam penelitian ini adalah mahasiswa Ekonomi Syariah angkatan 2024 FEBI UIN Fatmawati Sukarno Bengkulu, sampel yang digunakan sebanyak 81 sampel. Teknik pengumpulan data yang digunakan adalah dengan menggunakan kuesioner, sedangkan teknik analisis data yang digunakan adalah uji kualitas data, uji asumsi klasik, uji hipotesis dan uji koefisien determinasi. Hasil penelitian menunjukkan bahwa kepuasan pelanggan berpengaruh positif dan signifikan terhadap kemudahan transaksi layanan digital Byond BSI pada mahasiswa FEBI UIN Fatmawati Sukarno Bengkulu, artinya semakin tinggi tingkat kepuasan yang dirasakan oleh pelanggan terhadap layanan digital Byond BSI, maka akan semakin mudah bagi mereka untuk melakukan transaksi melalui layanan tersebut.

Kata kunci: *Byond BSI, Kepuasan Pelanggan, Transaksi Layanan Digital*

Introduction

In today's digital era, changes in people's lifestyles require all activities to be more practical and efficient, including in terms of banking services. Digitalization of the financial system is a primary need, especially among the younger generation who are tech-savvy such as students. Bank Syariah Indonesia (BSI) as one of the largest Islamic financial institutions in Indonesia has responded to this need by launching the Byond by BSI application, a digital banking platform that offers various features to facilitate customer financial transactions, (Fandi 2019). In the campus environment, especially at the Faculty of Islamic Economics and Business (FEBI) UIN Fatmawati Sukarno Bengkulu, students are an important segment that not only uses banking services to save funds, but also to actively transact such as transfers, bill payments, e-wallet top-ups, and others. However, not all students feel the same ease in using this digital service, because some of them complain about technical problems, service speed, or difficulty in accessing certain features. This phenomenon shows that the level of customer satisfaction has the potential to influence their perception of the ease of transactions, which in turn can have an impact on user loyalty to the application. Therefore, it is necessary to conduct an in-depth study on the influence of customer satisfaction on the perception of ease of transactions for Byond by BSI digital services, especially for FEBI students as active users of the service.

Data from the Financial Services Authority (OJK) and Bank Syariah Indonesia (BSI) recorded significant growth in the use of digital banking services, where there was an increase in digital transactions of more than 25% in 2025 compared to the previous year, (Shafiera Anandita, 2023). This increase reflects changes in customer behavior who increasingly rely on digital technology in their daily banking activities. One of the innovations that drives this growth is the presence of Byond by BSI, a digital banking platform owned by BSI designed to provide easy, fast, and sharia-compliant financial services. This platform has succeeded in attracting more than 4.6 million active users, dominated by the young age group between 17 and 30 years (Ismulyaty, Nurmaini, and Roni 2022). The success of Byond by BSI cannot be separated from its user-friendly interface, easy access to services, and high levels of satisfaction from its customers. This makes Byond by BSI one of the main pillars of digital transformation in the sharia banking sector that is able to answer the needs of today's digital generation while strengthening user loyalty to modern sharia banking services (Mahrani, 2025).

Several previous studies have discussed the relationship between customer satisfaction and ease of transactions in digital banking services. Adila (2017) in his research at PT Bank BRI Syariah KC Margonda Depok found that the quality of mobile banking services has a significant effect on customer satisfaction and loyalty. Meanwhile, Khotijah et al, (2023) examined the effect of security, convenience, service quality, and mobile banking application features on customer satisfaction of Sharia Banks, which showed that these factors jointly influenced customer satisfaction. Research by Rahmah (2023) at UIN Walisongo Semarang showed that the speed, convenience, and features of BSI Mobile Banking service products have a positive effect on customer satisfaction, especially among students. In addition, research by Tangke et al., (2024) analyzed the use of mobile banking services in supporting financial transactions for students, which emphasized the importance of banking services and facilities in attracting and retaining young customers. Finally, research by Hasibuan et al., (2023) regarding the perceptions of students of the Islamic Banking Department of UIN North Sumatra regarding BSI mobile banking application services showed that positive

perceptions regarding the ease and security of digital services contributed to increasing user satisfaction.

Although digital banking services such as Byond by BSI have become a modern solution in meeting customer transaction needs, the reality in the field shows that not all users feel the optimal benefits from using these services. Several FEBI UIN Fatmawati Sukarno Bengkulu students revealed technical obstacles, lack of understanding of the available features, and inconvenience in navigating the application. This raises questions about how much influence their satisfaction has on the perception of ease of transaction. In fact, the perception of ease is one of the main indicators in the successful adoption of digital banking technology. If customers are satisfied, they will most likely consider transactions to be easier, faster, and more efficient. Conversely, if satisfaction is low, users will tend to leave the application and switch to another platform. Therefore, it is important to research and understand how customer satisfaction can affect ease of transaction, so that banks can evaluate and develop services based on the real needs of users. This research is also important in an academic context because it can enrich the literature on the behavior of users of Islamic digital banking services, especially among students, and provide policy recommendations for financial institutions to improve the quality of their services.

This study aims to analyze and test the effect of customer satisfaction on the perception of ease of transaction of digital services Byond by BSI on students of the Faculty of Islamic Economics and Business (FEBI) UIN Fatmawati Sukarno Bengkulu. By understanding the relationship between customer satisfaction and ease of transaction, it is hoped that this study can contribute to the development of strategies to improve the quality of digital services of Islamic banking, especially in meeting the needs and expectations of students as a digital native generation. The results of this study are also expected to be a reference for Bank Syariah Indonesia in designing and implementing more responsive and user-friendly digital service features, in order to increase customer satisfaction and loyalty among students.

Methods

The research method in this study uses a quantitative approach with an associative research type that aims to determine the effect of customer satisfaction on the ease of BYOND by BSI digital service transactions on FEBI UIN Fatmawati Sukarno Bengkulu students. This approach was chosen because it is able to measure the relationship between variables objectively and measurably. The subjects in this study were FEBI students who used BYOND by BSI digital services, with a sample size of 81 respondents selected through purposive sampling techniques. Data were collected using an instrument in the form of a questionnaire or questionnaire that was compiled based on the research variable indicators. Data analysis techniques used include data quality testing (validity and reliability testing), classical assumption testing (normality, multicollinearity, and heteroscedasticity testing), hypothesis testing (t-test and F-test), and determination coefficient testing to determine how much influence customer satisfaction has on the ease of digital service transactions.

Result and Discussion

Result

Classical Assumption Test

The research results based on the classical assumption test that has been carried out show:

1. Normality Test

The normality test is performed to test whether the residual data in the regression model is normally distributed or not. This is important because one of the assumptions in classical linear regression is that the residuals (the difference between the actual and predicted values) must be run normally. If the residual data is not normal, then the results of the regression coefficient estimation can be inefficient and the interpretation of the model becomes biased. This test is usually performed using the Kolmogorov-Smirnov, Shapiro-Wilk methods, or by looking at graphs such as histograms and normal P-P Plots. If the graph shows a symmetrical pattern and approaches the diagonal line, then the data tends to be normal. In addition, decision making can also be based on the significance value (Asymp. Sig.) In the Kolmogorov-Smirnov test. If the significance value is greater than 0.05 ($p > 0.05$), then the residual is considered normally distributed. Conversely, if the significance value is less than 0.05 ($p < 0.05$), then the residual is not normal. The normality of the residual is very important because it affects the validity of other statistical tests in the regression model. Therefore, the normality test is the initial step in testing classical assumptions before interpreting the regression model as a whole.

Table 1. Normality Test Results

| One-Sample Kolmogorov-Smirnov Test | | |
|------------------------------------|----------------|-------------------------|
| | | Unstandardized Residual |
| N | | 81 |
| Normal Parameters ^{a,b} | Mean | .0000000 |
| | Std. Deviation | 2.28825078 |
| Most Extreme Differences | Absolute | .281 |
| | Positive | .206 |
| | Negative | -.281 |
| Test Statistic | | .281 |
| Asymp. Sig. (2-tailed) | | .065 ^c |

a. Test distribution is Normal.

Source: Processed Data, SPSS Version 25, June 2025

Based on the table above, it can be seen that the Asymp.Sig (2-tailed) value is 0.065. This value is greater than the set significance limit, which is 0.05 ($0.065 > 0.05$), which indicates that there is no significant difference between the distribution of residual data and the normal distribution. In other words, the residual data does not deviate significantly from the normal distribution. Therefore, it can be concluded that the residual data in this study is normally distributed, so that the normality assumption is met and the statistical tests used in this study can be run more validly and reliably.

2. Multicollinearity Test

The multicollinearity test aims to determine whether there is a high linear relationship between independent variables in a regression model. When two or more independent variables are highly correlated, the regression model will have difficulty distinguishing the effect of each variable on the dependent variable. This can cause the regression coefficient to become unstable and the standard error to increase, thereby reducing the accuracy of model interpretation. Multicollinearity tests are usually carried out by looking at the Variance Inflation Factor (VIF) value and the

Tolerance value. VIF measures how much the variance of a regression coefficient increases due to the correlation between independent variables. If the VIF value is less than 10 and the Tolerance value is more than 0.10, it can be concluded that there is no multicollinearity in the model. Conversely, if $VIF \geq 10$ or $Tolerance \leq 0.10$, then there is an indication of multicollinearity. The existence of multicollinearity in a regression model must be avoided because it can cause the regression results to be invalid and difficult to interpret accurately. Therefore, this test is very important to ensure that each independent variable in the model makes a unique contribution to the dependent variable.

Table 2. Multicollinearity Test Results

| | | Coefficients ^a | | | | | | |
|-------|------------------|-----------------------------|------------|---------------------------|--------|------|-------------------------|-------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Collinearity Statistics | |
| | | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 | (Constant) | -.060 | 1.152 | | -.052 | .958 | | |
| | Kepuasan Nasabah | .988 | .041 | .939 | 24.295 | .000 | 1.000 | 1.000 |

a. Dependent Variable: Kemudahan Transaksi

Source: Processed Data, SPSS Version 25, June 2025

Based on the test data results presented in the table above, it can be stated that the Customer Satisfaction variable (X) does not experience multicollinearity interference in the regression model, as indicated by the Variance Inflation Factor (VIF) value which is below the general threshold, which is less than 10, and the Tolerance value which is above 0.10. This indicates that the variable does not have a high correlation with other independent variables in the model, so it does not cause bias in the estimation of regression parameters. Thus, it can be concluded that the Customer Satisfaction variable (X) has met the classic assumptions of multicollinearity and is suitable for use in further regression analysis to test its effect on the dependent variables in this study.

Hypothesis Testing

1. Simple Regression Analysis

Simple regression analysis is used to determine the effect of one independent variable (X) on one dependent variable (Y). This model is used when researchers want to see how much changes in variable X can explain changes in variable Y. The general formula for simple regression is $Y = a + bX + e$, where a is a constant, b is the regression coefficient, and e is the error or residual. The results of this analysis will show the value of the regression coefficient which describes the direction and strength of the relationship between the variables. If the regression coefficient value is positive, it indicates a unidirectional relationship, while a negative value indicates a relationship in the opposite direction. In addition, it is also important to pay attention to the significance value of the regression coefficient to determine whether the relationship is statistically significant. The basis for decision making is usually based on the significance value (p-value), if $p < 0.05$ then the effect of the independent variable on the dependent variable is significant. Thus, simple regression analysis is an important statistical tool for measuring and explaining the relationship between two variables quantitatively.

Table 3. Simple Regression Analysis Results

| Coefficients ^a | | | | | | |
|---------------------------|------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 2.060 | 1.152 | | -.052 | .958 |
| | Kepuasan Nasabah | .988 | .041 | .939 | 24.295 | .000 |

a. Dependent Variable: Kemudahan Transaksi

Source: Processed Data, SPSS Version 25, June 2025

Based on the table above, it can be seen that there are regression coefficient values. In the unstandardized coefficients column, there is a constant value of 2,060 and a regression direction coefficient value of 0.939. So the formula equation can be written as follows:

$$Y = a + bX + e$$

$$Y = 2.060 + 0.939X + e$$

The equation above can be interpreted as follows:

The equation above shows the relationship between the independent variable (X) and the dependent variable (Y). The value a = 2.060 is the intercept (constant), while b = 0.939 is the regression coefficient of X. The meaning of each component is as follows:

- Constant (a = 2.060): If the value of variable X is 0, then the value of Y is estimated to be 2.060. In other words, this is the initial value of Y when X has no effect.
- Regression coefficient (b = 0.939): Every 1 unit increase in variable X will cause an increase in variable Y of 0.939 units, assuming other factors are constant.
- e (error): Is the residual value or prediction error in the model, namely the difference between the actual value of Y and the predicted value based on the model.

2. T test

The t-test is conducted to determine whether the independent variables partially (individually) have a significant effect on the dependent variable in the regression model. This test is very useful for evaluating the strength and significance of each independent variable in explaining variations in the dependent variable. The results of the t-test will provide a t-count value and a significance value (p-value) for each variable. If the significance value is less than 0.05 ($p < 0.05$), then the independent variable is considered to have a significant effect on the dependent variable. Conversely, if the significance value is greater than 0.05 ($p > 0.05$), then the effect is considered insignificant. In addition to looking at the p-value, the t-count value can also be compared with the t-table to determine significance, namely if the $t\text{-count} > t\text{-table}$ then the results are significant. The t-test is important because it helps researchers determine which variables are most dominant or relevant in influencing the results, so that decisions and policies taken based on the model can be more precise and focus on factors that really have an effect.

Table 3. T-Test Results

| Coefficients ^a | | | | | | |
|---------------------------|------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | -.060 | 1.152 | | -.052 | .958 |
| | Kepuasan Nasabah | .988 | .041 | .939 | 24.295 | .000 |

a. Dependent Variable: Kemudahan Transaksi

Source: Processed Data, SPSS Version 25, June 2025

Based on the table above, it can be concluded that the customer satisfaction variable (X) has a positive and significant influence on the ease of Beyond BSI digital service transactions (Y). This

is evidenced by a significance value of 0.000 which is smaller than the significance level of 0.05, so the null hypothesis (H0) is rejected and the alternative hypothesis (Ha) is accepted. This means that the higher the level of customer satisfaction, the greater the ease felt in using Beyond BSI digital services. This finding shows that customer satisfaction is an important factor that can drive effectiveness and convenience in digital transactions, as well as being an indicator of the success of services provided by BSI in adopting modern banking technology.

3. F test

The F test is used to test whether all independent variables in the regression model simultaneously (together) have a significant effect on the dependent variable. This test is useful in determining whether the overall regression model is suitable for use as a prediction tool or not. The results of the F test provide an F-count value and p-value (significance) which are compared with the F-table value or the specified significance limit, generally 0.05. If the significance value is <0.05 , then it can be concluded that the independent variables simultaneously have a significant effect on the dependent variable. Conversely, if the significance value is >0.05 , then the regression model is not significant simultaneously. In quantitative research, the F test is very important because it provides an overview of the overall quality of the model. Although individual variables may not be significant (based on the t test), they may simultaneously contribute to the dependent variable. Therefore, the F test is the basis for determining whether the model built can be relied on to explain overall data variation.

Tabel 3. Hasil Uji F

| ANOVA ^a | | | | | | |
|--------------------|------------|----------------|----|-------------|---------|-------------------|
| | Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 3129.656 | 1 | 3129.656 | 590.237 | .000 ^b |
| | Residual | 418.887 | 79 | 5.302 | | |
| | Total | 3548.543 | 80 | | | |

a. Dependent Variable: Kemudahan Transaksi

b. Predictors: (Constant), Kepuasan Nasabah

Source: Processed Data, SPSS Version 25, June 2025

Based on the results of the F Test that has been carried out, it is known that the calculated F value is 590.237 with a significance level of 0.000, which means it is much smaller than the set significance limit, which is 0.05. This shows that statistically, the regression model used in this study is significant, so it can be concluded that the customer satisfaction variable (X) simultaneously or together has a significant influence on Beyond BSI digital services. Thus, an increase or change in the overall level of customer satisfaction contributes significantly to the quality and acceptance of digital services provided by Beyond BSI, which indicates the importance of the role of customer satisfaction in driving the effectiveness of these Islamic banking digital services.

Coefficient of Determination (R²) Test

The coefficient of determination or R² is a statistical measure that shows how much of the variation in the dependent variable can be explained by the independent variables in a regression model. The R² value ranges from 0 to 1, where the closer it is to 1, the better the model is at explaining the variation in the data. For example, an R² value of 0.75 means that 75% of the variation in the dependent variable can be explained by the independent variables, while the rest (25%) is explained by other factors outside the model. A high R² value indicates a good model fit.

However, in regression with more than one independent variable, it is more appropriate to use Adjusted R² because it takes into account the number of variables used. The basis for decision making is not based on statistical significance, but rather an assessment of how much R² can explain the variability of the data. Although a high R² does not always guarantee a statistically good model, R² remains an important indicator in assessing the strength of the regression model being built. Therefore, this test helps researchers find out how effective the model is in describing the relationship between variables.

Table 3. Results of the Determination Coefficient Test (R²)

| Model Summary^b | | | | |
|---|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .939 ^a | .882 | .880 | 2.303 |
| a. Predictors: (Constant), Kepuasan Nasabah | | | | |
| b. Dependent Variable: Kemudahan Transaksi | | | | |

Source: Processed Data, SPSS Version 25, June 2025

Based on the calculations that have been done, it is known that the adjusted R-Square value is 0.880, which indicates that 88.0% of the variation in the Beyond BSI digital service variable can be explained by the Customer Satisfaction variable (X3) in the model used. This means that this model has a very strong level of predictive ability, because most of the changes that occur in Beyond BSI digital services can be explained by changes in customer satisfaction. Meanwhile, the remaining 12.0% is influenced by other factors outside this research model, which may include aspects such as technology quality, speed of service, ease of access, promotions, or other external factors not included in this analysis. This shows that although customer satisfaction has a dominant role, there is still room to explore other variables that can also affect the quality of Beyond BSI digital services more comprehensively.

Discussion

The results of the study indicate that the customer satisfaction variable has a positive and significant influence on the ease of Beyond BSI digital service transactions for FEBI UIN Fatmawati Sukarno Bengkulu students. The results of the simple regression test show that the significance value of 0.000 is far below the significance limit of 0.05. This proves that the higher the satisfaction felt by customers, the higher the ease of making digital transactions. In other words, students who are satisfied with the services provided by the Beyond BSI application will be more likely to feel that transactions are easy, practical, and efficient. In addition, the coefficient of determination (adjusted R²) of 0.880 also shows that the influence of customer satisfaction on ease of transactions is very strong, which is 88%. This indicates that the quality of service perceived by customers plays a major role in forming positive perceptions of the ease of use of digital services. So it can be said that satisfaction is an important factor in increasing the effectiveness of digital banking services, especially in the student segment who are technology literate and very critical of service quality.

In the context of FEBI UIN Fatmawati Sukarno Bengkulu students, as a digital native generation, ease of accessing and using digital banking applications is an essential need. Satisfaction with Beyond BSI services does not only depend on the appearance of the application, but also on factors such as access speed, ease of navigation, data security, and the completeness of the features offered. If students feel that the application is easy to use and meets their needs, then they will be more comfortable using it for daily transactions such as fund transfers, bill payments,

and digital wallet top-ups. Therefore, customer satisfaction reflects the quality of interaction between users and the digital service system used. With increasing satisfaction, the user experience becomes better, and ultimately forms a positive perception of the ease of digital transactions. This study confirms that quality digital services will encourage user loyalty while increasing the intensity of application use on an ongoing basis, (Khotijah, 2023).

This finding is in line with Adila's research (2017) which states that the quality of mobile banking services significantly influences customer satisfaction and loyalty at Bank BRI Syariah. In his research, he highlighted the importance of speed and convenience of digital services as the main determinants of user satisfaction. The same thing is also seen in this study, where students as respondents showed that a high level of satisfaction with the Byond BSI application also determines the ease of transactions. Therefore, it can be concluded that customer satisfaction is not only emotional, but also closely related to the technical and functional performance of the digital service application used. When users feel that the digital service is fast, safe, and easy to use, a positive perception will be formed that strengthens their loyalty to the product. Therefore, improving the quality of digital features and services must be a priority for BSI in developing the Byond application to suit the needs of the young market, (Huwaida et al. 2024).

In addition, Khotijah et al. (2023) also stated that convenience, security, and quality of service in sharia mobile banking applications contribute significantly to customer satisfaction. This is in line with the results of the study which showed that students were satisfied because of the easy-to-access features, fast transaction processes, and maintained data security. These three aspects are the main factors that shape the perception of the ease of digital transactions. If one of these aspects decreases, the level of satisfaction will also decrease and the perception of convenience will be disturbed., (Loyalitas et al. 2025). Therefore, it is important for digital service providers such as BSI to maintain and improve the convenience and reliability of technology. The ease of digital transactions is not solely determined by the design of the application, but by the integration between the technology system, customer service, and the clarity of information provided to users. Therefore, the strategy for developing digital services for Islamic banking must pay attention to the integration between these elements as a whole, (Putri Amalia, 2022).

Furthermore, the results of this study are also strengthened by the findings of Rahmah (2023) which show that the features, speed of service, and ease of use of BSI mobile banking services have a significant impact on student customer satisfaction. Rahmah emphasized that students tend to have high expectations of digital services, so the quality of features greatly determines the success of the application in attracting users. Likewise in this study, FEBI students as a group of active users showed that when they feel satisfied, they find it easier to understand how the application works and are quick to complete transactions. This satisfaction does not only come from the final results of successful transactions, but from the entire process of using the application which is efficient and free of obstacles. Therefore, banks must focus on the user experience aspect in designing applications so that they can meet the preferences and digital habits of the younger generation. Thus, customer satisfaction will increase, and in turn strengthen the perception of ease in digital transactions, (Huwaida et al. 2024).

This finding also provides theoretical contributions to the development of literature on the behavior of digital banking users of Islamic banking services. Academically, this study enriches the understanding of how customer satisfaction affects their perception of the ease of digital services, especially in the context of students. Digital user behavior is not only influenced by technological

factors, but also by psychological perceptions of the services received. Therefore, it is important for further researchers to explore other variables such as trust, loyalty, system quality, and interface design, which may act as mediators or moderators of the relationship between satisfaction and ease. This study can also be used as a reference for Islamic financial institutions in developing strategies based on user experience so that they can continue to be relevant in the fast-paced and dynamic digital era. Thus, this research not only provides practical benefits but also theoretical contributions to the study of Islamic banking service management., (Nurdin et al. 2020).

Practically, the results of this study can be used as strategic input for Bank Syariah Indonesia in improving the quality of Beyond BSI application services. Focusing on user satisfaction has proven to be one of the most effective ways to build a positive perception of ease of transaction. Therefore, application development must include improving features, system stability, and ease of interface navigation. In addition, it is important for BSI to provide continuous education to users, especially students, on how to optimally utilize digital service features. This education can be done through workshops, social media content, or integration with campus academic activities. By understanding that user satisfaction contributes greatly to the perception of ease, service development should not stop at technology alone, but must also touch on aspects of human and educational services to users.

Conclusion

Based on the results of the research that has been conducted, it can be concluded that customer satisfaction has a positive and significant influence on the ease of digital service transactions Beyond BSI for FEBI UIN Fatmawati Sukarno Bengkulu students. This is evidenced by the results of the regression test, t-test, and F-test which show that the higher the level of customer satisfaction, the easier it is for them to make transactions using the digital service. This finding indicates that efforts to increase customer satisfaction, such as improving features, ease of access, and responsiveness of services, play a major role in strengthening the acceptance and effectiveness of the digital platform of Islamic banking among students. This study also contributes to the development of sharia-based digital services by better understanding the needs and perceptions of the younger generation as the main users of these services.

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